

Guide to Loan Signing for CA Notaries

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

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Written in collaboration with

eznotaryclass.com

» Table of Contents

03

Introduction

04

What is Loan Signing?

06

Starting Your Own Business

07

The Loan Signing Package

10

What You Will Need to Start

11

Extra Tips

13

What is in My Notary Bag

15

The Process of Loan Signing

16

Negotiating and
Accepting
The Appointment



22

Confirming the Appointment

23

Preparing for the
Signing

25

During the Signing

29

What We Don't Do
As An NSA

30

Closing the Order

31

Fixing Mistakes

32

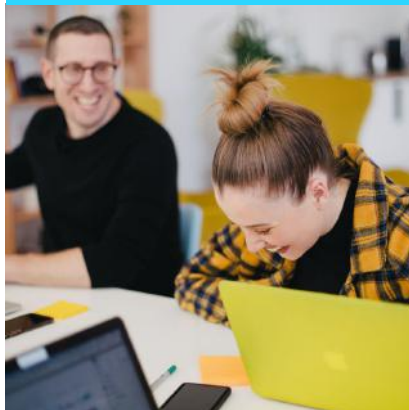
Getting Paid

33

My Goal as an NSA

34

Establishing Yourself



» Introduction

Welcome to the Loan Signing eBook!

I am pleased to share my insight relating to my satisfying experience as a Notary Loan Signing Agent.

The company where I had worked for over 10 years closed down as the pandemic began. As a mother of three little ones, I found myself feeling a sense of the unknown without any clear direction as to my next job opportunity or career move. As I was applying for various jobs, I noticed that many potential employers were looking for diversified work experience. As my work history was solely dedicated to management of a jewelry and art gallery, I decided to seek out and learn an alternative skill set mostly to enhance my resume. After exploring other options, I decided to sign up for public notary class.

Through that notary class, I learned about Loan Signing as a distinct expertise. Little did I realize, rather than simply enhancing my resume, I had stumbled upon a new career that was not only lucrative but allowed flexibility in my daily schedule. Moreover, I have found that my new career as a loan signing agent, while demanding attention to detail, organization, and promptness, very rewarding both professionally and financially.

Around the same time I started my MBA Program, I obtained my license as a Public Notary, which has not only helped to defray tuition but family expenses as well. The income derived from that license has greatly exceeded my expectations as in my first nine months, I completed 540 loan signings.

My goal for the Loan Signing ebook is to share as many useful tips and time saving alternatives as possible. Such information is designed to help you get started but also establishing yourself. 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.

I wish you success in your path and am happy to welcome you to this great field.



» **Marcia C. Ribeiro**
California Notary Public
Certified Loan Signing Agent
Certified Live Scan Fingerprint Roller

» What is Loan Signing?

The Basics

A Loan Signer (or 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). Although a Signing Agent certification is usually not required, training and basic understanding of the documents is highly recommended. As a signing agent you will be responsible 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 lender**



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 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.

» *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. 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, after the document is sent back to the Lender by you, the Title Company or Loan Signing Agency will issue you a check within approximately 30 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. I took the state test in March of 2020 and approximately 2.5 months later I received my Notary Commission. After that I filed my bond, purchased Errors and Omissions insurance for \$100,000, ordered my seal, started studying loan signing packages, and soon I was taking multiple signings a day.

Because you will have a waiting period between passing the state test and receiving your commission, I would encourage you to use the time to further plan your business, which should include ordering business cards, purchase all your essentials, make a list of companies you can sign up with, and start studying loan documents. This way you will be ready to go when you are an official Notary Public.

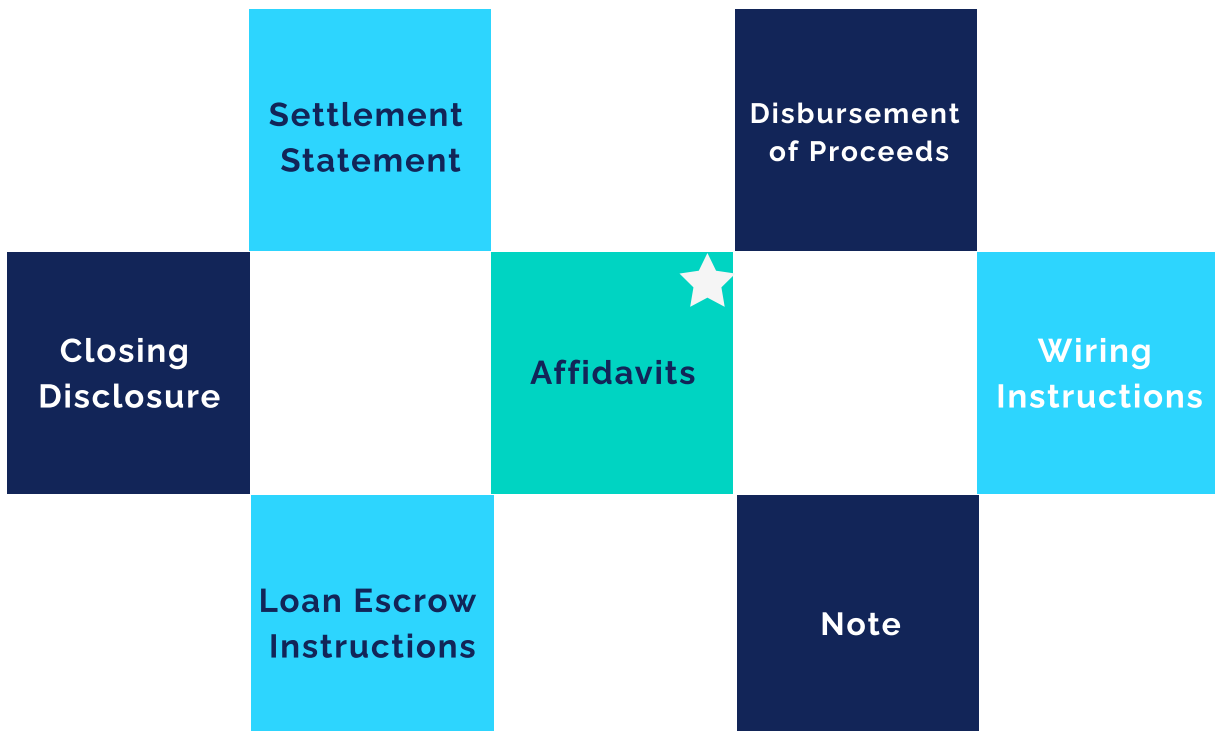
» The Loan Signing Package:

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 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. Remember, you are a Notary and cannot give legal advice. So even if you're asked about these documents, you can suggest that the borrower contact the lender or title company.

★ Indicates the document is often notarized.



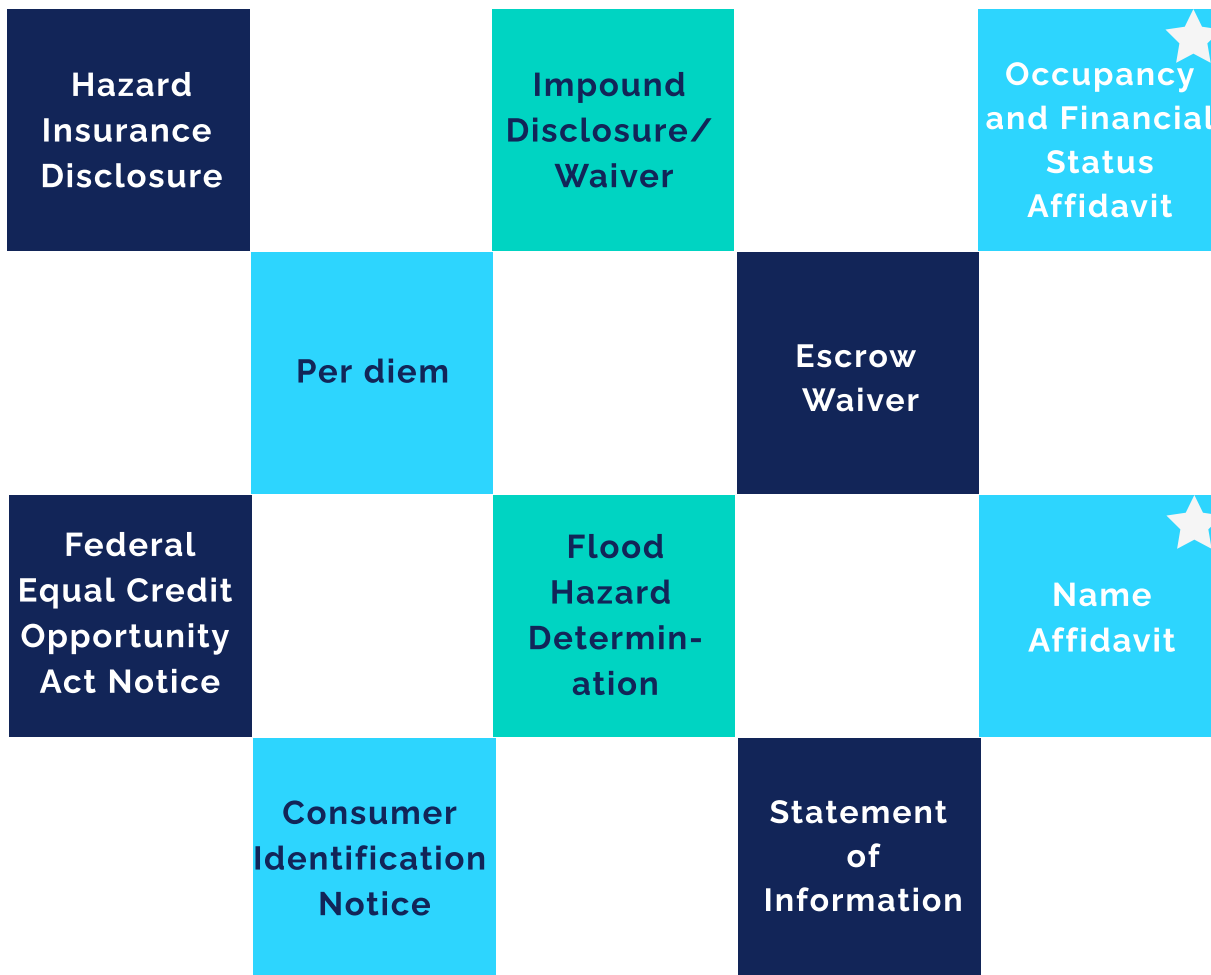
>> The Loan Signing Package:

★ 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 need 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 it. 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 the rules, set the dates, the times, the fees... 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 2021 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 \$700. 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=organicsshopping&utm_source=adl-gbase-o)


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

- 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 scanner too, but I think that most people would rather see some sort of return before investing more on a job that barely seems real because it is too good to be true... So, wait on the scanner. You can buy that on your second month or so. Some jobs will require scan-backs, so pay attention to refuse those if you don't have an **automatic document feed scanner** (ADF). 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 almost 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, 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**, I would suggest looking into it. Different cities have different regulations. I have my business license which cost me \$104 per year, but I think that some cities do not require it if you have a home office.

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 on one. You can use square space or Go Daddy to make one 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. Make sure you include your town or county on it, and **send it back with 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 agency, 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, 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 for a new permission to produce a seal and there goes a month before you have it on your hands. 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 saves me 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 of jurat stamp at home, as you review the docs. 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. Especially during covid, the last thing someone will want is to sign with a used 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. But 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 title company and eventually 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 five phone calls every single day offering me signings.

I am used to negotiating basically every single signing I get. Some companies already know my price and will offer me what I charge but that is not the normal.

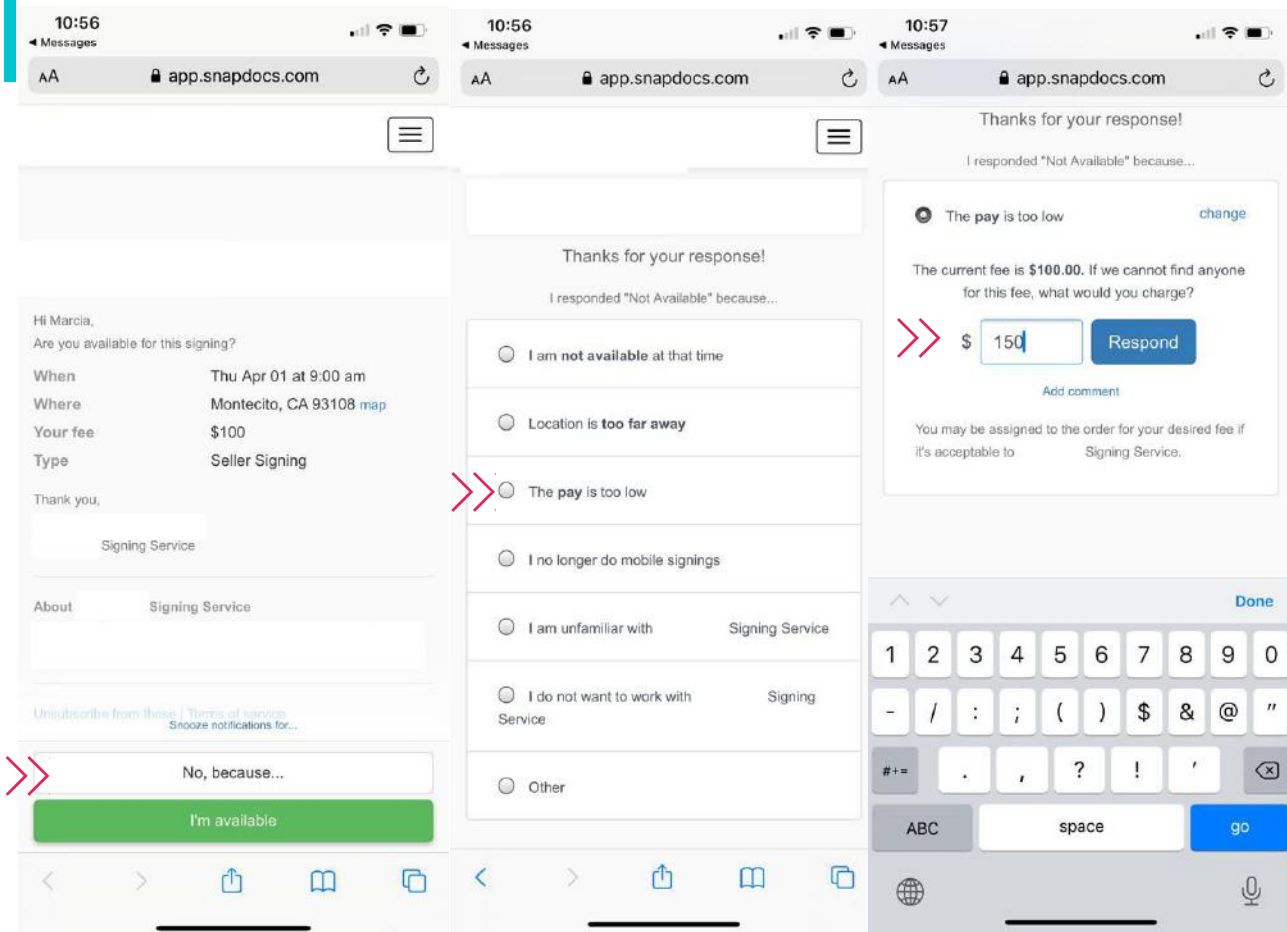
Watch out for lower fees. Learn to negotiate and know that signing companies always know how much they have paid you in the past. Meaning, if you start working for \$80/signing, you may have trouble raising your fee to \$125. I personally rarely take any signing for under \$150, but I find that \$100 is a somewhat fair place for you to start without much experience. Your price should be enough to cover your basic costs, like printing, driving, your overall time for preparation for the appointment, the signing itself and dropping off documents at FedEx or UPS. **Reverse mortgages usually take a little bit longer** and I personally charge \$150-200, 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 book my appointment for every 1.5 hours. Fees will also vary according to your area and the availability of notaries as well. Last minute signings also give you a much better chance of negotiating higher fees. There is nothing wrong about charging \$200 for a last minute signing.

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 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.

» Negotiating and Accepting The Appointment

My personal rule is that I only do signings for under \$150 if 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 that 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 \$150. Often times they need to call me back if they are able to get 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.

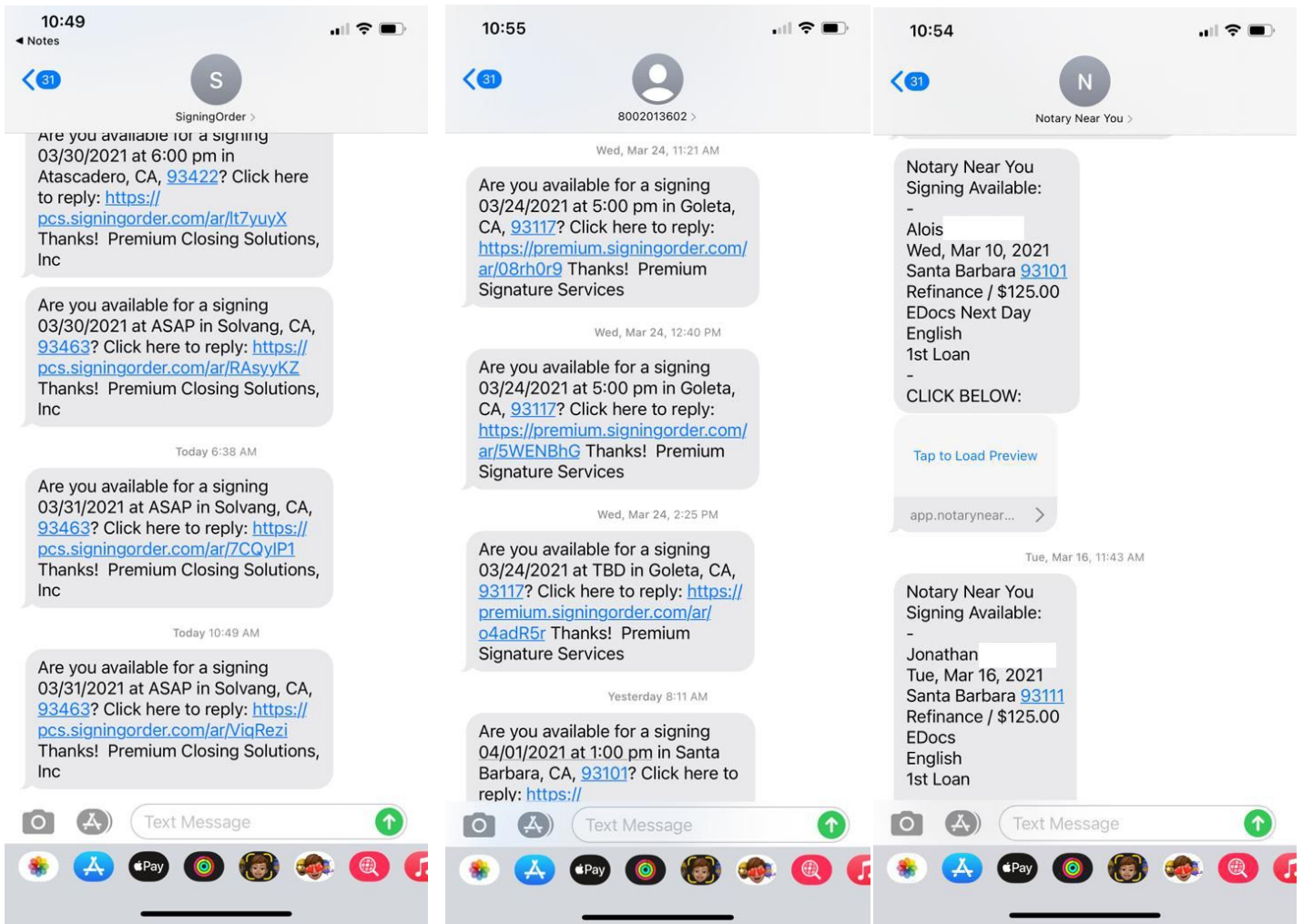
Sample of negotiation of fee by text feature

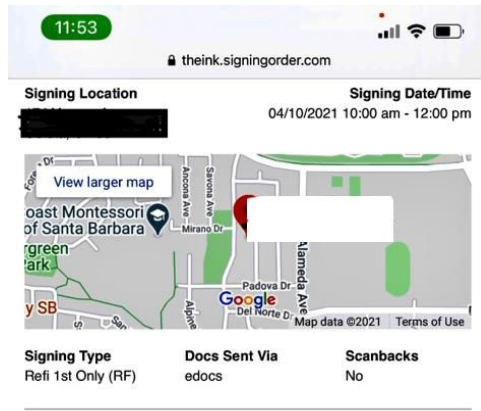
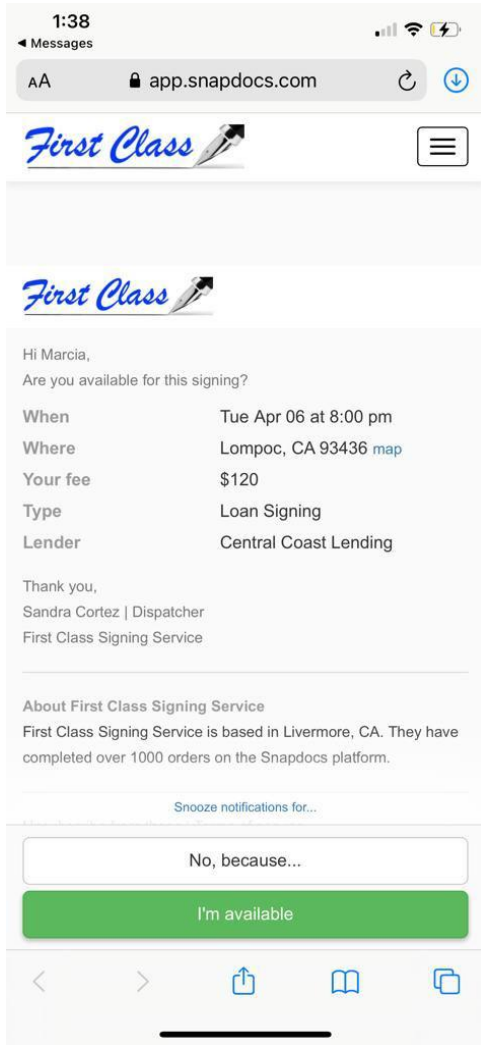


Some companies use text features/software while other use regular text messages. If I have to decline a fee and propose a different rate when I receive an offer through a text message, I use **text replacement** on my phone to save me time. With an iPhone you can go into your keyboard settings and set up multiple text replacement short sentences. For example, any time I type "sss", my phone automatically switches it to "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."

Sample of Signing Offers from www.signingorder.com

Screenshot of multiple signing offers in a day





Offering Pay \$100.00

Our Client's Instructions
PLEASE READ AND FOLLOW CAREFULLY:

-NOTARY MUST BE A FIDELITY APPROVED NOTARY

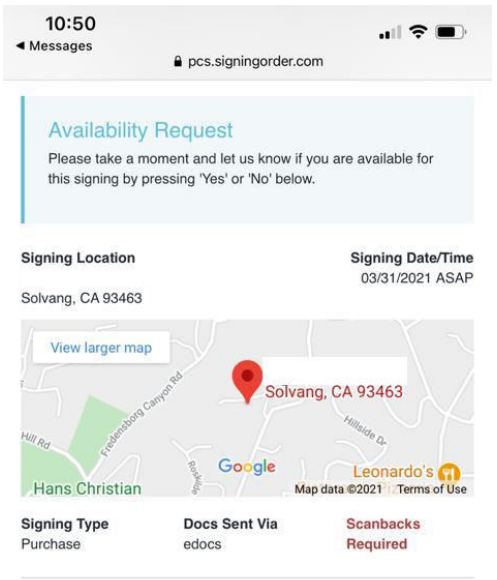
-Documents MUST be signed in blue ink.

-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)

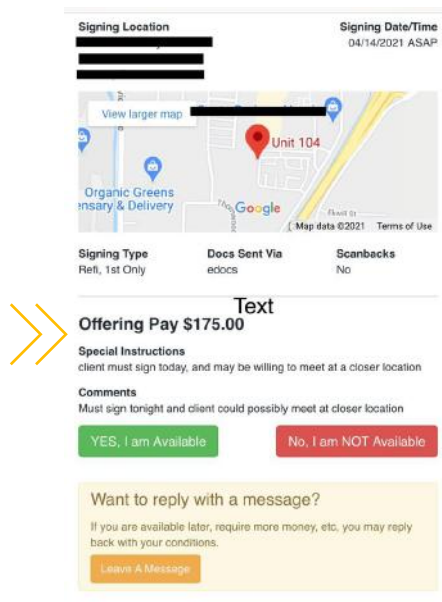
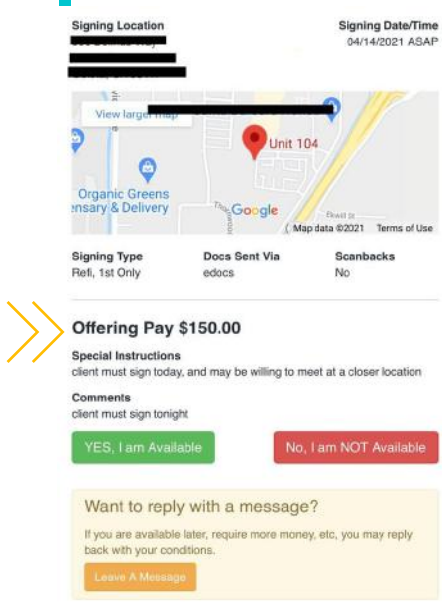
Special Instructions
 SCANBACKS REQUIRED Please note that Cristina has Power of Attorney to sign on behalf of her mother,

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



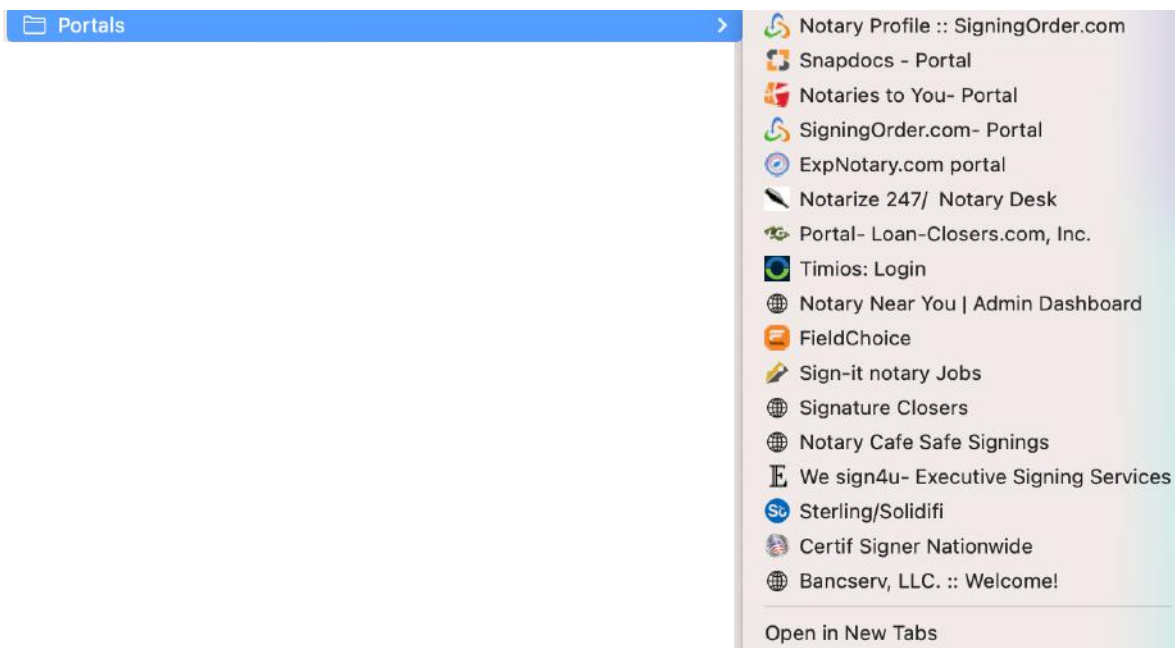
Thank you for your response,

» 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 company that hires you updated when you confirm the signing, complete the signing, and ship it. Some companies have apps as well, which can make it easier for you to update the status of the signing on the go.

Bellow is a screenshot of my portals. You can reach out to these companies and introduce yourself so they can add you to their database.



» Negotiating and Accepting The Appointment

It is not abnormal for a company to call you a while after you have said you were available for a signing via text message. 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.

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 is smart to add them to your contacts. 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.

»

»

» 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 companies 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 (lender and/or 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 their 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 also 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 get 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 preferable to answer a question now than to have 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 you will unlikely 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 signer 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 will 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

***Do the Attention to Sign: The borrower should sign (NAME ONLY - no one else) as the Signer and again as the Responsible Trust Officer.

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. Have the signer complete it.

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

****** ATTENTION NOTARY ******

PLEASE READ - IMPORTANT INSTRUCTIONS REGARDING TRUST DOCUMENTS

- Trust redlines is already present on documents. Please have signers sign these names on signature lines only, and add any extra trust redlines.
- The Certification of Trustee Under Trust laws, please make sure **Signers #1, #2, and #3** are completed. All of these sections must be **HANDWRITTEN** by signers with their names as **TRUSTEE, AMBRY, EMBRY and BEEBEE EMBRY, CHRISTINE** and the "trustee" from an **Inventory of assets** attached. **DO NOT SIGN** **HERE** otherwise signed.

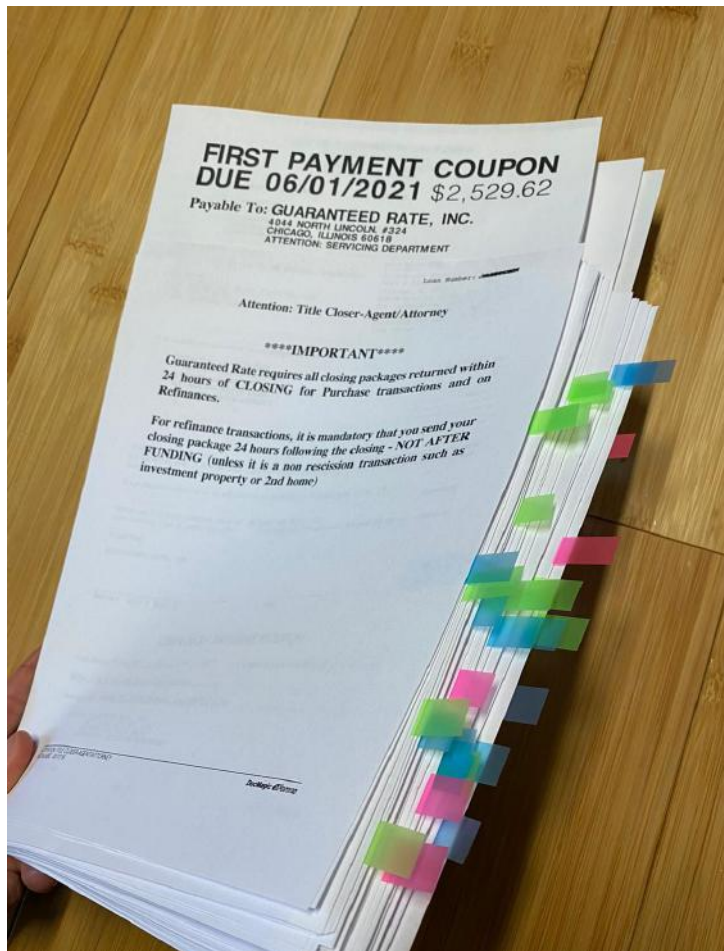
» Preparing For The Signing

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, so you need to find what works for you. I flagged all signature, 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 always say “a table with chairs in the shade”. 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, I simply rather not be the one complaining about the sun on my face...

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 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 two 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 in digitally. This can be done by portals or by email, depending on who hired you.

Before the signing starts I politely ask if I could spray their hands with hand sanitizer. I don't know that I will keep doing this after Covid, but it does seem like a good way not to expose myself to someone who may be sick. At this point in time masks are still required.

I always address my signers by their last name, as Mrs. and Mr., unless I am advised to call them by their first name. 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

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 on top of the 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 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 pointing up 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, as you will unlikely be able to read it here.

FINAL ALTA Settlement Statement | Borrower
Adopted 08-07-2025

File No./Edition No:
Print Date & Time:
Office/Issue Office:

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

Description	Debit	Credit
Payoff		
First Payment (Interest & Principal)		1,000.00
Escrow/Insurance/Title/Property Tax		100.00
Net Loan		1,100.00
Loan Amount	1,100.00	
Origination Fee	100.00	
Disbursement Fee	100.00	
Loan Closing Costs	100.00	
Prepaid Interest	100.00	
Prepaid Property Tax	100.00	
Prepaid Insurance	100.00	
Prepaid Escrow	100.00	
Prepaid Fees	100.00	
Prepaid Taxes	100.00	
Prepaid Other	100.00	
Total	1,400.00	1,100.00

Acknowledgments
View: I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all amounts and disbursements made on my account to my use in this transaction and hereby certify that I have received a copy of the ALTA Settlement Statement. View: I have reviewed the Escrow Company to ensure the funds to be disbursed in accordance with this statement.

RESPONSIBLE PARTY SIGNATURE
Date: 08/07/2025

NOTE

DATE: [Date] (Date)

LOAN NUMBER: XXXXXXXXXXXXXXXX

CALIFORNIA (State)

XXXXXXXXXXXXXXXXXXXX (Property Address)

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

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) 5%.
The interest rate required by the 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 under 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 to full on that date, which is called the "Maturity Date."
I will make my monthly payments at ADDRESS WHERE PAYMENT SHOULD BE SENT TO CHECK HERE 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 DEBITED

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 FEEDBACK SCORE - Single Family
Pay or Mail - make line LINDFORM INSTRUMENT

Page 7 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, 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 are 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 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.



» 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 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: NONRESIDENT 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 _____

<p>PARTY 1</p> <p style="text-align: center;">RESIDENCES FOR LAST 10 YEARS</p> <p>ADDRESS _____ CITY _____ STATE _____ FROM (DATE) TO (DATE) _____</p> <p>ADDRESS _____ CITY _____ STATE _____ FROM (DATE) TO (DATE) _____</p> <p>ADDRESS _____ CITY _____ STATE _____ FROM (DATE) TO (DATE) _____</p> <p style="text-align: center;">OCCUPATIONS FOR LAST 10 YEARS</p> <p>OCCUPATION _____ FIRM NAME _____ ADDRESS _____ NUMBER OF YEARS _____</p> <p>OCCUPATION _____ FIRM NAME _____ ADDRESS _____ NUMBER OF YEARS _____</p>	<p>PARTY 2</p> <p style="text-align: center;">RESIDENCES FOR LAST 10 YEARS</p> <p>ADDRESS _____ CITY _____ STATE _____ FROM (DATE) TO (DATE) _____</p> <p>ADDRESS _____ CITY _____ STATE _____ FROM (DATE) TO (DATE) _____</p> <p>ADDRESS _____ CITY _____ STATE _____ FROM (DATE) TO (DATE) _____</p> <p style="text-align: center;">OCCUPATIONS FOR LAST 10 YEARS</p> <p>OCCUPATION _____ FIRM NAME _____ ADDRESS _____ NUMBER OF YEARS _____</p> <p>OCCUPATION _____ FIRM NAME _____ ADDRESS _____ NUMBER OF YEARS _____</p>
--	--

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 help signers fill out any documents 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 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.	
<p>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</p>			
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 Casavida Dr., Suite 2 Houston, TX 77001
NMLS ID			
ST License ID			P776821
Contact	Joe L. Officer		Jane Escrow
Contact NMLS ID	12345		
Contact License ID			
Email	Joe@SuperAwesome.com		Jane@YourCityTitleCo.com
Phone	123-456-7890		555-021-0876
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
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 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 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 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 the Loan Signing field is really hot due to the current low interest rates. While I have no way to predict the future, I find that entering the market at such busy time has many advantages. Not only you will have a chance to work with many different companies, you will have the opportunity to develop relationships that may last past low interest rates.

I would suggest you sign up with **www.signingorder.com** and **www.snapdocs.com** first. Once you have completed a few signings, then move ahead to signing up with other companies.

You will need to create a short Bio for your profile. Since you don't have experience, try to focus on the other values you may have.

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 department. I think it is great to work for many companies as I don't feel dependent on any of them in particular. But regardless, we don't know what the future holds for us, so I find it important to cultivate relationships with companies that hire me often.

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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