



# Signing Agent Common Errors, Best Practices and Responsibilities

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## PRESENTED BY:

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# Purpose

- Most Common Notary Signing Agent Errors.
- Best Practices
- Notary Signing Agent Responsibilities
- Sharing Insight

# Step by Step Process

## Audience:

- Current NSAs
- Current Certifications
- Time in the Industry
- Full time or part time

# Initial Discussion

- Common Errors, Best Practices, Responsibilities:
  - Possible reasons for errors
    - Hobby
    - Lack of Training
  - Best Practice
    - Treat as a Career/Business

# Initial Responsibility

- NSA Initial Responsibility:
  - Must invest in our career/business
    - Get Training
      - Texas Notary Public Training
      - Signing Agent Training
    - NNA Certification & Background screening
  - Proper Training will:
    - Cut down errors

# Error # 1 – Not Reading Instructions

- NSA Error - not reading instructions:
  - How often are there no instructions?
    - Rarely
    - Not uncommon to receive more than one set of instructions.
    - What should you do if there are no instructions?

# Best Practice - NSA Instructions

- NSA Best Practice:
  - Carefully review instructions:
    - Several Times
    - Make sure you understand.
    - Ask questions for clarification.
    - Know who to call for assistance.

# Responsibility - NSA Instructions

- NSA Responsibility:
  - Make sure we understand instructions.
  - Upon assignment acceptance:
    - Being handled by a trained professional
    - We know and understand what we're doing
    - We can be counted on.



# Error #2 – Missing Documents

- NSA Error -Missing Documents:
  - A document is missing.
    - Scenario
    - How should the NSA handle this?
  - What are the consequences of a missing document?
    - Is it your fault?
  - Printing documents

# Best Practice – Missing Documents

- NSA Best Practice:
  - Carefully review all printed documents:
    - Ensure all documents are printed.
  - Make sure printer settings are correct.
    - Read instructions
    - Become familiar with your printer

# Responsibility – Missing Documents

- NSA Responsibility:
  - Responsible for reading all instructions.
  - Printing documents correctly.
  - Making sure we have required documents.

## Error #3 – Missing Signatures/Initials

- NSA Error - Missing Signatures/Initials:
  - Loan closing packages sizes:
    - Anywhere from 80 – 300 pages or more
    - Numerous signatures
    - Numerous initials
    - Numerous opportunities for error

# Best Practice – Missing Signatures/Initials

- NSA Best Practice:
  - Place sticky notes where borrowers need to sign and initial.
    - Create a cheat sheet for signers
    - Go thru documents and tag signatures and initials.
    - Remove sticky notes when reviewing documents.
    - Make sure only required areas are initialed and or signed.

# Responsibility – Missing Signatures/Initials

- NSA Responsibility:
  - Making sure that signers sign and initial all required areas.
    - If a signature or initial is missed, it is our fault.
    - Competition amongst NSA's is fierce.

## Error #4 – Incorrect Signatures/Initials

- NSA Error - Incorrect Signatures/Initials:
  - Typical loan closing packages:
    - Contains documents from multiple entities
    - Some documents are lender generated
    - Some documents come from title companies.
  - Required signature and or initials could vary depending on the document.

# Best Practice – Incorrect Signatures/Initials

- NSA Best Practice:
  - When reviewing printed documents:
    - Note any signature or initial variations
    - Point out variations to signers
    - If you are unsure about how the borrower should sign, contact your hiring party, don't assume.
    - Make sure to review documents after signing.



# Responsibility – Incorrect Signatures/Initials

- NSA Responsibility:
  - Making sure that signers sign and initial all required areas correctly.
    - If a signature or initial is completed incorrectly, it is our fault.

## Error #5 – Notarial Certificate is not Completed Correctly

- NSA Error - Incorrect Completion of Notarial Certificate:
  - Completing the notarial certificate correctly is a basic Notary responsibility:
    - If unable to correctly complete certificates, get training before accepting assignments.
    - Know the difference between an acknowledgement and jurat.
    - Know how to edit notarial certificates.

## Best Practice – Notarial Certificate is not Completed Correctly

- NSA Best Practice:
  - Always follow Texas Notary Public laws, rules and guidelines when completing the notarial certificates.
  - When making a correction to a notarial certificate:
    - Line through incorrect information.
    - Initial and insert correct information.

# Responsibility – Notarial Certificate is not Completed Correctly

- NSA Responsibility:
  - It is our responsibility as a Texas Notary Public to know how to properly fill out and complete Notarial Certificates.

## Error #6 – The Notary Stamp/Seal is not Legible

- NSA Error -The Notary Stamp:
  - The notary seal in it's entirety must be legible.
  - Sec. 406.013. of Texas Government code states:
    - (c) The seal must be affixed by a seal press or stamp that embosses or prints a seal that legibly reproduces the required elements of the seal under photographic methods.

# Best Practice – The Notary Stamp/Seal is not Legible

- NSA Best Practice:
  - Make sure you apply enough pressure when stamping.
  - Make sure you stamp a clear area
  - If stamp overlaps are does not display properly:
    - Mark incorrect stamp with “X”
    - Stamp again.

# Responsibility – The Notary Stamp/Seal is not Legible

- NSA Responsibility:
  - It is our responsibility as NSA's to ensure that our notary stamps meet the requirements outline in Section 406.013 of the Texas Government Code, and
  - That we follow the code to properly stamp documents we are notarizing.

# Error #7 – Over Booking

- NSA Error -Over Booking:
  - Number of signings that can be completed.
    - Schedule is packed.
    - Tempting to squeeze in extra assignments.
      - Something happens to throw schedule off:
        - A reader
        - Questions
        - Others



# Best Practice – Over Booking

- NSA Best Practice:
  - Allow yourself plenty of wiggle room between signings.
    - Less stress and aggravation.
    - Easier on your health
    - Less prone to make mistakes.

# Responsibility – Over Booking

- NSA Responsibility:
  - Our responsibility to schedule assignments in a flexible manner.
    - Allow time for the unexpected.
  - Borrowers should not feel rushed.

## Error #8 – Lack of Communication

- NSA Error -Lack of Communication:
  - Not Answering your phone.
  - Not returning calls.
  - Should you answer phone while at appointment?
    - Some believe you should.
    - Others believe you should not.

# Best Practice – Lack of Communication

- NSA Best Practice:
  - Phone calls from title or lender should be put on speaker
    - Signers and NSA hear the same information
    - Both can ask questions if needed.
    - Concerns can be handled openly.

# Responsibility – Lack of Communication

- NSA Responsibility:
  - Our responsibility to keep lines of communication open during the closing
    - Borrower and Title
    - Borrower and Lender

# Error #9 – Giving Opinion or Advice

- NSA Error -Giving Opinion or Advice:
  - Have you ever been asked for your advice during a signing?
  - If it hasn't happened yet it will.
    - Signer will ask opinion about interest rates
    - What's a good rate or what's the norm, etc.
    - May ask if you would sign?

# Best Practice – Giving Opinion or Advice

- NSA Best Practice:
  - Have signer call their loan officer.
  - Don't provide any advice.
  - We are not there to advise the signer.
  - Keep opinion to yourself.

# Responsibility – Giving Opinion or Advice

- **NSA Responsibility:**
  - As Notary Signing Agents, we are there to make sure that the loan documents are signed correctly.
  - That notarizations are completed correctly, and that the signers are properly identified.
  - We are not there to determine whether or not the signer got a good deal or rate on their loan.



# Error #10 – Lack of Professionalism

- NSA Error -Lack of Professionalism:
  - Almost seems like a topic we shouldn't have to cover, but unfortunately we do.
  - Some treat this as a hobby or
    - Casual way to make extra money
    - Not a profession.

# Best Practice – Lack of Professionalism

- NSA Best Practice:
  - Appropriate dress:
    - Clean, business casual
    - Includes good personal hygiene.
    - Minimum amount of skin exposure.

# Responsibility – Lack of Professionalism

## ➤ NSA Responsibility:

- As Notary Signing Agent's we have both a moral and ethical responsibility to our profession to dress in a professional manner when conducting closings.
- We should not want our hiring entities worrying about what we are going to look like when we show up to the signing.

# NSA Errors, Best Practices, Responsibilities

## ➤ Questions