

Guide to Loan Signing for CA Notaries

Your step-by-step solution
to starting your own
Signing Agent Business

» by Marcia Ribeiro



Written in collaboration with

 **notaryclass.com**

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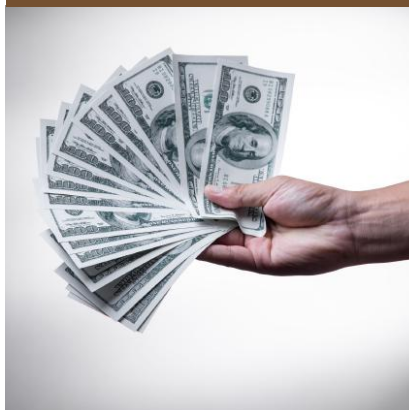
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» Introduction

Welcome to the Loan Signing eBook!

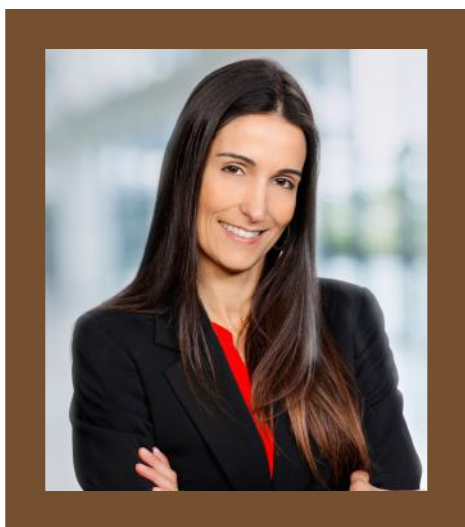
This material is intended to provide you with a base as you embark in this amazing new career. The information we share is designed to help you get started but also establishing yourself as a Loan Signing Agent. The book is written by an experient loan signing agent and designed to support you with many useful tips and time saving alternatives.

Although we will go over important details related to the notarization of documents, in order to take away the most information from the eBook, you are expected to already have knowledge of California Notarial Laws and your duty as a Notary Public.

This course does not intend to give you any legal advice, but instead, fulfill your enthusiasm and interest in becoming a successful Loan Signing Agent. We are introducing you to something that is not only lucrative but will allow you flexibility in your life and daily schedule. While demanding attention to detail, organization, and promptness, this field can be extremely rewarding, both professionally and financially.

If you already have a job, you can always do this on the side. Get a feel for it even if once a week, only at nights, only on the weekends... really, whatever fits your life. You don't have to start full-time, it may happen by choice once you start appreciating the freedom, flexibility, and good income that you can achieve.

We wish you success in your path and we are happy to welcome you to this great life opportunity.



» *Marcia Ribeiro*



» What is Loan Signing?

The Basics

A Loan Signing Agent simply means a Notary who conducts the signing and notarizes Loan Documents.

Loan signing is the process of signing the legal documents related to a loan. The appointment for a loan signing is the final step of a loan application, a process that can take from weeks to months before getting to your desk. The signing appointment often takes place at the borrower's home.

The loan signing must be conducted by a Notary who is then acting as a Loan Signing Agent (LSA), also known as Notary Signing Agent (NSA), or simply as a Mobile Notary. Although a Signing Agent certification is usually not required, training and basic understanding of the documents is highly recommended.

As a Loan Signing Agent you will be expected to:

- 1** Confirm the appointment with the borrower
- 2** Print 2 sets of the loan package (one to be signed and one to leave with the borrower)
- 3** Conduct the signing, which includes the notarization of approximately 5-10 documents
- 4** Ship out the package to the Title Company



FACT:

You do not need to obtain a special certification to notarize Loan Documents. If you are a California Notary, you are authorized by CA law to notarize Loan Docs.

» How the Entire Loan Process Works



Borrowers Apply For a Loan

When someone wants to buy or refinance a home, they generally apply for a Loan from a Bank or Lending Company. The Lenders and the Borrowers will negotiate until an agreement is reached. This is well before you are involved.



Lender and Title put together a Loan "Package"

The Lender will create a stack of documents known as a "Loan Package". These documents outline the terms of the Loan, how much the Borrower will pay in interest, etc. Each Loan Package will be unique, but fortunately, every package will contain certain documents that we can look out for. At some point documents will be sent to the Title company, who will finish up the package by adding its' own forms and agreements.

» *Remember, even if you know what the documents in a Loan Package mean, you are only expected to give the signer a brief overview of it. Discussing the contents of the documents with the borrower could be considered giving legal advice, so it should be avoided.*



You get hired!

Once the package is ready, the Title company will either call the Notary, or they may contact a "Loan Signing Agency" that has a list of Notaries like you to call. If you accept the order, they will send you the package and you simply print out 2 copies and take it to the Borrower's house. One copy will be signed and sent back to the Title Company. The other copy is kept unsigned by the borrower.

Getting paid!

Usually when we do a normal Notarization, the signer pays you on the spot. In Loan Signing it works a little bit different. After you send the package back, the Title company or Signing Agency will issue you a check within approximately 30-45 Days.

» Starting Your Own Business

There are so many advantages to starting a New Loan Signing Career:



**High
compensation**

**Flexible
Schedule**



**Be
Your
Own
Boss**



**Negotiate
Prices**

**Low Start
Up Cost**

One of the great things about this business is how inexpensive and easy it is to start. In average, after passing the state test, it should take about 2.5 months for you to receive your Notary Commission . After that you will **file your bond, purchase Errors and Omissions insurance** for \$100,000, **order your seal**, your **NNA criminal background check**, start studying loan signing documents, and soon you will be taking signings!

Because you will have a waiting period between passing the state test and receiving your commission, it is encouraged that you use the time to further plan your business. This is the moment to order business cards, purchase all your essentials, make a list of companies you can sign up with, and start studying loan documents. By doing so, you will be ready to go when you are an official Notary Public.

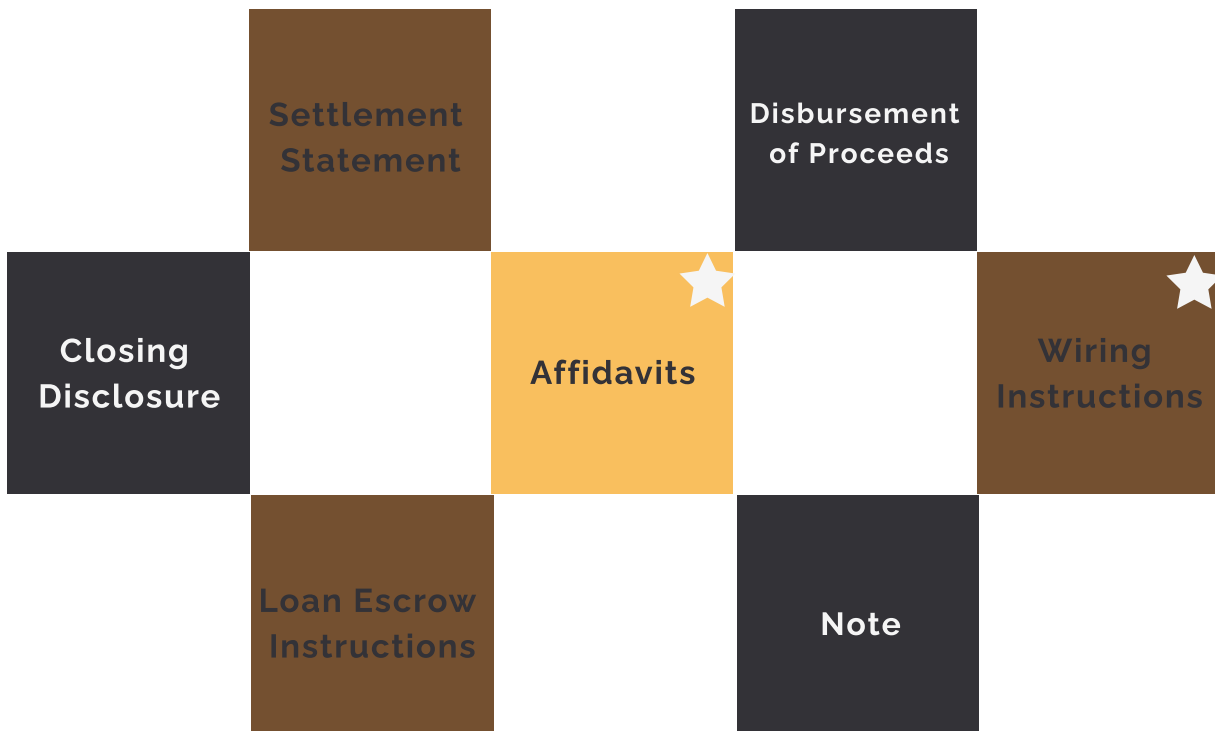
» The Loan Signing Package:

Loan packages average 120-150 pages, which include contracts, disclosures, affidavits, deeds and other legal documents. Many documents are multi-page, so not all pages of a package require a signature. However, while all the documents are signed by the borrowers, only a few of them are actually notarized. Check out the list of documents below. A ★ indicates that this document is often notarized.

Remember

Don't let this list of documents intimidate you. You do not need to know what all these documents are, as you start. So if you're asked about a document that you are not familiar with, you can suggest that the borrower contacts the lender or title company (depending on who produced the document). It is important that a signer has any questions answered, but not always you will be the one answering the questions. Remember, you are a Notary and cannot explain anything that can be construed as legal advice.

★ Indicates the document is often notarized.



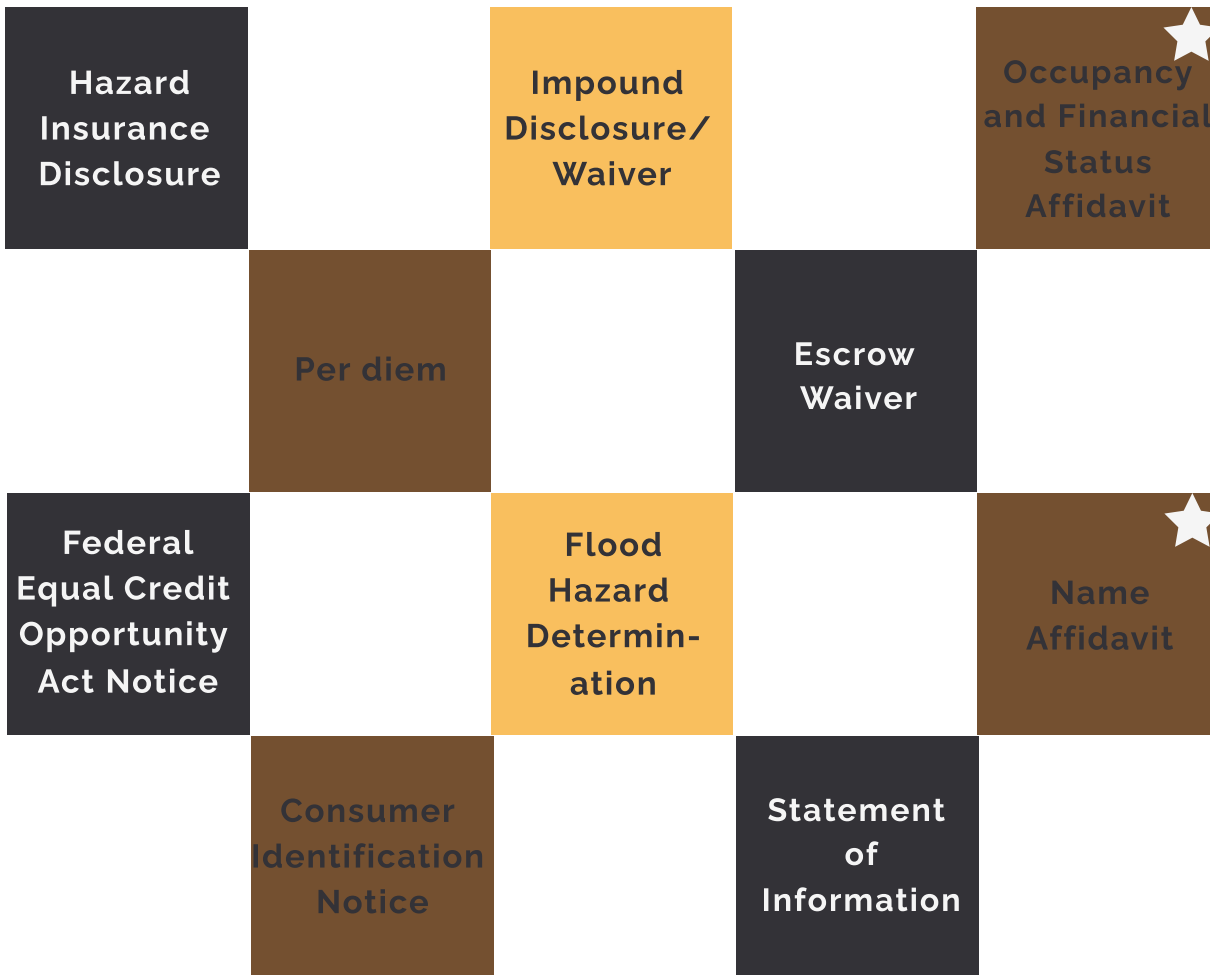
>> The Loan Signing Package:

★ Indicates the document is often notarized.

★ Deed of Trust		Tax Information Sheet		USA Patriot Act
	Demographic Information		Loan Application	
Notice of Right to Cancel		Loan Application Attestation		Domestic Partnership Form
	Borrowers Certification and Authorization		Request for Transcripts of Tax Returns	
W9		Temporary Payment Coupon		Payment Letter to Borrower
	Amortization Schedule		Appraisal Acknowledgement	
★ Compliance Agreement		Consumer Credit Score Disclosure		House of Financial Discrimination Act Fair Lending Notice

>> The Loan Signing Package:

★ Indicates the document is often notarized.



As you can see, out of all of those documents that are part of a Loan Package, only a handful needs to be notarized. The rest of the documents just need to be signed normally by the borrowers. So, while a stack of 150 pages might seem intimidating at first, it's really just as simple as understanding that:

A The Borrowers will sign all the documents in your presence.

B Only a few of the documents need to be notarized.

» What You Will Need To Start

If you have an office, that's great, if you don't, then a kitchen table and a laptop will do. I started like that and then eventually I purchased a corner desk that I put in our living room. My small work area fits everything I need and is conveniently located right next to my kids play area. I really enjoy all the flexibility of this job, including how it allows me to spend more time with my family. To me it is like a dream job, in which I get to set my schedule and I am valued for what I do... I can't say enough good things about this job.

Back to what you will need, I highly recommend purchasing a **dual tray laser printer** before you even take your first order. Packages come with a mix of letter and legal-size documents and the dual tray printer will automatically select the proper size paper without cutting off any part of the document. I took about two weeks to buy my first dual tray printer, and before that I was spending almost an hour printing a package, something that I can easily do in 5-7 minutes nowadays. It is worth the money to invest in a printer because it will make your life easier. My recommendation as of 2022 is the Brother 6200DWT.

You have to watch the prices because even on Amazon the same exact printer, with dual tray, can vary in price from \$350 to over \$800. I have two of the same printer model, both of which I purchased for under \$400. If you can't find the dual tray, you can always consider buying the second tray separately, but make sure it is compatible. The second tray is approximately \$100-150 when you buy on its own.



Brother 6200DWT

[https://www.adorama.com/brhl6200dwt.html?](https://www.adorama.com/brhl6200dwt.html?utm_source=google&utm_medium=organic&utm_campaign=organicshopping&utm_source=adl-gbase-o)

[utm_source=google&utm_medium=organic&utm_campaign=organicshopping&utm_source=adl-gbase-o](https://www.adorama.com/brhl6200dwt.html?utm_source=google&utm_medium=organic&utm_campaign=organicshopping&utm_source=adl-gbase-o)



In a few months it may be a good idea to buy a second printer, depending on the number of signing appointments you are taking. There is nothing good about having an appointment and not being able to print. When I am printing the documents for a signing I use two separate printers. One for the copies to be signed, and one for the clients' copy, which you will leave with them unsigned.

I found it to be a good idea to use the genuine Brother toner for the package we will be signing, while using the cheaper compatible toner for the client's copy. The printing is not as crisp with the generic toner, and you should also know that this will void any printer warranty, but the savings are so great that you are likely still saving money by avoiding printing everything with the genuine toner. The Brother toner I use costs roughly \$120, and it prints 12,000 pages. The compatible ones costs approximately \$29 for near 10,000 pages, so you get the idea.

Having two printers not only allows me to print quicker and with different toner quality, but also, if anything goes wrong with one printer, I have the other one available to use. In my opinion, buying a second printer was one of the best decisions I made when it comes to investing in my business. However, you should be okay starting with one printer and deciding if you need a second one after you start taking more signings.

Brother Genuine Super High Yield Toner Cartridge, TN880, Replacement Black Toner, Page Yield Up To 12,000 Pages, Amazon Dash Replenishment Cartridge

Visit the Brother Store
 ★★★★★ 684 ratings | 21 answered questions

List Price: ~~\$149.99~~ Details
 Price: **\$116.82** ✓prime & FREE Returns
 You Save: **\$33.17 (22%)**

Dash Replenishment: Save 10% on this toner with smart reorderers. [Learn more](#)

May be available at a lower price from other sellers, potentially without free Prime shipping.

Style: **TN880 Black Toner**

TN880 Black Toner \$116.82 ✓prime	TN880 Black Toner + TN450 Black Toner \$181.98 ✓prime
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Genuine Brother Toner

https://www.amazon.com/gp/product/B01825OHX0/ref=ppx_yo_dt_b_search_asin_title?ie=UTF8&psc=1

2-Pack ColorPrint Compatible TN-850 Toner Cartridge Replacement for Brother TN850 TN-820 to use with MFC-L5900DW DCP-L5500DN L5650DN MFC-L5700DW MFC-L5850DW HL-L6200DWT L6400DWT MFC-L5800DW (Black)

Brand: ColorPrint
 ★★★★★ 2 ratings

Price: **\$24.99** ✓prime FREE One-Day & FREE Returns
Save an extra 5% when you apply this coupon.

Package Contents: 2-Pack TN850 TN-850 Laser Printer Toner Cartridge (Black)

- High Page Yield: Up to 8,000 Pages per TN850 Toner Cartridge, at 5% coverage on A4 paper
- Provide high quality: Clear print, long time without fading, High efficiency printing, High page yield, Saving money. Products suitable for Schools, Hospitals, Government Departments, Companies, Families, etc.
- Provide high quality: Clear print, long time without fading, High efficiency printing, High page yield, Saving money. Products suitable for Schools, Hospitals, Government Departments, Companies, Families, etc.

Compatible (Cheaper) Toner

https://www.amazon.com/gp/product/B0829STC58/ref=ppx_yo_dt_b_search_asin_title?ie=UTF8&psc=1

» Extra Tips

I would suggest purchasing a nice **automatic document feed scanner** (ADF), but you can wait and buy that once you feel more established. I also have a **mobile scanner**. It is not super fast but I do use it when scans are required ASAP and I don't have time to come home between signings. The model I have is the **Epson ES-300W**. It has a built in internet so I can connect it to my phone wirelessly and scan from my car. Some jobs will require scan-backs, so pay attention to refuse those if you don't have a scanner. You can simply reply by saying that you are booked. Nobody needs to know you still don't have a scanner.

As an extra savings tip, I print the **copy for the client in all letter size paper**. Legal size paper is more than twice as expensive, and also not as convenient for signers to keep. I personally have a MAC computer and when I print the signer's copy I use Preview application, which automatically shrinks any legal-size paper into letter-size, without cutting it off. Printing is **always single sided**, even for the signer's copy. You must be able to switch a document with their copy if there is a mistake, so double side printing is never a good idea.

As far as a **business license**, different cities and counties have different regulations. I know that my business license cost me \$104 per year, but you should look into your local regulations and laws and apply for one if you are required to do so.

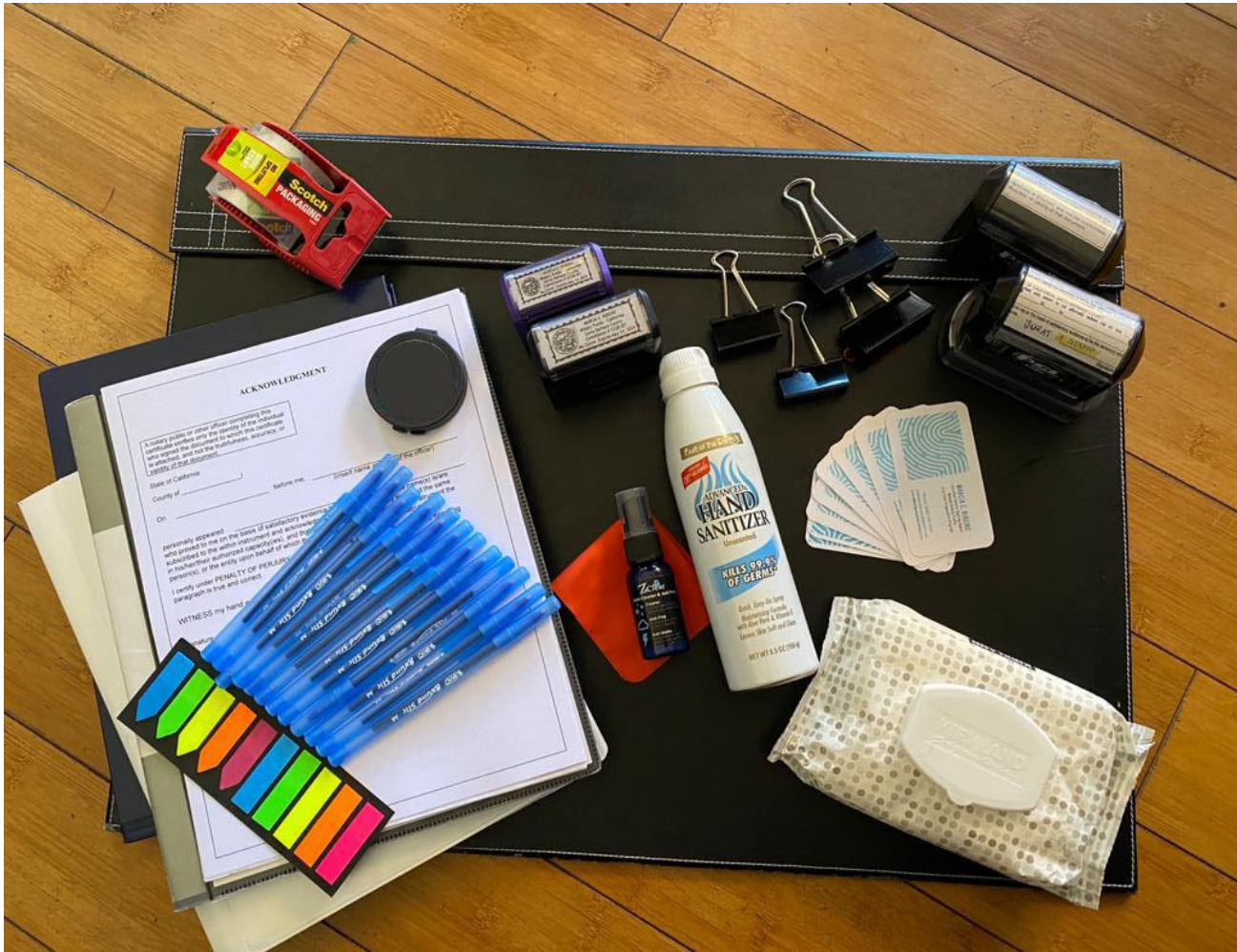
I also have a **website**. I am not sure how essential it is to have one and I would definitely wait until you make some money before you invest in one. You can use square space or Go Daddy to make a website yourself too, but it is probably not an essential thing for when you start.

You should print **business cards** with your name, and phone number and consider including your photo on the card. Make sure you include your town or county on it, and **attach a card to all your signed orders** in case there are any questions you may be able to answer. This may be also a way to get future calls from title agencies, but remember you should not solicit, especially if you have been hired for the job by a signing company.

As far as **Insurance** I would just watch out for companies that want to sell bundles which includes E&O insurance. Their insurance is usually for 25k, and when you start working with title companies directly, they are likely to require a higher amount. I purchased a 100k insurance for 4 years and they are affordable (I believe I paid \$208). I am insured through Travelers Casualty and Surety Company, but I can't recommend an insurance because I am not licensed for that. My suggestion to you is that you do some research before spending too much money on it.

»» What's In My Notary Bag

My notary bag has my journal, my seal, stamps, certificates, pens, business cards, paper clips, small stapler, ink pad, hand sanitizer, wipes, and anti-fog spray.



As per the seals, I would recommend ordering one small and one large. **Don't save money on the seal**, they are roughly \$30 each and you do want to take the opportunity and buy two. If you don't, and something happens with your only seal, you will have to ask the Secretary of State for a new authorization to produce a seal and there goes a month before you have it on your hands. Each authorization is good for up to two seals (purchased together). On that same subject, I would also recommend ordering a **California disclaimer stamp and a Jurat stamp**. These are essential tools you don't want to go without. Often times we have to replace a certificate with wording that is not California compliant and the Jurat stamp will save you a lot of time. Instead of attaching a loose certificate, you cross it out and stamp it below. Same is true when the acknowledgement is missing the CA disclaimer. As long as there is space above, you stamp the disclaimer and most likely there will be no need to attach a loose certificate. It might be a good idea to stamp the document with the missing disclaimer or Jurat stamp at home, as you review the docs prior to the appointment. This way, if there is a bad impression you can reprint that page before the signing instead of adding multiple stamps on a page.

»» What's In My Notary Bag



I also carry tons of **blue pens**. It cost approximately \$6 for 60 pens, so I always make sure to leave my pens with the signers. I started doing this during covid, but even now with things much calmer, I decided I don't want to keep any used pens. Also, signers appreciate the fact that they are signing with a new pen.

I always have **paper clips** in case I receive checks that need to be sent back in the envelope. I also carry a **small stapler** for when I notarize single documents not related to loan signings. Keep in mind that whenever you do a loan signing you should not staple anything. This is because the documents will be scanned once received back by the title company and eventually by the lender. The last thing you want is to jam their scanners with staples.



MOISTURIZING FORMULA
With Aloe Vera & Vitamin E
Leaves Skin Soft & Clean



HELP REDUCE BACTERIA
Kills 99.9% of Harmful Germs
Gentle Yet Effective



Extra items I carry include my **spray hand sanitizer**, a small **wipe bag** (for signers to clean their fingers after fingerprinting), and **anti-fog spray**, for my signers who wear glasses, because they fog with the use of masks.

Some of these things may seem silly, but they are always appreciated and often taken as a good customer service.

» The Process of Loan Signing



In this section, Marcia breaks down the whole Loan Signing Process.

- 1 **Negotiating and Accepting the Appointment**
- 2 **Confirming the Appointment with the Signers**
- 3 **Preparing for the Signing**
- 4 **The Signing**
- 5 **What we Don't Do as a Notary/Signing Agent**
- 6 **Closing the Order, Scanning and/or Shipping the Docs**
- 7 **Getting Paid**

» Negotiating and Accepting The Appointment

Most appointments come through text messages. In general, they will have the date, time or TBD (meaning you can call and arrange a time with the signer directly), it will always have the fee they are paying, and the address or at least the zip code for the appointment. Different companies use different messaging systems, and some will include the number of pages, it may say if the documents are ready, and also the type of package (refinance, purchase, VA loan, reverse mortgage, etc.) You can usually accept the offer as is, you can negotiate the rate, or you can say you are unavailable.

It is also normal to receive phone calls, usually from smaller signing companies. I would estimate that I receive a minimum of two phone calls every single day offering me signings.

When the interest is low and signings are abundant, it is normal to negotiate the amount that is offered by signing companies. I would not suggest any negotiation on your first 20-30 signings. Take them at the fee they are offered or simply say you are not available.

Watch out for lower fees. Once you have some experience, learn to negotiate and know that signing companies always know how much they have paid you in the past. Meaning, if you start working for \$60/signing, you may have trouble raising your fee to \$100. I find that \$80-100 is a somewhat fair place for you to start without much experience. **Reverse mortgages usually take a little bit longer** and I personally charge \$150 or more, sometimes I even avoid taking them if I have a busier day, just because it is hard to predict how long they can take, and I try to book my appointments close together whenever I am the one suggesting a time.

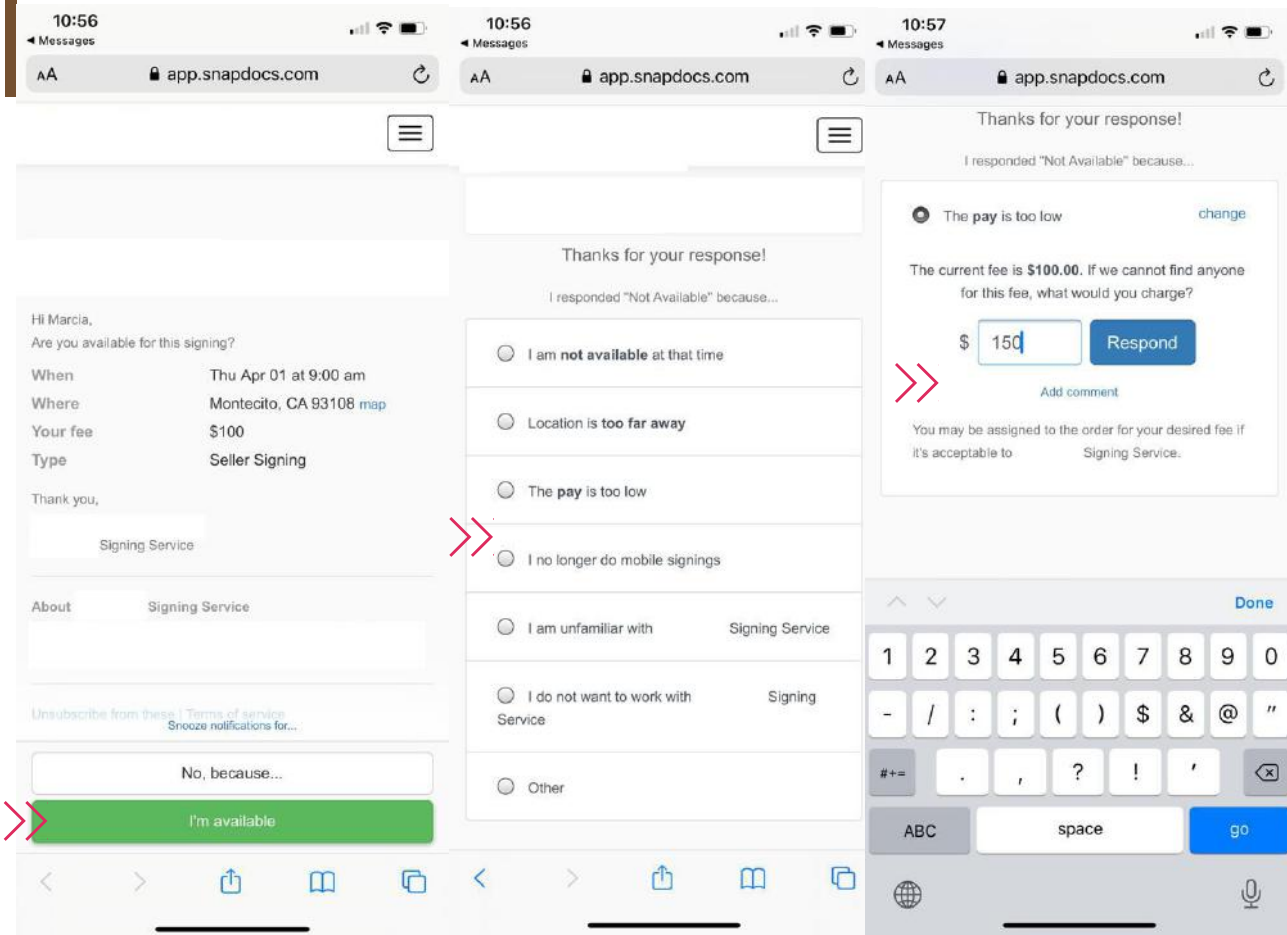
You should know that fees will vary according to your area, general demand, and the availability of other notaries near you. Last minute signings also give you a much better chance of negotiating higher fees. There is nothing wrong about charging \$150-200 for a last minute signing or anything after 7PM.

An average purchase or refinance package is approximately 120-150 pages. If I accept a signing before the documents are available, and the package turns out to be more than 200 pages, I comfortably call the company and let them know that my acceptance fee was based on a regular package, and they will know that 200 pages is not a regular package. They usually kindly raise your fee by \$15 or \$25 without much trouble. You can always say that you will need to move the time for your next appointment due to the amount of pages, which justifies you demanding a higher fee. If this happens, always focus on being nice. Never risk hurting a relationship with someone that gives you work for a small increase that may be out of their budget.

» Negotiating and Accepting The Appointment

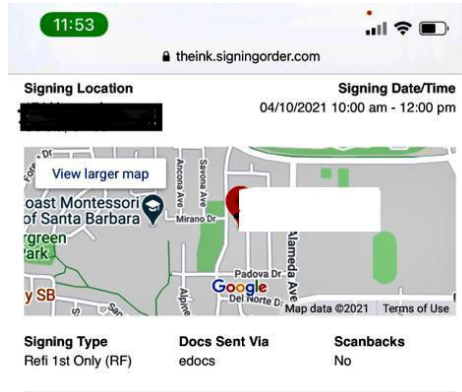
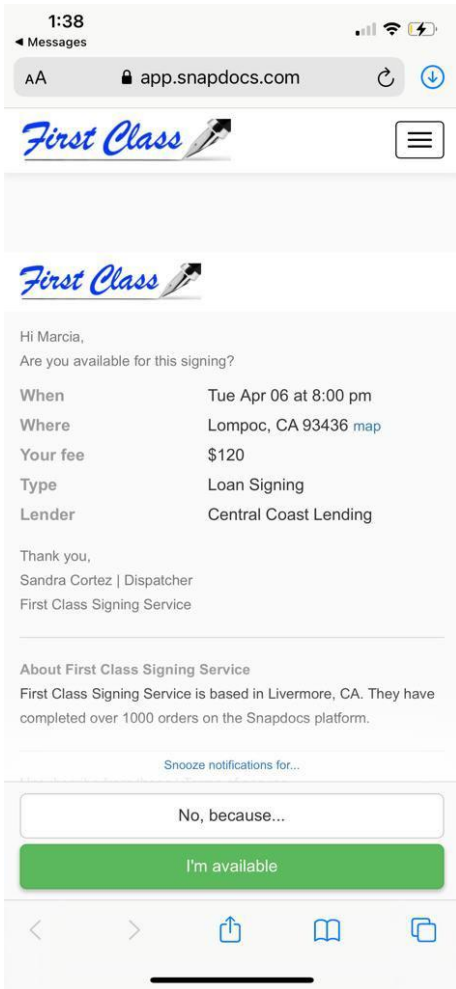
I try to avoid signings that pay under \$125, unless it is a very small package (under 100 pages). Contrastingly, I do not charge extra for scanning, but I let the company that hires me know when I may not be able to scan until the end of the day. When a signing company offers me \$85 for a job, I am gracious and apologetic as I refuse and say that I would be available for \$125-150. Often times they will call me back after getting my fee approved. It is not abnormal for a signing company to nearly double their initial offer if they can't find another Signing Agent available.

Sample of negotiation of fee by text feature



Some companies use text features/software while other use regular text messages. If I have to decline a fee and propose a different rate when I receive an offer through a regular text message, I use **text replacement** on my phone to save me time. With an iPhone you can go into your keyboard settings and set up multiple text replacement short sentences. For example, any time I type "sss", my phone automatically replaces it with "I am still available at my regular fee of \$150. Thank you." I also use text replacements for when I am at a signing and unable to answer a call or text. If I type "qqq", my phone automatically replaces it with "I am sorry I missed you. I am currently conducting a signing appointment. Please text me if urgent." Often times I get assigned to a job this way, while if I did not respond, the agent would just go on and call another NSA.

» Samples of Signing Offers received by text message



Offering Pay \$100.00

Our Client's Instructions

PLEASE READ AND FOLLOW CAREFULLY.

-NOTARY MUST BE A FIDELITY APPROVED NOTARY

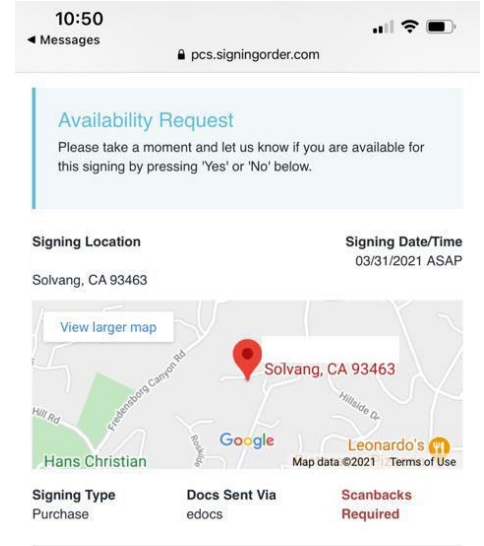
-Documents MUST be signed in blue ink.

-DO NOT have signers write "trustee" unless specifically instructed by us, escrow, or the lender to do so.

-If the dates on the NRTC are not correct, borrower MUST line through, write in the correct dates, and initial.

-DO NOT accept personal checks unless instructed by us to do so.

****You must print an additional borrower copy of docs to leave with borrower.**



Offering Pay \$115.00

Our Client's Instructions

MANDATORY TO COLLECT COPY OF ID'S FOR ALL SIGNINGS COMPLETED - MUST GO BACK WITH PACKAGE OR UPLOADED TO PLATFORM

DOCUMENTS MUST BE PRINTED SINGLE-SIDED (FEES WILL BE REMOVED FOR FILES THAT ARE PRINTED DOUBLE-SIDED)

Special Instructions

SCANBACKS REQUIRED Please note that Cristina [Redacted] has Power of Attorney to sign on behalf of her mother,

Comments

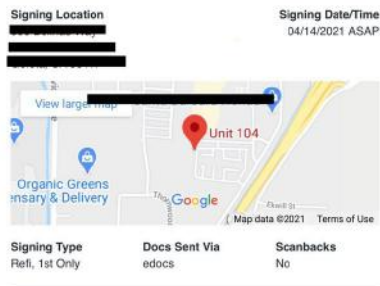
YES, I am Available

No, I am NOT Available

Want to reply with a message?

If you are available later, require more money, etc, you may reply

This shows how the fee increases as they can't find a notary available



Offering Pay \$150.00

Special Instructions

client must sign today, and may be willing to meet at a closer location

Comments

client must sign tonight

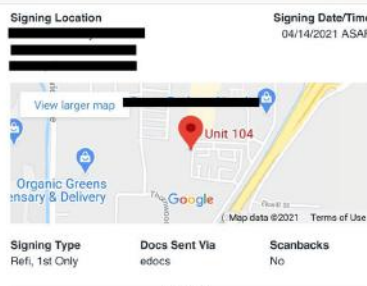
YES, I am Available

No, I am NOT Available

Want to reply with a message?

If you are available later, require more money, etc, you may reply back with your conditions.

Leave A Message



Offering Pay \$175.00

Special Instructions

client must sign today, and may be willing to meet at a closer location

Comments

Must sign tonight and client could possibly meet at closer location

YES, I am Available

No, I am NOT Available

Want to reply with a message?

If you are available later, require more money, etc, you may reply back with your conditions.

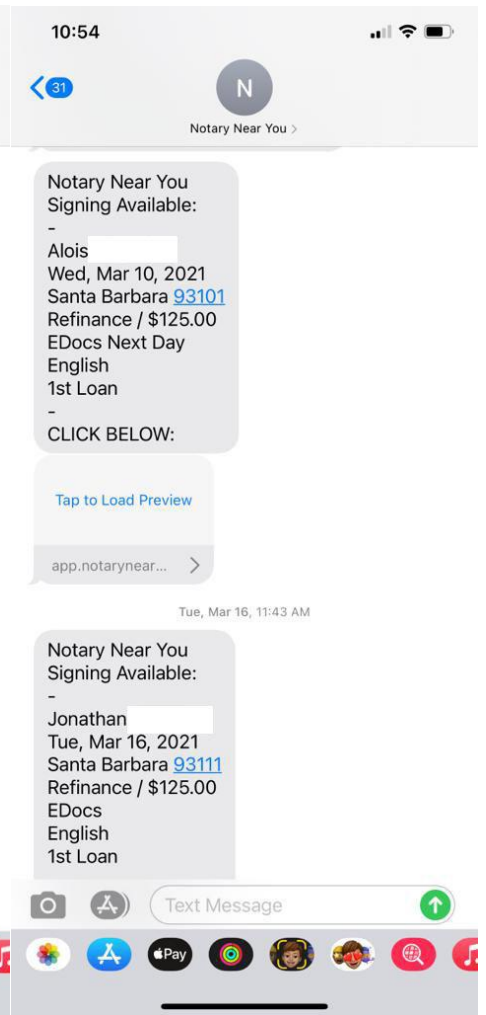
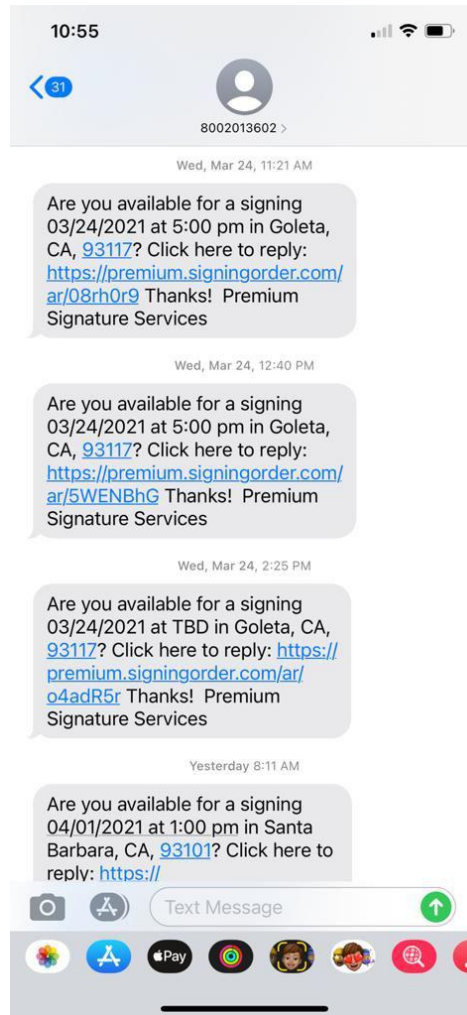
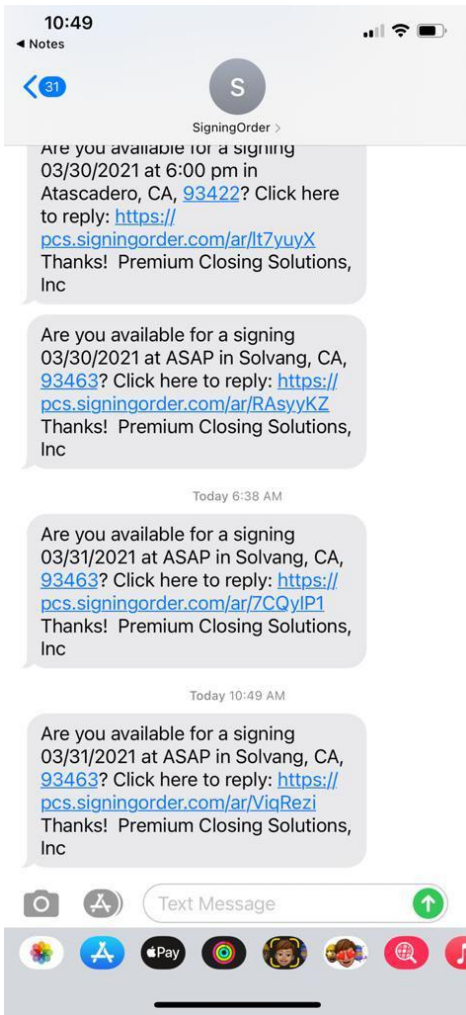
Leave A Message

Thank you for your response,



Sample of Signing Offers from www.signingorder.com & Notary Near You

Screenshot of multiple signing offers in a day

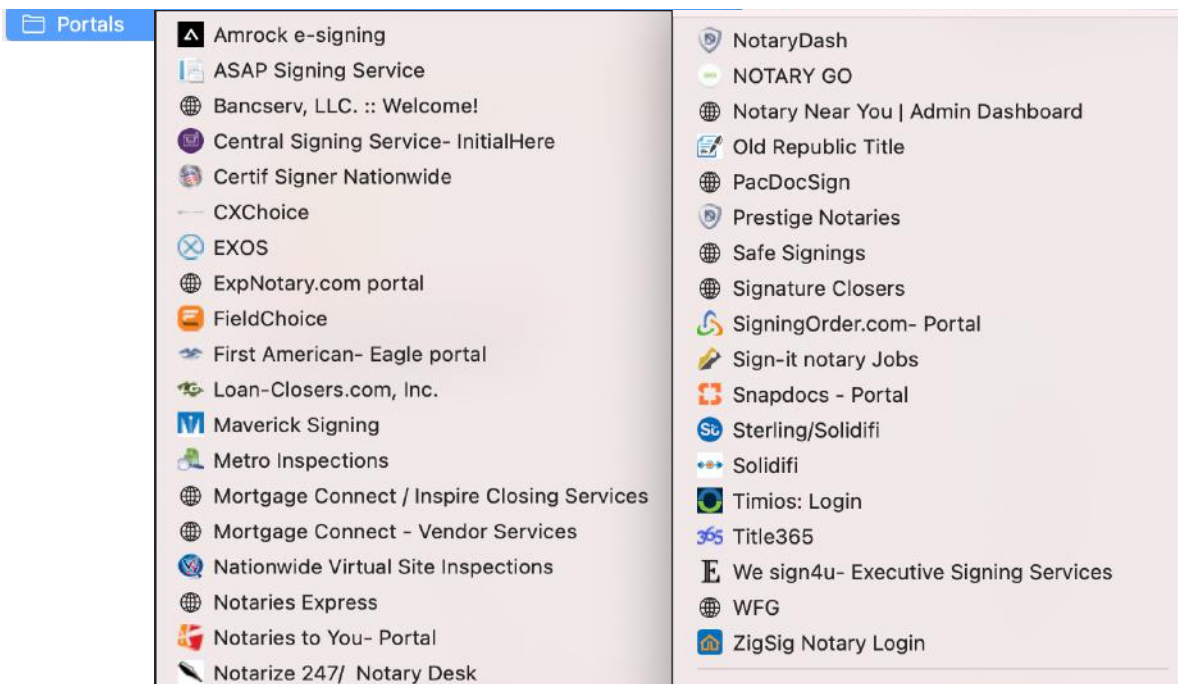


» Negotiating and Accepting The Appointment

When a signing is offered to you there is a good chance that the documents will still not be ready or available. Most companies expect the notary to print without problems as long as the docs are ready 2 hours before the signing. If I am busy and need the documents sooner, then I communicate with the signing company ahead of time. In the beginning, you may feel like you need more time with the package before you go to the signing, in which case you may want to inquire if the documents would be ready by a certain time, before you accept it. You don't have to explain that you want more time with the package, but could simply say that you will not have access to your printer after a specific time. As you gain more experience, it is no big deal to print and go.

You will likely be working with many different companies and portals. I save my portals in a folder in my browser under favorites. It is a good idea to have easy access to them so you can keep the companies that hire you updated when you confirm the signing, complete the signing, and ship the docs. Some companies have apps as well, which can make it easier for you to update the status of the signing on the go.

Below is a screenshot of my portals. You can google them and reach out to these companies to introduce yourself and ask to be added to their database.



»» Negotiating and Accepting The Appointment

It is not abnormal for a company to call you after you have responded to a text message saying that you were available for a signing. They likely want to make sure that you are still available before they assign it to you. Normally, after you are assigned you will receive either a text message or an email confirming your assignment. Sometimes you have to go to the portal to print documents and sometimes documents may be emailed to you directly. In rare occasions, documents will be mailed to your home.

When I receive phone calls from signing companies I tend to save their contact on my phone so next time they call me I know who they are and can address them by their names. Many small companies have few schedulers, so you become acquainted to them.

I rarely save signers name and contact to my phone. As a signing agent you will see too many people, and most of them you may never see again. Although, I have found that when I do personal notarizations, and those may even be for a person you have left a card with during a loan signing, then it might be smart to add them to your contacts. It is funny how the same people seem to hire you for personal notarizations over and over, and they will definitely feel better if you know their names, especially if you have been to their house more than once.

As a side note, if I am doing a signing and someone asks me to notarize something else that is not related to their loan, I am happy to do it for \$15 per notarized signature. I explain that since I'm already there I won't charge a travel fee, but I never include that in the loan signing fee. In that case, I tell people they can pay me by check, PayPal, or Venmo. Any of those go directly into my business account.

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» Confirming the Appointment With The Signers

Once you are assigned to an order you should make a priority to confirm the appointment with the signer(s). If you call and no one answers, leave a message and notify the company who hired you that the signer was not reachable/ you left a message. Sometimes you can do that through the company's portal, sometimes you may have to call or text the signing company to let them know.

While many signers are aware of the appointment and expecting your call, it is not abnormal to call to confirm an appointment set for two hours ahead, only to find out that the signer is unavailable or even out of town. I usually call at least a couple of times before I text a client. Some lenders ask that you don't text them at all.

Once you do get ahold of the signer, here is an example of how you can confirm an appointment:

"Hello, may I please speak to Mrs. Wright? This is (Your Name), I am a Notary Public calling on behalf of (title company). I have been assigned to conduct your loan signing this evening and would like to confirm your availability"

Once they confirm they are available you can go on...

I have your address as ———, is that correct? I will be bringing the documents with me and the signing should take approximately one hour. We will need a table and chairs and we will be signing with blue ink; in case you want to use your own pen. I have disposable pens with me as well. All you will need is a valid government issued ID such as a driver's license or a passport..."

If I have access to the documents before I call to confirm, then I find the SETTLEMENT STATEMENT, which tells me if the signer will need cash to close or will be getting a refund. With that information, I may tell them their cash to close amount, which they can either wire or bring a cashier's check to closing. Wire can (usually) be done after the signing.

If they are receiving funds back (cash out), then I advise them to call their bank to get the incoming wiring information for their account, which is often not the same number from their checkbook, especially with higher amounts.

Little things such as advising them to get the wiring information ahead of time may save you over 20 minutes at the signing table, when your signers decide to call their bank to confirm they have the correct information.

» Preparing For The Signing

Once the appointment is confirmed it is time to prepare for the signing. First step is to **read the instructions**. Most packages have some type of instructions. They may come in an email, they may be posted under notes in the portal, they might be in the beginning of the loan package, or even in the middle of it, but usually they are obviously for you. Some will say "Attention Notary", some will simply say "Signing instructions", and so on. If no instructions are present, then just relax and use your common procedures.

I want to briefly talk about the importance of reading the instructions. As a new signing agent, you will have questions that other agents have had in the past. Many instructions will address those questions. Signing companies are used to questions and they most often welcome them, as it is better to answer a question now than to fix a mistake later. With all that in mind, you don't want to be the agent that is asking questions if the answers are clearly present in your order. You are expected to read the instructions, if you don't, then there is a chance you will not be hired again by that company.

Also, keep in mind that while many instructions tend to repeat themselves, regardless of lender and title company, some may be completely different. For example, if your signers holds their property in a trust, some lenders will want the signer to write "trustee" after their signature, and some will not.... If "trustee" is required by the lender and the signer only signs with their regular signature, then a full new signing appointment may be needed. The same is true if the signer includes "trustee", when there are no instructions requiring that.

The samples of instructions below are illustrational only, as you will unlikely be able to read it here.

STOP! Read all the directions below

***On the Address to Sign: The borrower should sign (MIMI ONLY - no one else) as the signer and again as the Reasonable Trust Entity.

Automatic Mortgage Payment Program

SIGNATURE REQUIRED

If the signer does not complete the **Automatic Mortgage Payment Program** document (when included), then you will receive a \$25 deduction. The form is required. Has the signer complete it.

If the signer does not want to sign, then you must (1) note why on this document and (2) note why when you close the file on Signature's website or Signing Catch app. Failure to provide a reason in both places will result in a \$25 deduction.

*** ATTENTION NOTARY ***

PLEASE READ - IMPORTANT INSTRUCTIONS REGARDING TRUST DOCUMENTS

- 1) Great notaries are already present on documents. Please have signers sign their names on signature lines only and not add any extra word or phrase.
- 2) On Certificates of Trust or Trust Form, please make sure **SECTION 11.02, 11.03, 11.04, 11.05, 11.06, 11.07, 11.08, 11.09, 11.10, 11.11, 11.12, 11.13, 11.14, 11.15, 11.16, 11.17, 11.18, 11.19, 11.20, 11.21, 11.22, 11.23, 11.24, 11.25, 11.26, 11.27, 11.28, 11.29, 11.30, 11.31, 11.32, 11.33, 11.34, 11.35, 11.36, 11.37, 11.38, 11.39, 11.40, 11.41, 11.42, 11.43, 11.44, 11.45, 11.46, 11.47, 11.48, 11.49, 11.50, 11.51, 11.52, 11.53, 11.54, 11.55, 11.56, 11.57, 11.58, 11.59, 11.60, 11.61, 11.62, 11.63, 11.64, 11.65, 11.66, 11.67, 11.68, 11.69, 11.70, 11.71, 11.72, 11.73, 11.74, 11.75, 11.76, 11.77, 11.78, 11.79, 11.80, 11.81, 11.82, 11.83, 11.84, 11.85, 11.86, 11.87, 11.88, 11.89, 11.90, 11.91, 11.92, 11.93, 11.94, 11.95, 11.96, 11.97, 11.98, 11.99, 12.00** are completed. All of these sections must be **HAND-PRINTED** by signers with their names as "TRUSTEE OVERSIC, LENDER, and OTHER TRUSTEE'S" and the "signature" form on Section 12 must be checked. **PLEASE DO NOT SIGN THESE SECTIONS.**

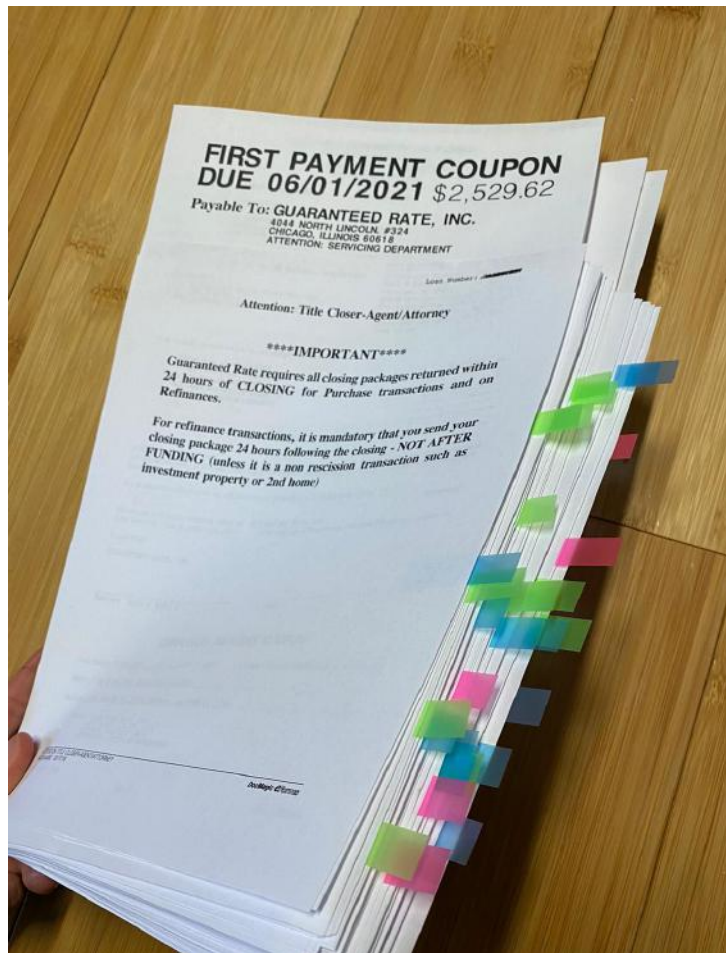
» Preparing For The Signing

In your first few signings I would recommend flagging the entire loan package. I did this for nearly 100 packages and feel that it really helped me getting to know different documents. I created a system that worked for me, you may need to find what works for you. I flagged all signature lines, and even used a different tab for when the date was also required. I used to flag all my notarizations or pages that I had to complete in PINK or RED.

I never prepared notarization certificates ahead of time, but I have heard of notaries that complete the county, date, and names before the signing, only having to sign and stamp at the appointment. I imagine this saves you time at the table, but remember to never fill out your journal ahead of time.

FLAGGING THE PACKAGE

This package I color coded by using green tabs for SIGNATURE AND DATE, blue tabs for SIGNATURE ONLY, and pink tabs for documents that needed NOTARIZATION



»» During the Signing

I start by introducing myself and let them guide me to where they would like to sign. If I am ever asked what my preference is, I often suggest a dining table. If the signing is taking place outdoors and there is no shade, I usually take a seat not facing the sun. I figure that if they are uncomfortable, they can put up an umbrella or suggest we move indoors, while it could be indelicate if I suggested that we moved to a different location...

It is normal for a few minutes of small talk before documents start being signed. Signers may ask you if you live in the area, some ask if you have kids, dogs, etc. I try to limit my questions to "And how about you?" So, I know that I am never being intrusive or asking more than what they have asked me. During this initial talk I am setting up my space by opening my journal, taking out my seal, and my extra stamps. I also pull out pens for the signers and let them know that we need to sign in blue ink (this is true for 99% of signings, but again, read your instructions as some lenders may require black ink). I tell them that all my pens are disposable, so they know that no one else has used their pen. With that in mind, I always leave used pens behind when I am finished.

If their IDs are not on the table, that is the first thing we will need before we proceed. Normally lenders request us, as notaries, to include a copy of the signer's ID with the signed documents sent back. I often times ask the signers to make the copy ahead of time, when I call to confirm the appointment. If the signers don't have a printer you are usually instructed to snap a photo and send it to title digitally. This can be done by portals or by email, depending on who hired you. Some banks, like Bank of America, do not allow photos of IDs, so again, read your instructions.

I usually follow their lead before deciding if I am calling them by their first or last names. If they introduce themselves by their first name, I stick with that. I start by telling my signers that I made a complete copy of the package for them to keep, and I let them know that I will be giving it to them at the end of the appointment. **Don't make the mistake of handing their copy to them in the beginning of the signing** as there is a chance that they will pull out the documents and the paperwork could get mixed up. During the signing the focus should be on your copy and you should be in control of the paperwork. After each document is signed, it must be returned to you so you can keep it all in order.

» During the Signing

Once everyone is mostly done talking I tell them not to date documents unless the date is specifically required. I also ask that they keep their signatures as consistent as possible. I tell them that if any mistake is made they can check with me before crossing it out, as there are proper ways to make corrections in legal documents. If anything is written wrong or misspelled, signers can neatly line through and initial by their correction. You will need to read the instructions to see if there are different guidelines for corrections as some lenders do not allow for any cross out by signer. Providence is an example of such lenders.

I usually start by presenting the "Settlement Statement" as it will have information on funds due or refund/cash out amount. Another good document to place towards the beginning is the Note, known as "the promise to pay". It contains important information such as loan amount, interest rate, first payment due date, and where are payments being sent to. When I move anything in front of the other documents, I use a tab to mark where it will go back to. This way I don't change the order of the documents I received. After I present the Settlement Statement and the Note and have them signed, I move along with the package as is.

The photos below are illustrational only, Showing a Settlement Statement and a Note

FINAL ALTA Settlement Statement Borrower Adopted 08-07-2020

File No./Session No:
Print Date & Time:
Official/Session Officer:

Property Address:
Business:
Lender:
Settlement Date:
Disbursement Date:

Description	Balance	
	P.O.C.	Debit / Credit
Equity		107,000.00
Loan Originator's Fee (3.0%)		1,500.00
Commission (2.0%)		1,000.00
Escrow Fees (1.0%)		500.00
Origination Fee (1.0%)		500.00
Appraisal		1,000.00
Loan Processing Fee		1,000.00
Property Tax (2021)		2,400.00
Homeowners Insurance (2021)		1,200.00
Private Mortgage Insurance (PMI)		1,000.00
Prepaid Interest (1st Payment)		1,000.00
Escrow Reserve		1,000.00
Unpaid Interest		1,000.00
Other		1,000.00
Total		118,600.00
Loan Amount		118,600.00
Net Cash to Borrower		107,000.00

Assumptions
View/ have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. What cannot be shown: This Lender's Company to ensure the funds in the disbursement account with this statement.

RESPONSIBLE: _____
Sign Date: _____

NOTE

DATE: _____ Loan Number: XXXXXXXXXXXXXXX
(Print) (Type) CALIFORNIA (Print)
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
(Property Address)

1. BORROWER'S PROMISE TO PAY
I borrow for a loan that I have received, I promise to pay U.S. \$ XXXXXXXXXXXXXXX (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is: XXXXXXXXXXXXXXX

I will make all payments under this Note in the form of cash, check or money order.
I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST
Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of (example) 2.75%.
The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS
(A) Time and Place of Payments
I will pay principal and interest by making a payment every month.
I will make my monthly payments on the 1st day of each month beginning on (example) JUNE 1, 2021. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I owe on this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If on (example) MAY 1, 2021, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."
I will make my monthly payments at ADDRESS WHERE PAYMENT SHOULD BE SENT TO OR AT OR AT a different place if required by the Note Holder.

(B) Amount of Monthly Payments
My monthly payment will be in the amount of U.S. \$ XXX PRINCIPAL AND INTEREST WILL BE SEEN.

4. BORROWER'S RIGHT TO PREPAY
I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note. I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayments to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no charges to the due date or to the amount of my monthly payment unless the Note Holder agrees in writing to those charges.

5. LOAN CHARGES
If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit;

MULTIFAMILY HOUSING HOUSING FINANCIAL
Page 1 of 2

»» During the Signing

When I encounter the first document that takes a jurat, I put the signers under Oath before I create the notarization. I explain that I will be creating the entries in my journal and letting them know as I create them so they can sign my journal at the end.

I read the title of the document out loud and sometimes give a brief explanation of what it's about before I point to the signature line where they will sign and often date next to it.

In the beginning signings may take up to 1 hour and 30 minutes. This time is reduced to 45 minutes to one hour for most appointments, once you have a little bit more experience.

If the signer asks you any questions that are related to fees, rates, or any other specifics of the loan terms, you cannot answer it. You can let them know that as a notary you have limitations on what you can explain, even if you know the answer. You need to know that there is liability in anything you say, and once things go wrong, I have heard many bad stories where the notary can get the blame. If you act smart and do things right, you will most likely be okay.

If signers have a question that is not related to fees, rates and general loan terms to which you don't know the answer, just be honest and let them know it may be necessary to contact the signing agency, title, or lender. I would suggest flagging that form and keep going through the paperwork to see if there are any other questions that may need to be addressed during the same call. Often times people even change their minds and no longer need to ask the questions by the end of the signing.



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» During the Signing

Often times loan packages include a one to two-page document called "Statement of Information". It is a document that asks for a lot of personal information from the signers, including their residencies and occupations for the last ten years. This document is usually randomly located in the middle of the package. I ALWAYS flag its original location and take it out, placing it at the very end of the package. This form takes a long time to be filled out and it is usually a great opportunity for me to check my documents without the pressure of signers just looking at me.

When the signing is complete I let the signers know that I will need 7-10 minutes to review the documents. At this point the signers can fill out the information form, if present. After that is complete, I will hand them my journal and have them sign each of the entries by their names. After they sign, I also collect their thumb prints.

Even if you are in a rush, it is worth checking the documents for any missing or wrong date, missing signatures, missing stamps, and proper county and wording filled out in the notarial certificates.

STATEMENT OF INFORMATION

CONFIDENTIAL - TO BE USED ONLY IN CONNECTION WITH ORDER NO.:

PROPERTY ADDRESS:

1. IMPROVEMENTS: NONE/VAQUANT LAND SINGLE RESIDENCE MULTIPLE RESIDENCES COMMERCIAL
 2. OCCUPIED BY: OWNER TENANTS
 3. CONSTRUCTION WITHIN LAST 6 MONTHS? YES NO
 IF YES, INDICATE WORK DONE:

<p>PARTY 1</p> <p>FIRST _____ MIDDLE <input type="checkbox"/> INITIALS _____ LAST _____</p> <p>FORMER LAST NAME(S), IF ANY _____</p> <p>BIRTHPLACE _____ BIRTH DATE _____</p> <p>SOCIAL SECURITY NUMBER _____ DRIVER'S LICENSE _____</p> <p>NAME OF FORMER SPOUSE/REGISTERED DOMESTIC PARTNER _____</p>	<p>PARTY 2</p> <p>FIRST _____ MIDDLE <input type="checkbox"/> INITIALS _____ LAST _____</p> <p>FORMER LAST NAME(S), IF ANY _____</p> <p>BIRTHPLACE _____ BIRTH DATE _____</p> <p>SOCIAL SECURITY NUMBER _____ DRIVER'S LICENSE _____</p> <p>NAME OF FORMER SPOUSE/REGISTERED DOMESTIC PARTNER _____</p>
--	--

MARRIAGE

SINGLE MARRIED UNMARRIED DATE OF MARRIAGE/DIVORCE _____

PARTY 1

RESIDENCES FOR LAST 18 YEARS

ADDRESS _____ CITY _____ STATE _____ FROM (STATE) TO (STATE) _____

ADDRESS _____ CITY _____ STATE _____ FROM (STATE) TO (STATE) _____

ADDRESS _____ CITY _____ STATE _____ FROM (STATE) TO (STATE) _____

OCCUPATIONS FOR LAST 10 YEARS

OCCUPATION _____	FBI# NAME _____	ADDRESS _____	NUMBER OF YEARS _____
OCCUPATION _____	FBI# NAME _____	ADDRESS _____	NUMBER OF YEARS _____

PARTY 2

RESIDENCES FOR LAST 18 YEARS

ADDRESS _____ CITY _____ STATE _____ FROM (STATE) TO (STATE) _____

ADDRESS _____ CITY _____ STATE _____ FROM (STATE) TO (STATE) _____

ADDRESS _____ CITY _____ STATE _____ FROM (STATE) TO (STATE) _____

OCCUPATIONS FOR LAST 10 YEARS

OCCUPATION _____	FBI# NAME _____	ADDRESS _____	NUMBER OF YEARS _____
OCCUPATION _____	FBI# NAME _____	ADDRESS _____	NUMBER OF YEARS _____

THE UNDERSIGNED DECLARE, UNDER PENALTY OF PERJURY, THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED ON _____ DATE AT _____ CITY,

BY _____ BY _____

HOME TELEPHONE _____ HOME TELEPHONE _____

BUSINESS TELEPHONE _____ BUSINESS TELEPHONE _____

EMAIL _____ EMAIL _____

»» What We Don't Do As A Notary/Loan Signing Agent

As I have briefly mentioned, notaries are not expected to fill out documents for the signers or even explain documents in depth. That is actually a great thing because as you start you will likely have a limited knowledge, but it is great to be able to tell a signer **“I apologize but as a notary I am limited on what I can explain to you, so if you have a question about this document I would encourage you to call your lender”** Depending on the question it might make more sense to call the signing agency or the title company as well.

Nowadays I feel very comfortable calling either title or lender especially if there is a question related to fees, interest rate or impound accounts. I usually introduce myself as the notary currently signing Mr. and Mrs. Wright, for example, and let them know that the signers have a question. I put it on speaker and let them talk.

When I just started, I found that it was better to suggest signers would make the call to title or lender from their phones. It is a little bit easier for the notary, especially if you don't fully understand their question. Also, they may already have a relationship with the lender, who may be happy to say hello and quickly answer a couple of questions.

This is the last page of the Closing Disclosure (CD), which is where you will find contact information for Lender and Title related to the loan

Loan Calculations		Other Disclosures	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$334,211.11	Appraisal If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.	
Finance Charge. The dollar amount the loan will cost you.	\$134,516.19	Contract Details See your note and security instrument for information about - what happens if you fail to make your payments, - what is a default on the loan, - situations in which your lender can require early repayment of the loan, and - the rules for making payments before they are due.	
Amount Financed. The loan amount available after paying your upfront finance charge.	\$199,694.92	Liability after Foreclosure If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan, <input type="checkbox"/> state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information. <input type="checkbox"/> state law does not protect you from liability for the unpaid balance.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.940%	Refinance Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	67.36%	Tax Deductions If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information			
	Lender	Mortgage Broker	Settlement Agent
Name	Super Awesome Finance Group		Your City Title Company
Address	1000 Main Street San Antonio, TX 78252		5555 Casandra Dr., Suite 2 Houston, TX 77001
NMLS ID			
ST License ID			P70821
Contact	Joe L. Officer		Jane Escrow
Contact NMLS ID	12345		
Contact License ID			
Email	Joe@SuperAwesome.com		Jane@YourCityTitleCo.com
Phone	123-456-7890		555-321-9876

Confirm Receipt
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature _____	Date _____	Co-Applicant Signature _____	Date _____
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CLOSING DISCLOSURE PAGE 5 OF 5 - LOAN ID #

» Closing The Order, Scanning And/Or Shipping the Docs

Signing companies aim to hire reliable notaries that will keep them informed of every step of the signing process. Just like you have to make every attempt to confirm an order soon after receiving it, you are also expected to close the order soon after the signing is complete. Often times you will be required to enter the tracking number for the envelope. Nowadays all orders come with the label, so all you have to do is attach it to the envelope.

If scanning is requested you are expected to scan docs as soon as possible. I personally don't allow for scans during the day unless the fee is much higher or immediate scans is a condition to the assignment. I book my signings somewhat close together, so I always let the company know in advance that scanning is not guaranteed until the end of the day. If I have the opportunity, I obviously scan sooner. Usually scans are uploaded through portals, rarely they are emailed due to sensitive content.

Get to know your FedEx and UPS cut off times. Most packages use FedEx, but UPS is not uncommon. In my area there are over 4 FedEx stores, 3 of them have the same 4PM cut off, while a fourth store has a 5PM cut off going to the East Coast and 6PM cut off going to California. Obviously, this may be different in your area, but it is important that you know what is the latest pick up as sometimes it is a requirement that you drop off the documents before that. After doing so, you need to update the status of the order to "shipped".

GOOD PRACTICE:

When I add a label to the envelope I always put docs inside and write the signer's last name, signing time, and "SCAN", whenever docs need to be scanned. This way I never get packages mixed up or forget to scan a package after it is signed.



»» Fixing Mistakes

Mistakes happen. You should do what you can to prevent them, but once it is done, the best you can do is to fix it as quickly as possible. Be polite and apologetic, while making it clear that fixing it will be your top priority. You may have to work around the signer's schedule and any other signings you have scheduled, but keeping in touch with the person who contacted you about the correction needed is fundamental and certainly appreciated.

Here is an example of a correction I had to do. One time I conducted the signing of a reverse mortgage, and the lender's instructions clearly said to include "trustee" after the signature wherever "trustee" appeared under the signature line. This means that most documents got to be signed twice by the same signer. First as "John Doe" and next as "John Doe, trustee". I remember that package was over 200 pages, which is not uncommon for a reverse mortgage. A few days after I finished the signing I was contacted by email saying that an immediate correction was needed. One of the documents, which was not even a notarized document, had been signed without the "trustee". I was asked to print a copy of that signed document and go back to the signer's house so she could add "trustee" after one of the signatures. Then I had to send them a scan and pay for the FedEx envelope to send the signed copy to the lender.

Another mistake I had to correct was when a document only called for a signature and the signer had started writing the date. She wrote the month and the day, but decided to cross it out once she realized the date was not required. Title got in touch with me and sent me a scanned copy of that document to print. To correct this document all I needed to do was to go back to the signer and have her initial on top of her crossed out date.

This two situations can give you an idea of how important it is for you to be detail oriented. Checking your documents will prevent this type of situations.

» Getting Paid

Most companies pay 30 to 45 days after the signing. I keep really good track of my accounting. Everyone will have their own system, but I highly suggest you keep track of it. I personally use Snapdocs, which is a great platform to get signings, to keep track of all my signings. Although Invoices are usually not necessary, you can easily create one by clicking one button for the few companies that require an invoice. I have had many companies simply “forget to pay me” for over 4 months. I always go after them and if I find too hard to get paid I may simply decide not to work for them again.



»» My Goal As A Notary/Signing Agent

My main goal and responsibility is certainly to help prevent fraud and for that I will always use the lessons I learned in the notary class to properly identify the signers.

My second goal is to represent the lender and title company in a very positive way, wrapping up the months-long process with a fine signing experience. I am always professional, while keeping a kind, friendly and polite attitude. I never ask personal questions and try to keep conversation to a minimum after the signing starts, so the focus is on the paperwork.

A few extra tips include to dress professionally, be on time, and communicate with your signers if you will be even a minute late.



» Establishing Yourself

I would say that the one difficult thing about this field is how you may not have stability in the very beginning. Although this has not turned out to be a problem for me, I got used to starting many days with no signings and end up completing 3-7 signings by the evening.

There is no question that low interest rates will result in busier Loan Signing Agents, but it is good to remember that thousands of people have had this job as a full time job even when interest rates were much higher. While we have no way to predict the future, if you focus on establishing and cultivating relationships with signing companies, you will likely be okay, even as interest rates rise.

I would suggest you sign up with www.signingorder.com and www.snapdocs.com first. To sign up with them you don't need to speak to anyone, you simply create an account on their site.

You will need to create a short Bio for your profile. If you don't have experience, try to focus on the other values you may have. Are you reliable, detail oriented? Are you always on time, professional?... You can always look at other profiles and get ideas of what may best describe yourself.

Once you have completed a few signings, then move ahead to signing up with other companies. Someone once told me that it was wise to call title/or signing companies between the 5th and 20th of the month when they are likely not as busy. If it is a large company you can ask to talk to **vendor management**, or simply ask to talk to the **notary scheduler**. I believe in signing up to work with as many companies as possible. By doing so you don't feel dependent on any of them in particular.

I truly hope that this book helps you getting started or continuing your path to be a successful Loan Signing Agent.

This book was written by Marcia C. Ribeiro, based on her personal experiences as a new Loan Signing Agent.

The purchase of this book is for personal use only and not intended to replace any professional training,

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