10 Steps to a Flawless Loan Signing

Laura Biewer NNA Instructor and Notary Signing Agent



Poll Question

Tell us about yourself:

- \odot This is my first NSA Webinar
- \odot I have attended 1 previous NSA webinar
- I have attended 2 previous NSA webinars
- I have attended more than 2 previous NSA webinars

Objectives



Understand the role of the Notary Signing Agent

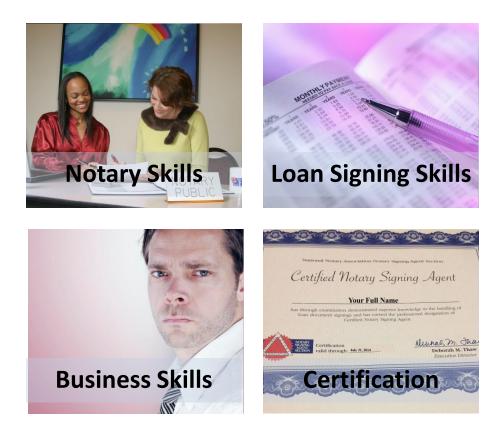


Understand who the customer is and what are the customer's expectations



Key steps to managing a loan signing from acceptance to invoicing

Role of the NSA



Expectations of NSAs

Communication	Promptness	Attention to Detail
Customer Service	Expertise	Professionalism

Poll Question

Tell us more about yourself:

- \odot I am thinking about becoming an NSA
- I have decided to become an NSA, but haven't accepted an assignment yet
- I have completed my first few assignments
- \circ I have been an NSA for a while now

10 Steps Introduced

- 1. Identify Obstacles and Recovery Plans
- 2. Contact the Borrowers
- 3. Evaluate the Environment
- 4. Describe the Signing Process
- 5. Execute the Documents
- © 2012 National Notary Association

10 Steps Introduced

6. Review the Documents

7. Communicate Signing Completion

- 8. Send Faxbacks
- 9. Drop the Package

10. Invoice the Customer

Identify Obstacles and Recovery Plans

- Location safety and accessibility
- Your ability to fulfill all requirements: faxing, drop deadline same day
- Scope of assignment, size of package, number of borrowers
- Know your availability

Contact the Borrower

- Confirm ID to be presented at the signing
- Check to confirm the borrower's name is consistent on the ID and documents
- Inform the borrower if they need to provide insurance declaration page, photocopy of ID and/or a check
- Inquire about the workspace and ensure you will have borrower's uninterrupted attention

Evaluate the Environment

• Upon arrival for the signing, make sure the table is appropriately suitable for signing loan documents

Describe the Signing Process

- Clarify your role as the NSA
- Describe how documents will be signed
- Clarify that there are to be no markings on documents other than where indicated
- Describe how to handle corrections
- Describe how borrower is to sign his/her name and date the documents

Execute the Documents

- Present the documents that answer the most common questions: HUD, Note, etc.
- Introduce each document
- Direct where signature and initials are to be made
- Notarize the documents at the table
- Complete the journal entries for the notarizations <u>at</u> <u>the table</u>



A. Settlement Statement (HUD-1)

B. Type of Loan					
1. FHA 2. RHS 3. X C	Conv. Unins. 6. File	e Number:	7. Loan Number:	8. Mortgage Insu	rance Case Number:
L. VA 5, Conv. Ins.		09876	200911000		
C. Note: This form is furnished to give you a statement "(p.o.c.)" were paid outside the closing; they ar				-	s marked
D. Name & Address of Borrower:	E. Na	me & Address of Selle	er:	F. Name & Addre	ess of Lender:
RICHARD WILLIAM ROGERS 4098 LARWIN AVENUE		LTER AND GERRI			ANCIAL CORP.
LOS ANGELES, CA 90032		7 VIA PRINCESSA NTA CLARITA, CA		1000 MAIN ST LOS ANGELE	
					-,
G. Property Location:	H. Se	ttlement Agent:		I. Settlement Dat	e:
8624 OAKLAWN AVENUE, #13	SOL	JTHERN ESCROW	1	02/19/2010	
CANOGA PARK, CA 91304	Place	of Settlement:			
	1001	I MAIN STREET, L	OS ANGELES, CA		
J. Summary of Borrower's Transaction		K. Sumn	nary of Seller's Tran	saction	
			-		
100. Gross Amount Due from Borrower		400. Gros	s Amount Due to Seller	r	
101. Contract sales price	\$252,500	0.00 401. Cont	ract sales price		
102. Personal property		402. Pers	onal property		
103. Settlement charges to borrower (line 1400)	\$4,414	403.			
104.		404.			
105.		405.			
Adjustment for items paid by seller in advance		Adjustme	ent for items paid by sel	ller in advance	
106. City/town taxes Paid to			own taxes	to	
107. County taxes Paid 2/19/10 to 7/01/10	\$1,027	7.87 407. Cour	ity taxes	to	
108. Assessments Paid to	.	408. Asse	ssments	to	
109. Proration of HOA Dues 2/19/10 to 3/01/10	\$120	403.			
110.		410.			
111.		411.			
112.	¢259.061	412.			
120. Gross Amount Due from Borrower	\$258,061		s Amount Due to Seller		\$0.00
200. Amount Paid by or in Behalf of Borrower 201. Deposit or earnest money	\$56,346		uctions In Amount Due		
202. Principal amount of new loan(s)	\$202,000	00	ss deposit (see instructio		\$0.00
203. Existing loan(s) taken subject to	+,	002.001	ement charges to seller (I		\$0.00
204. Credit from Selling Agent	\$1,000		ing loan(s) taken subject ff of first mortgage loan	10	
205.			ff of second mortgage loa	an	
206.		506.			
207.		507.			
208.		508.			
209.		509.			
Adjustments for items unpaid by seller			ents for items unpaid by	/ seller	
210. City/town taxes to		510. City/t	own taxes	to	
211. County taxes to		511. Coun	ty taxes	to	
212. Assessments to		512. Asse	ssments	to	
213.		513.			
214.		514.			
215.		515.			
216.		516.			
217.		517.			
218.		518.			

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

\$259,346.00

\$258,061.99

\$259,346.00)

\$1,284.01

519.

603. Cash

520. Total Reduction Amount Due Seller

601. Gross amount due to seller (line 420)

602. Less reductions in amounts due seller (line 520)

То

From Seller

600. Cash at Settlement to/from Seller

220. Total Paid by/for Borrower

300. Cash at Settlement from/to Borrower

301. Gross amount due from borrower (line 120)

302. Less amounts paid by/for borrower (line 220)

From X To Borrower

219.

303. Cash

\$0.00

\$0.00

L. Settlement Charges					
700. Total Real Estate Broker Fees				Paid From	Paid From
Division of commission (line 700) as follows :				Borrower's Funds at	Seller's Funds at
701.\$ to				Settlement	Settlemen
702. \$ to					
703. Commission paid at settlement				¢075.00	
104.				\$375.00	
800. Items Payable in Connection with Loan					
801. Our origination charge		\$ 40.00	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)		
803. Your adjusted origination charges			(from GFE #A)	\$40.00	
804. Appraisal fee to			(from GFE #3)	\$375.00	
805. Credit report to			(from GFE #3)		
806. Tax service to			(from GFE #3)		
807. Flood certification to			(from GFE #3)		
808.					
809.					
810.					
811.					
900. Items Required by Lender to be Paid in Advance					
901. Daily interest charges from to @\$	/day		(from GFE #10)	\$311.96	
902. Mortgage insurance premium for months to			(from GFE #3)		
903. Homeowner's insurance for years to			(from GFE #11)		
904.					
1000. Reserves Deposited with Lender				I	
1001. Initial deposit for your escrow account			(from GFE #9)	\$627.16	
1002. Homeowner's insurance Reserve 3 months @ \$ 44.83	per month	\$ 134.49	(1011 01 2 #3)		
1003. Mortgage insurance months @ \$	per month	\$			
1004. Property Taxes 2 months @ \$ 268.75	per month	\$ 537.50			
1005. months @ \$	per month	\$			
1006. months @ \$	per month	\$			
1007. Aggregate Adjustment		-\$ -44.83			
1100. Title Charges					
-			// OFF // ()	£1 608 00	
1101. Title services and lender's title insurance		\$ 705.00	(from GFE #4)	\$1,698.00	
1102. Settlement or closing fee Southern Escrow 1103. Owner's title insurance		\$ 705.00	(from OFF #5)		
1104. Lender's title insurance First Title Co.		\$ 466.00	(from GFE #5)		
1105. Lender's title policy limit \$ 202,000.00		φ +00.00			
1106. Owner's title policy limit \$ 252,500.00					
1107. Agent's portion of the total title insurance premium to First Title Co.		\$ 1,255.70			
1108. Underwriter's portion of the total title insurance premium to		\$ 137.30			
1109. Sub-Escrow Fee to First Title Co.				\$70.00	
1110.					
1111.					
1200. Government Recording and Transfer Charges					
1201. Government recording charges			(from GFE #7)	\$95.00	
1202. Deed \$ 22.00 Mortgage \$ 73.00 Releas	se \$			<i>\</i> 00.00	
1203. Transfer taxes			(from GFE #8)		
1204. City/County tax/stamps Deed \$ Mortgage \$					
1205. State tax/stamps Deed \$ Mortgage \$					
1206.					
1200 Additional Cattlement Observe					
1300. Additional Settlement Charges			(from OFF #0)	I	
1301. Required services that you can shop for	¢ 475.00		(from GFE #6)		
1302. HOA Transfer Fee to POC	\$ 175.00				
1303. HOA Dues Feb (Seller) to Oak Creek HOA	\$ 300.00			\$200.00	
1304. March HOA Dues to Oak Creek				\$300.00	
1305. Condominium Insurance 1 year to Mercury Casualty Compan				\$592.00	
1400. Total Settlement Charges (enter on lines 103, Section J	and E02 Section			\$4,414.12	

Comparison of Good Faith Estimate (GFE) and HUD-1 Charrges		Good Faith Estimate	HUD-1
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801	\$0.00	\$40.00
Your credit or charge (points) for the specific interest rate chosen	# 802	\$0.00	
Your adjusted origination charges	# 803	\$0.00	\$40.00
Transfer taxes	# 1203	\$0.00	

Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	\$115.00	\$95.00
	#		
	#		
	#		
	#		
	#		
	#		
	# Total		
Incr	ease between GFE and HUD-1 Charges	\$ 0	pr %

Charges That Can Change				Good Faith Estimate	HUD-1
Initial deposit for your escrow	account		# 1001	\$0.00	\$627.16
Daily interest charges	\$ 28.36	/day	# 901	\$0.00	\$311.96
Homeowner's insurance			# 903		
			#		
			#		
			#		

Loan Terms	
Your initial loan amount is	\$ 202,000.00
Your loan term is	30 years
Your initial interest rate is	5.125 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ includes X Principal X Interest Mortgage Insurance
Can your interest rate rise?	No Yes, it can rise to a maximum of %. The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %.
Even if you make payments on time, can your loan balance rise?	No Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	No Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	X No Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	No Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	 You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. You have an additional monthly escrow payment of \$ 313.58 (that results in a total initial monthly amount owed of \$ 1,413.44 . This includes) principal, interest, any mortagage insurance and any items checked below: Property taxes Homeowner's insurance Flood insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

NOTE

MIN: 1000000-0200911000-7

FEBRUARY 12, 2010 [Date]

Loan Number: 200911000 LOS ANGELES [City]

CALIFORNIA [State]

8624 OAKLAWN AVENUE, NO. 13 (CANOGA PARK AREA), LOS ANGELES, CALIFORNIA 91304

[Property Address]

1. BORROWER'S PROMISE TO PAY

202,000.00 In return for a loan that I have received, I promise to pay U.S. \$ (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is TRISTAR FINANCIAL CORP., A CALIFORNIA CORPORATION

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."

INTEREST 2.

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 **5.125** %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

PAYMENTS 3.

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

APRIL 1 I will make my monthly payment on the 1stday of each month beginning on

2010 . 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 may 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 MARCH 1, 2040 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 1000 MAIN STREET, LOS ANGELES,

CALIFORNIA 90025

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. \$ 1,099.86

BORROWER'S RIGHT TO PREPAY 4.

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 Prepayment 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 changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

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;

the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

			(Seal)	 (Seal)
RICHARD	WILLIAM	ROGERS	-Borrower	-Borrower
			(Seal)	(Seal)
			-Borrower	 -Borrower
				(7.1)
			(Seal)	 (Seal)
			-Borrower	-Borrower

[Sign Original Only]

Recording Requested By: TRISTAR FINANCIAL CORP.

And After Recording Return To: TRISTAR FINANCIAL CORP. 1000 MAIN STREET LOS ANGELES, CALIFORNIA 90025 Loan Number: 200911000

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN: 1000000-0200911000-7

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated FEBRUARY 12, 2010 , together with all Riders to this document.
 (B) "Borrower" is RICHARD WILLIAM ROGERS, AN UNMARRIED MAN

Borrower is the trustor under this Security Instrument. (C) "Lender" is TRISTAR FINANCIAL CORP.

Lender is a CALIFORNIA CORPORATION organized and existing under the laws of CALIFORNIA . Lender's address is 1000 MAIN STREET, LOS ANGELES, CALIFORNIA 91301

(D) "Trustee" is FIRST TITLE COMPANY 412 EAST SIGNAL STREET, SUITE 409, LOS ANGELES, CALIFORNIA 90025

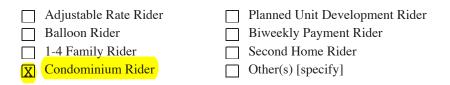
(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated FEBRUARY 12, 2010 The Note states that Borrower owes Lender TWO HUNDRED TWO THOUSAND AND 00/100 Dollars (U.S. \$ 202,000.00)) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 1, 2040

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:



(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(0) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "**Periodic Payment**" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's

covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of LOS ANGELES : [Type of Recording Jurisdiction] Image: Type of Recording Jurisdiction
PARCEL 1: THAT PORTION OF LOT 1, OF TRACT NO. 4600, IN THE CITY OF LOS ANGELES,
COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK 1150
PAGE(S) 44 AND 45 OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY,
SHOWN AND DEFINED AS UNIT 13 ON THE CONDOMINIUM PLAN RECORDED ON JUNE 26, 1990
AS INSTRUMENT NO. 90-1136000, OFFICIAL RECORDS OF SAID COUNTY.
PARCEL 2: AN UNDIVIDED 1/40TH INTEREST IN AND TO LOT 1 OF SAID TRACT NO. 46000,
EXCEPT THEREFROM THOSE PORTIONS SHOWN AND DEFINED AS UNITS 1 THROUGH 12,
INCLUSIVE AND 14 THROUGH 41 INCLUSIVE.
A.P.N.: 2780-002-145 which currently has the address of 8624 OAKLAWN AVENUE, NO. 13 (CANOGA PARK AREA)

[Street]

LOS	ANGELES	, California	91304	("Property Address"):
	[City]		[Zip Code]	

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to Borrower at the address set forth above.

RICHARD WILLIAM ROGERS	(Seal) -Borrower		(Seal) -Borrower
	-Borrower		(Seal) -Borrower
	-Borrower		(Seal) -Borrower
Witness:		Witness:	

	[Space Below This Line For Acknowledgment]
State of California)
) ss.
County of LOS ANGELES)
5	,
On	before me,
personally appearedRICHARI	D WILLIAM ROGERS
F	

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/th eir authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

NOTARY SIGNATURE

(Typed Name of Notary)

NOTARY SEAL

NOTICE OF RIGHT TO CANCEL
(General)

Borrower: Ronald Hollenbeck, Marj	orie Hollenbeck	Loan Number: 1111652927890 Lender: GTAC Mortgage Corporation
Property Address:	1000 Amazola Anvenue Torrance, CA 90501	Tax I.D. No.:
1. YOUR RIGHT TO CA You are entering into a tracancel this transaction, with	ansaction that will result in a lien on	your home. You have a legal right under federal law to from whichever of the following events occurs last:
and acknowledged by you (2) the date you received	ction, which is the date the promisso (you have indicated that this will occu your Truth in Lending disclosures; or this notice of your right to cancel.	
Initial		Initial
Initial		Initial
receive your notice, we mut home has been canceled, connection with this transa You may keep any money then offer to return the mo reasonable value. You m	ust take steps necessary to reflect the and we must return to you any mon action. or property we have given you until oney or property. If it is impractical of ay offer to return the property at your elow. If we do not take possession of	est) is also canceled. Within 20 calendar days after we a fact that the (mortgage/lien/security interest) (on/in) your bey or property you have given to us or to anyone else in we have done the things mentioned above, but you must or unfair for you to return the property, you must offer its home or at the location of the property. Money must be of the money or property within 20 calendar days of your
2. HOW TO CANCEL If you decide to cancel this	s transaction, you may do so by notify	ing us in writing, at:
GTAC Mortgage Corpora	tion, 3200 Park Center Dr. Suite 15 (creditor's name and bu	
		you and states your intention to cancel, and/or you may of this notice because it contains important information
If you cancel by mail or tel	egram, you must send the notice no l	ater than midnight of February 15, 2012 (date)
Initial		Initial
Initial		Initial
		e three events listed above). If you send or deliver your the above address no later than that time.
	IW	/ISH TO CANCEL
(Consumer's Signature)		(Date)

ON THE DATE LISTED ABOVE, I/WE THE UNDERSIGNED EACH RECEIVED TWO (2) COMPLETED COPIES OF THE NOTICE OF THE RIGHT TO CANCEL IN THE FORM PRESCRIBED BY LAW ADVISING ME/US OF MY/OUR RIGHT TO CANCEL THIS TRANSACTION.

Ronald Hollenbeck	Date	Marjorie Hollenbeck	Date
	Date		Date

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, **RICHARD WILLIAM ROGERS** certify that this is my true and correct signature:

RICHARD WILLIAM ROGERS Borrower

Sample Signature

AKA STATEMENT

I, RICHARD WILLIAM ROGERS further certify that I am also known as:

RICHARD ROGERS Name Variation (Print)

RICHARD WILLIAM ROGERS Name Variation (Print)

RICHARD W. ROGERS Name Variation (Print)

RICH ROGERS Name Variation (Print)

RICH WILLIAM ROGERS Name Variation (Print)

RICH W. ROGERS Name Variation (Print)

Name Variation (Print)

Sample Signature (Variation)

State of CALIFORNIA

County of LOS ANGELES

Subscribed and sworn to (or affirmed) before me on this by RICHARD WILLIAM ROGERS

day of

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature

(seal)

CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be a government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include: Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: RICHARD WILLIAM ROGERS Date of Birth: MARCH 22, 1956 X Residential or Business Address:* 8624 OAKLAWS AVENUE, NO. 13 (CANOGA PARK AREA) LOS ANGELES, CALIFORNIA 91304

Taxpayer Identification Number (SSN):** 000-00-0000

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
State/Foreign Driver's License					Yes No
State/Foreign ID Card					Yes No
U.S./Foreign Passport					☐ Yes ☐ No
☐ Military ID					Yes No
Resident Alien Card					Yes No
Social Security Card					
Birth Certificate					
Other:					Yes No
Other:					Yes No

ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents):

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature		Date

Name and Title

^{*}For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact

person. **For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Poll Question

Which is most true of you:

- I complete all notarizations at the signing table
- I complete notarizations at the signing table
 if I am not late for my next appointment
- I complete notarizations at the signing table
 if there are no more than 3 per package
- I complete all notarizations when I am back in my office

Review the Documents

- Look at all documents for missing signatures, initials, dates, Notary seal imprints
- Verify stipulations in hand
- Hand over borrower's copies of the documents to the borrower

Communicate Signing Completion

- Provide your completion report to contracting company
- Scan/fax invoice

Send faxbacks

- View faxbacks as a quality assurance step
- Requested for refinance and purchase transactions
- Scan or email if required

Poll Question

Which of the following is most true of you:

- \odot I always drop the docs at a drop box
- \odot I sometimes drop the docs at a drop box
- I will use a drop box only if I can't give the docs to a live person
- \odot I never drop the docs at a drop box

Drop the Package

- Should you use a drop box or hand off the package to a real human being?
- FedEx staffed locations
- UPS/FedEx accounts

Invoice the Customer

- Create an invoice template
- Create a tickler file for unpaid invoices
- Identify steps and timing to pursue collections
- Upon payment, attach voucher to signing confirmation

Poll Question

In the future, I would like to see a webinar on the following topic:

- \odot How to market yourself as an NSA
- A loan package walk through
- \circ Keeping on top of collections
- Reverse mortgages

Contact

- Laura Biewer <u>lbiewer@nationalnotary.org</u>
- View past NSA, Q&A and new law webinars: <u>www.nationalnotary.org/webinar-archives</u>