

## *Sensible Signings - Certified Notary Signing Agent Guidelines*

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Thank you for accepting the notary signing agent assignment. We pride ourselves on communication: so, please call, email, or text with regular updates regarding schedule, questions, and document signing completion. We expect the customer be contacted at least 1 hour prior to signing time, to confirm time and location of the signing, and what your ETA is.

### **Dress:**

We expect a professional appearance. You are representing several interested parties at the signing table. Please, no holes in clothes or low cut/high cut attire that is too distracting.

#### Men

- Nice pants/slacks
- Dress shoes (no sneakers or sandals)
- Button up shirt or nice Polo (optional: dress coat, tie, vest, suspenders)

#### Women

- Nice pants or skirt (knee length or longer)
- Corporate attire top (ie, button up blouse or dressy shirt or full dress)
- Sensible shoes or sandals that are professional or dressy in appearance

### **Time Management:**

Please be on time or early for your appointed signing time. If you cannot be there at the given time, you must call and notify the parties you are signing. Sometimes people plan their day around the signing and even invite an Agent or Loan Officer to attend, so it is vital that you update those parties that need to know about a schedule change.

### **1<sup>st</sup> Contact:**

When given this assignment, we have an expectation that you will call and touch base with the parties doing the signing, and establish a business relationship.

- Explain who you are representing (i.e. the title company).
- Confirm the signing time, date and location.
- Please be sure to request a copy of their primary identification and have any closing funds required, so they aren't scrambling when you arrive at the signing.
- If meeting in a public restaurant or coffee shop, tell them what you will be wearing so they know who they are looking for.

### **Printing:**

Please be sure to:

- **Print** all documents according to the PDF (Dual Tray Laser printer required)
- **Black ink only.**
- Do not shrink pages, especially those that are to be recorded documents.
- Print and take a copy set in case of errors.

\*\* A Reduction in fee will occur if this signing comes back with any missed signatures or incorrect information (such as wrong dates, forms that require a response from the borrower not filled out, or letters of explanation and tax forms not signed, etc.) \*\*

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### **In Signing:**

- Please use only **blue ink for all signatures**, unless specified differently in the documents instructions.
- Control the flow of documents, You are in charge, this is your office now.
- Explain the HUD statement. Be sure the parties that are signing have had a chance to review these numbers and/or have had them explained by you or their LO/Agent.
- Briefly identify and explain what documents the signers are signing. We are not point and sign notaries--, you know your stuff and we expect you to know how to explain them. If any questions come up in regards to a particular document, you must call the responsible parties (i.e. Lenders docs need the LO and purchase/sale/escrow docs need the Escrow Officer).
  - **\*\* We must never offer Legal/Tax/or professional advice or solicit any services while at a signing location. Sharing a business card is an acceptable practice for establishing a future contact time outside of the signing, but must be unrelated to real estate or mortgage businesses. \*\***
- Please make sure that all borrowers have signed and dated all letters of explanation, tax returns, and GFE included in the signing package.
- Please make sure you double check all of your work. Review your own notary block (these places should be particularly free of error).
  - Your main responsibility, to the escrow officer that hired us, is to make sure we look like perfectionists and are great at our jobs.
- Please make sure you obtain a copy of the borrowers required identification and include it in the signing package. You may also have the signer take a photo of their ID and email it back to the escrow officer.

### **When Shipping:**

Please affix the enclosed shipping label to the appropriate shipping folder and drop at the nearest UPS/FedEx location, depending on the shipping label. If local, please contact us for specific return instructions.

### **Required Documents to get paid:** (Must email to Sensiblesignings@gmail.com)

- An invoice
- Signed – Title's notary policies form
- Completed W-9
- This document signed and dated

**\*\* DO NOT send a copy back with the signing package \*\***

\* We pay on the file as soon as it closes or within 30 days, whichever happens sooner, as long as we have received the **required documents**, and the package is returned error free\*

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Notary Signature

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Date

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### Checklist to help you have a perfect package

#### **General:**

- Documents all signed completely and dated clearly and properly. Any date corrections initialed.
- Any corrections to information printed on our documents initialed.
- Notarized docs contain fully completed notary information including dates, seals or printed notary name in states without seals, notary state and county filled in, any changes to prefilled state or county initialed by notary.

#### **Note:**

- Borrower signed and dated (if stated under the signature line).
- Property address correct, with unit # if applicable.
- Loan amount correct.

#### **Power of Attorney: ..if applicable..**

- Verbiage typed under signature lines on all loan docs (*alert your closer if this is not correct*).

#### **HUD:**

- Signed by all parties.
- HUD-1 addendum signed and dated by all (*this must be done even if you have your own version*).

#### **1003:**

- If joint credit both borrowers signed and dated top of page 1.
- Signed and dated and initialed where applicable on additional pages.

#### **USA Patriot ID forms:**

- Completed and signed by verifying party (be sure 2 forms are recorded if required).
- Copies of IDs to come back with signing package or emailed by borrowers/Sellers direct to Escrow Officer or Assistant Escrow Officer responsible for this signing.

#### **Warranty/Grant deed, Interspousal deed, Quit Claim deed, etc.:**

- Provided, executed by designated parties – be sure names are spelled correctly and notary block is completed/stamped/signed.

#### **Deed of Trust/Mortgage:**

- Borrowers signed, initialed, and correctly dated all pages where applicable, including any riders
- Notary portion to be completed and sealed. Venue stated with correct county where signing took place. Do not stamp over pre-printed language, stay in margins.

#### **VA: ..if applicable..**

- HUD/VA addendum to loan application signed and dated, question 23 on page 2 answered
- Form 1820 - Report and Certification of Loan Disbursement signed and dated, Initials required by borrowers on #10, boxes E and F.

28A – Initial if B,C,D are left blank, or you can have the Veteran and Spouse. If applicable, fill out 28B,C,D.

Line 30 – Date, Line 31 Veteran / spouse sign.

- Form 26-1880 – Request for Certificate of Eligibility – 9B to be filled out by Veteran if not already typed in there. Complete any section if blank, as applicable. Signed and dated by Veteran on section 14A and 14B (instructions are usually on the 2<sup>nd</sup> page of this document if you don't understand the requirements).

VA Amendatory signed by buyers and sellers.

Termite report signed by all buyers, 1 date.

#### **FHA: ..if applicable..**

HUD/VA addendum to loan application signed and dated, question 22 on page 2 answered.

Amendatory Clause/Real Estate Certification signed by buyers and sellers.

Termite report signed by all buyers, 1 date.