

Notary Near You Signing Instructions

Introduction to Borrowers "Hi, my name is _____, calling on behalf of Notary Near You and (the name of the escrow company). I am calling to schedule an appointment to sign documents. Please state the reason you are calling, in a VERY professional manner.

Is it a requirement to print the loan documents that the borrower(s) are signing on the proper size paper and print a copy for the borrower to keep(letter on letter size paper and legal on legal size paper). IF YOU DO NOT have a dual tray printer and cannot accommodate this requirement, please contact NNY as soon as possible.

Please make sure the first document you present to the borrower(s) is the NOTE. Confirm the figures on the NOTE are correct, then the HUD, then you may proceed with signing. If you conduct a signing in any other format, it is not an efficient use of your or the borrower's time.

DO NOT stamp the NOTE, under any circumstances.

When notarizing documents, **your notary stamp must be clear and legible.** Any illegible stamps will be rejected, and a loose acknowledgement will need to be added. Be sure to review the documents AFTER notarizing them.

Please send a copy of the borrower(s) ID's back with docs. If the borrower does not have a copy available at the signing, please take a photo with your cell phone and email to orders@notarynearyou.com This is a requirement for most lenders. VERY IMPORTANT. Please alert NNY if you are not able to do this so we can alert our client.

Funds due to close- most escrow companies will only accept a Cashiers Check, Money Order or Wire Transfer for funds. If a cashiers check or money order is to be returned with docs to escrow, please use the Receipt of Check form (attached hereto) and follow instructions. **A personal check is ONLY acceptable if the escrow company approves it.**

If there are copies of the borrower(s) **tax returns included, letters of explanation or profit and loss statements included,** please have them sign and date ALL pages.

4506-T form lenders require borrowers attestation (small box needs above borrowers signature needs to be checked).

Borrower(s) must sign the top of the 1003 (loan application) even if there is only borrower on the loan.

You MUST complete the Patriot Act or any other document that requires the borrower(s) ID to be verified, **you MUST COMPLETE AND SIGN** this form. If the form has escrow's name or the loan officer's name printed on there, please cross through that name, initial the cross through and write in your name followed by "Notary Public". The notary is the person who has witnessed/verified the borrower(s) ID, that is why you must complete, sign and date the form.

ALL subordination agreements are to be notarized. If there is not verbiage preprinted or attached, please attach a loose acknowledgement.

You must use a BINDER CLIP to secure the signed loan documents you are shipping back to escrow.

Docs must be signed in **BLUE INK ONLY**, unless other instructions are included.

If the signer is in their TRUST, please be sure to review the email for specific instructions as to how the docs are to be signed as each lender or escrow officer has different requirements. **If there are no instructions with the docs, you MUST call Notary Near You and request instructions. Failure to do so may cause a full redraw and waiver of fee.** Do not assume that signing one way is acceptable

Please ship docs out ASAP – do not hold them for any reason. If you fail to ship the documents out in a timely manner and there is a delay in funding, you will not receive payment for the signing. Docs MUST be shipped back per the label or instructions sent with docs. **You are NOT allowed** to leave the docs with the signer unless you get permission from NNY to do so. Should you fail to follow these instructions, you will forfeit the entire fee.

No Sign/Trip Fee- Print fee \$10.00. Travel fee \$25.00 (total for both \$35.00). **If you are at the signing table and the borrower(s) are refusing to sign for any reason, you MUST call the office or if the signing is after hours, you must call the afterhours emergency line.** Failure to do so will may result in forfeiture in the above trip and print fee. You will NOT be compensated for printing docs without an appointment time confirmation provided to NNY.

Errors- if there are any errors (notary missing signatures, missing notary seals, etc) the notary will be responsible for collecting the missing signatures along with any shipping charges incurred. There will also be a \$15 deduction from the notary's signing fee for said error(s).