



SIGNING AGENT GUIDELINES

If these guidelines are NOT followed it will result in a \$25.00 deduction of your fee or a possible forfeiture of your fee completely.

NEVER give any legal advice.

You are NOT an attorney. You are a notary signing agent and your responsibility is to notarize the loan documents. You may explain documents briefly but NEVER get into any legal explanations.

NEVER give your own opinion in the closing.

It is not our place or business to comment on any of the numbers on or associated with the loan. If there are any questions on the numbers portion of the paperwork the borrower should call their broker.

NEVER leave a closing that is not going to close without calling the office first.

The office should always be contacted FIRST before you leave a borrowers home without closing the loan. Just kindly say to the borrower, ok... I need to call this into my office and let them know that this is not going to close before I leave. Please always use the office emergency number if it is after hours, (203) 589-1323... this phone is for the use of vendors ONLY and is available for use only when you have a problem at a closing.

NEVER take direction from any broker.

Please remember, you do not work for the broker so you take NO direction from the broker. You can kindly say to him, I understand however I need to call this into my office and get direction from them. You are more than welcome to offer the office phone number or emergency number to the broker. NEVER feel intimidated by a broker who is at the closing. 98% of the time they are not a notary and do not know the oath the notary takes.

NEVER make any decisions or changes on any paperwork.

During business hours call the office first and then call the after hours emergency number that is provided on your confirmation. Someone is always reachable 24/7. Please do not make any decisions for yourself regarding errors on paperwork and how to correct them, always call the office and we will instruct you on what to do.

ALWAYS keep your cell phone on vibrate during the closing.

Although personal calls should NEVER be answered during a closing you should ALWAYS answer your cell phone to our office. You can always say to the borrower, I do have to keep my cell phone on in case my office needs to reach me regarding this closing. It is imperative that we can reach you during the closing if need be.

ALWAYS remind the borrower that they have a 3 day right of rescission.

Always try to go over the right of rescission first, before any of the paperwork. This way it is known from the start that the borrower can cancel the loan if they have any doubts and also it tends to speed up the process and they tend to read less.

ALWAYS fill in all dates and affidavits/acknowledgements properly.

Too often, when we are post closing packages, dates are not filled in and the affidavits are left blank. The identification page is left blank and license info is not written in. It is your responsibility to get a copy of the license. It is your responsibility not only as an independent contractor of the company but also as a notary in the state of CT to fill in all affidavits and acknowledgements properly. All county info and dates must be filled in. It is your job to go through your closing and fill all this information in; it is included in your fee. Remember...two witnesses on every deed.

ALWAYS call the borrower on your way to the closing to confirm your time of arrival **ESPECIALLY** if you are going to be late at all.

It is your responsibility to touch base with the borrower. You should always confirm the closing with the borrower when you get your confirmation and at that time tell them to have a copy of their license available at the closing for you. It is always a good practice to give the borrower a ½ hour window when you call and confirm to allow some time for traffic issues. You should NEVER be more than 10 minutes late for any closing unless it is due to the fact documents came late.

ALWAYS have two witnesses on every deed.

Two witnesses are needed on every deed. The town hall will NOT record the document without this. One of those witnesses can be you as the notary. This is a must for every closing. Remember... you are notarizing the borrower's signatures NOT the witness's signatures.

ALWAYS introduce yourself.

Whenever you enter a borrower's home you should always introduce yourself with a smile and a handshake. Say Hi, I'm Mr./Ms. Notary from Fusion Title, LLC. Hand them your Fusion Title business card at this point. Let them know your role and that you are a notary signing agent and can answer basic questions regarding the paperwork and what each form is, however if they have any questions regarding the numbers they will have to contact their broker.

ALWAYS get a copy of the borrowers drivers license and ID.

It is your responsibility as a notary to get proper ID when you are notarizing documents. You must get a copy of the driver's license at the closing. If the borrower does not have one take a picture using your digital camera or your picture cell phone. If that is not available the borrower MUST fax a legible copy to the office no later than 9:30AM the next morning or the loan will not fund and you will only get a travel fee for the closing. The office fax number is (203) 208-0053.

I have read and understand the above. I agree that if all guidelines are not followed a \$25 reduction in my fee is applicable and in some cases of extreme errors my fee will be terminated.

_____ Date _____
Independent Contractor's Signature
Printed Name: _____