

April 2015

The Shout Out

by Notary2Pro

Company Spotlight

First Preference Signing provides Notaries and Attorney's nationwide. This is our focus. We handle refinances, buyer side only or seller side only. Our success is a result of our communication processes through our website and individually one-on-one.

When asked the best way to start a signing service you first need to decide what your market is, if you wish to handle local business, statewide business or national business. Secondly, once you've decided this, you need a good dependable database. I've been with NotaryCafe as my production system and website for over 10 years now. It has a solid database that has allowed us to build good relationships with a lot of the Notaries we utilize. Thirdly, establish your business model, hours of operation, communication processes and payment processes. The rest is doing it. Of course there is always a caveat; if pursuing national business, there is a fair amount of state-by-state compliance knowledge that is required.

When asked about what tips would I give on how to be a successful. 1) I would say know who you're working for. There are numerous websites out there that have listings of companies and rate them. You don't need to spend hours on the chat boards, just be familiar with the lists. There are a lot of companies out there that prefer to arrange for their Notary directly; so obtaining a membership to several Notary website companies is a good way of generating new cus-

tomers and one-time public customers. 2) Determine your service area. Select your zip codes in your listings to cover these areas. It's always better to decline a signing than it is to never get the call to begin with. 3) and; most importantly, is to communicate. I can't emphasize this enough. If your Signing Company or Escrow Officer provides contact numbers, especially after hours, use them. Transactions these days pass through a lot of different hands, if you have any questions, reach out.

One of the biggest obstacles, I think, you will find out there is fees, whether you are an individual Signing Agent or Signing Company. Ask for a reasonable fee for your area. Your customers are expecting a professional job well done and you're entitled to receive fair and timely compensation. Offering your expertise for low fees isn't really benefiting our industry. It's the job you do that keeps your customer's coming back. The other challenge out there is the technical advantages larger companies have enabling them to partner with large sources of business and manage their orders. Although many of these charge a nominal fee per order from their vendors, it may be the exposure.



Is Emailing Documents to Borrowers a Good Idea?

By Mary Ann Bone

Loan document signing is a very critical process and a Notary Signing Agent must consider their job as a Notary Public to be a great responsibility. You are the experts in loan document signing's and have the knowledge of the process and details that really help a client feel comfortable and know that they are dealing with someone who not only knows what he/she is doing, but who also cares. The services you offer are second to none in the industry.

A question that comes up now and then is regarding "*Emailing Documents to Borrowers*". A Title Company or Signing Service emails or sends the Notary Signing Agent the loan documents in a secure file exchange or by Fed Ex/UPS and then it is the Notary Signing Agent's responsibility to keep the documents safe and secure.

There are times when a borrower will ask a Notary Signing Agent to email documents to them for review. This is rare situation but it does happen. Never send documents that you have received from a lender to the borrower. Not only does it jeopardize the security of the documents, it may jeopardize the loan. This task should be done directly by the lender in a secure encrypted file format.

If this situation arises, inform the borrower it is against company privacy policy for you to send the documents to them but you will phone your lender contact immediately with their request. It is then the responsibility of the Title Company or Signing Agency to accommodate the borrower/borrowers.

Continued on next page.

QUIZ QUESTION

Which document requires the Lender to go through the Court System and the Sheriff's Office in order to foreclose on a loan.

1. *Mortgage*
2. *Deed of Trust Subordination Agreement*

*Submit your answer to
notary2pro@gmail.com or
carol@notary2pro.com*

Last months answer:
Be friendly, put a smile in your voice and thank the caller for the opportunity to work with their company.

Congratulations to:

SaFiyaa Collins
For answering correctly



These students are the most recent graduates of Notary2Pro who completed all three courses.

*Estrella Collazzo Rae Hofmeister
Cinnamon Scholz Joyce Washington
Carrie Wells A.R. Chaboya
Maria Azucena Williams*

Is Emailing Documents to Borrowers a Good Idea?

By Mary Ann Bone

Cont.

We must remember that this is a critical area as Notary Signing Agents can open themselves up to not only criminal charges but also civil charges, monetary fines and loss of notary commission by allowing access to documents to unauthorized individuals. Signing Agents must remember that all computer IP addresses (also known as Internet Protocol's) are traceable. All emails that are sent from your computer are traceable back to your computer's address and ultimately you.

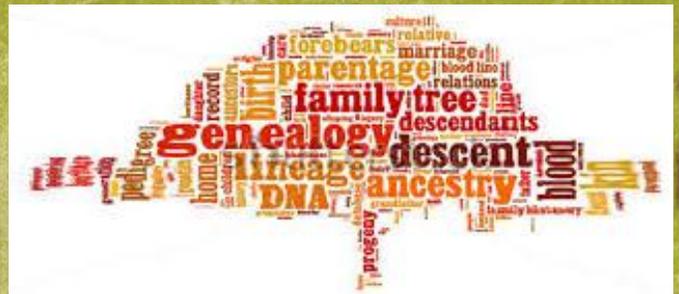
Please remember to always refer to the lender to ensure the protection of the borrower's privacy. Congress has continued to develop rules for any institution that handles private financial information. The Gramm-Leach-Bliley Financial Services Modernization Act has implemented guidelines which require that steps be taken to protect consumer privacy. Lenders are requiring that title and mortgage document organizations ensure that individuals with access to mortgage documents be background screened and remain compliant with all of the GLB regulations. This requirement covers individuals having access to the borrowers' confidential financial information, including "all Notaries who serve as Signing Agents" handling loan document transactions.

For more information please refer to The Bureau of Consumer Protection Business Center at: <http://business.ftc.gov/privacy-and-security>

Article previously published in the November 2011 Shout Out.

Tip of
the Month

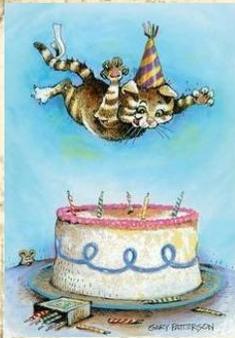
If you are asked by a Lender, a Title Company, etc. to submit Borrowers Driver's Licenses to them and you need to capture the images from your smart phone, don't. Instead have the Borrowers take the photo from their phone and either email it to you or to the company who is requesting the information.



SPECIAL OFFERS!

- ♦ Websites package includes your domain, marketing item, hosting, etc.
- ♦ Video of your family tree/history.
- ♦ Family research, website and e-book for your family.
- ♦ Newsletters, flyers, brochures, etc.
- ♦ Administrative Services

Call Barbara at 916.777.5931



APRIL BIRTHDAYS



Happy Birthday to all of our April Birthdays



We like to feature stories, articles and items related to the Notary. If you have an interesting story to tell please email us as notary2pro@gmail.com



Newsletter produced by:

Notary2Pro

Designer/Editor: Barbara Ray

*Notary***2PRO**



www.notary2pro.com
916.777.5931
notary2pro@gmail.com

