

Managing Loan Signings Like a Pro



Novice and experienced NSAs deliver loan signing services in a highly professional manner.

Session Number 000



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Doug Diebolt, Certified Signing Specialist

Introduction

- **Client and customer expectations**
- **Top-notch delivery of services**
 - Accurately
 - Efficiently
 - Confidently, and
 - Timely

The Assignment

- **Accepting the Assignment**
 - The phone call
 - The email
 - The app





NOTARY CONFIRMATION – FILE ZZZ9999

PHONE: 301-375-7000 | FAX: 301-375-7400 | CONFIRM@AGREEABLEAGENTSLLC.COM

Notary Assigned: Elaine Wright
 Phone: 240-xxx-xxxx
 Approved Fee: \$150

SETTLEMENT INFORMATION

Date: July 25, 2016 Time: 4:30pm Emailed Documents Password: SURETHING

Type of Deal: refi - edocs
 Contact: June and Jack Dugeon
 Phone: 301-249-XXXX
 Place of Settlement: 9999 Sample Road Bowie, MD 20721

- You must call to confirm the appointment with the borrower(s) ASAP using the contact information above
 - Under no circumstances are you to use the phrase "I am just the notary"
 - While this is your primary function, you are representing the lender, title company, and/or Accountable Agents. This phrase makes the signers feel that the person coming out to them has no idea what is going on
 - If they ask a specific question that you do not know the answer to, kindly inform them that you will get ahold of someone who can get them an answer
- Time and place of the appointment CANNOT be changed without the approval of Accountable Agents
 - If a change is requested by the signer(s), please inform them that you will gladly try to accommodate the change; however, you have to contact the appropriate parties and get back to them after you are sure.
 - If for some reason you need to change the appointment due to your own schedule conflict, you must contact us so we can decide the best way to accommodate. Every client/borrower is different and we don't want to cause any undue stress or complaints
 - On the day of signing, if you are running late due to unforeseen circumstances (traffic, printing issues, etc.), please contact the borrower to inform them then IMMEDIATELY contact us so we are aware of the situation and can inform the necessary parties.
- Attire must be at a minimum, business casual. Appearance and clothing should appear kempt
 - Jeans, shorts, t-shirts, sneakers, and sandals are ALWAYS considered unacceptable
- We will call you once we send the documents to you in order to verify that you have received them.
- The first page of the document set will be the "Accountable Agents Instructions."
 - While these instructions contain some general standard instructions that apply to all of our deals; there is a section that contains specific instructions that are particular to the signing you are about to conduct. Instructions with our letterhead are the only instructions we hold you "accountable" for.
 - Please take the time to read them to assure full payment of the agreed fee.
- We issue checks on the 10th of every month for the prior month's work.
 - For example, all work completed in January will be issued on the February 10th check.
 - We must have your signed W-9 on file in order for payment to be issued to you

By signing below, I acknowledge that my fee may be affected if I have not followed the instructions above.

Signature

Date

The Assignment

- **Accepting the Assignment**
 - The confirmation

The Assignment

- **Preparing for the Appointment**
 - Confirm with the borrower
 - Immediately
 - Within the 24 hours
 - Per lender instructions
 - Get driving directions
 - Google
 - Mapquest



The Assignment

- **Sample Confirmation Script**

Hello, my name is **[NSA name]** and I am calling on behalf of **[Lender's name]** to confirm your closing appointment scheduled for **[date and time of appointment]**. I wanted to introduce myself and confirm that I will be there. The address I have on file is **[confirm address on confirmation request]**. Should you need to contact me, I can be reached at **[contact phone number]**. Thank you and I will see you **[on the scheduled date and time]**. Have a good **[day/evening]**.

The Assignment

- **Preparing for the Appointment**
 - Additional/optional points to address when confirming appointment
 - Identification
 - Gated communities/townhouse developments
 - Parking
 - Animals

Pre-Closing Activities

- **Retrieving the documents**
 - Professional standards
 - NPPI Awareness
 - Document Storage/Disposition



Pre-Closing Activities

- **Retrieving the documents**
 - Loan document retrieval
 - Download from secured website portal
 - Email
 - Letter/legal paper sizes



Pre-Closing Activities

- **Retrieving the documents**
 - Loan document review
 - Using stickies
 - Reordering documents protocol



Arriving at the Closing



- Parking the car
- Greeting the borrower
- Table seating preference



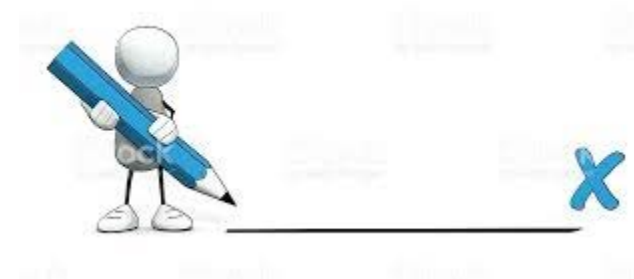
The Opening

- Presenting Identification
 - NSA
 - Borrower



The Opening

- Introduction and Closing Guidelines
 - NSA Introduction
 - Recording details of notarization in journal
 - Verbal declarations
 - Signatures, initials, and dates
 - Signatures AKA, BKA, FKA, NKA
 - Signing date
 - Borrower's copy of loan documents



The Opening

- Special Points to Consider
 - Presenting to 2 or more borrowers
 - Copy of ID's
 - Collecting funds/other items
 - Patience is a virtue
 - Conversing with Borrower

The Closing Ceremony

- Presenting Loan Documents
 - Like a pro
 - With confidence
 - With ease



The Closing Ceremony

- Handling Challenging Situations at the Table

Do you have the my money?

Borrower refuses to sign.

Cannot contact closing agent.



This is how I write my signature!

Working with handicapped and disabled.

Is this a good interest rate?

The Closing Ceremony

- Closing Wrap Up



Closing wrap-up script.

Mr. and Mrs. Murrell, it has been a pleasure working with you today. This is your set of loan documents. Are there any other questions that I can assist you with today? *[If there are questions you cannot answer, refer them to their loan officer.]*

If you don't mind, I would like to take a few minutes to review the documents once more to ensure that all documents have been signed properly.

Thank you for your time.

Post-Closing Responsibilities

- Closing status confirmation
 - Follow signing company/
lender instructions



Post-Closing Responsibilities

- Handling fax back requirements
 - At the table
 - At home
 - Reordering
 - Original order



Post-Closing Responsibilities

- Best practices for document return
 - Timeliness
 - In-store drop
 - Drop box



Post-Closing Responsibilities

- **Handling post-closing issues**
 - Lender error
 - Notary error



Summary

- Practice make perfect! By developing a plan of action using the steps outlined in this workshop, the NSAs can manage loan signings like a pro and become the ultimate professional that companies seek to hire.




Presenters

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 - [NNA 2017 Conference Notes](#)
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 - thedeskofelainewright@comcast.net
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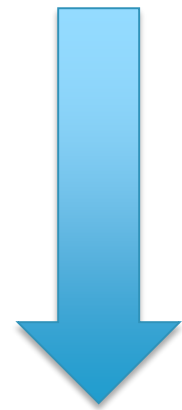


 Room 3/Moreno

Mon, June 5th, 10:15 AM - 11:30 AM

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 Business Skills



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