

I retired from law enforcement as a Police Officer and Police Dispatcher about 5 years ago. After retirement, I kept busy caring for my granddaughter, then my dad who was in hospice and passed Thanksgiving of 2016. Towards the end of 2017, I was ready to start working again and was seeking employment to supplement my retirement income but could not find a job that was the right fit for me. My boyfriend purchased a home last November and had the Loan Signing at my house. When the Notary arrived, I sat in on the signing. During the signing, I asked the Notary about his job, what training he had, and the start-up cost. Everything he told me sounded positive, and it just clicked, why not train to be a Notary!!! I talked to my boyfriend, he encouraged me to go for it, he thought loan signing would be a perfect job for me.

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>> On January 5, 2018 I attended the NNA 6 hour Notary class and took the exam immediately after. After the exam, I signed up with Notary2Pro and completed their Signing class to Elite status within 2-3 days. The following week, I completed the NNA Loan Signing class and became a Certified Loan Signing Agent with NNA. Shortly after, I received my notice that I passed the Notary exam and received my Commission the last week of January.

I want to add that Loan Documents were not foreign to me. I have personally purchased 5 homes, that means 5 buyers packages, 4 seller packages, at least 2-3 Refinances, and 2-3 HELOCS. I am that signer that goes over every line on a Closing Statement, but I find the mistake and bring it up with the Loan Officer before the Docs are drawn. This is why it only took me 2-3 days to finish N2P, I already knew the Anatomy of a Loan.

>> In February, I purchased all my supplies, what took the longest was my printer. I had a delivery problem, then once I received my printer after almost 2 weeks, i could not connect my Apple laptop to my HP printer without the legal size paper cutting off, but this is another article. It took me 2-3 weeks before I was ready to start working due to the printer problem. Cannot accept assignments if you cannot print, right ?

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>> The 3rd week of February, I started contacting Signing Companies on Notary2Pro's list. I started with the preferred list and worked the full list in a couple of days. Within 3-4 days after signing up with companies, I had my first loan signing. Everything went well, better than expected. The signers had no idea this was my first loan signing, they told me they purchase many investment properties and had many loan signings and were impressed how prepared I was. (ha ha ha, little did they know why I was so prepared)

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>> I continued signing up with companies, working the full list on NotaryRotary's Signing Central, it took me another week to go through their list, I signed up with approx. 70+ companies. During this time, I hired Barbara Ray to design my website, ordered business cards, and signed up with 123Notary, NotaryRotary, NotaryCafe, and Snapdocs. I also signed up with free online sites : Yahoo, Google Business, Yelp, Facebook, Linked In. I was already on the Facebook groups and received many pointers from veteran notaries. (Thank you for all the advice !!!)

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>> This is the part where I am fortunate and want to share. My sister is a Senior Loan Originator with a Home Builder and has a relationship with a major Title Company. I thought I would be able to do the signings for her loans which would have been great because she has at least 15 closings a month. Well, that did not pan out because that would be a conflict of interest. My sister introduced me to the Manager of the Title Company she does business with. The manager said she would give me some signings that did not originate from my sister, but I had to go through a signing company that they use because I did not have 2 years experience which was their company policy. I was okay with that, thankful they would even let me sign with them. I signed up with their signing company and got Fidelity approved.

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>> My first signing for the Title company was at their Title office. I was at the gym and got a text to be in their office within an hour for a signing. Great, but I have to rush home, shower, change and be in their office ready to go in a hour, STRESS !!! No time to prep, just went in, picked up the loan docs and met the clients. Thankfully I only had 1 question, the Title officers were there to help me. They checked my loan documents before the signers left, and everything was done correctly. My second signing and all other signings have been error free. I have signed for them at least 15 times since mid-March. Since I live 10 mins away from the Title Company, I have offered to take any last minute signings. They have taken me up on that offer, I have received several texts for signings with 15 min notice, I have made the appointments. I bend backwards for them, I bring in coffee and pastries in the morning and afternoon for everyone in the office once or twice a month. They ARE appreciative, I have received loan signings from other Escrow Officers in the office because they inquire about who I am when they get their goodies.

I strive to be the best Notary and Signing Agent, that means I will make mistakes, but I will fix them right away and take responsibility. I will continue my education so I am up to date on the newest laws and changes.

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>> Always wanting to improve, I dedicated more time to focus on my General Notary Work. I was on Facebook and read a post from Christine Malleo who was using Google Adwords and getting positive results. I contacted her and she referred me to someone she uses that set up her Google Adwords and manages her site. I started Google Adwords in May and have received calls for Loan Signings from small banks that have paid well. My ad continues to pay for itself plus I make a profit monthly. Additionally, I printed flyers and passed them out to everyone in my townhouse complex as well as my immediate neighborhood, around 300 flyers total. This paid off, a neighbor that lives in my complex contacted me. She told me she works at Wells Fargo bank in town and would call me for Loan Signings at her branch. Sure enough, a week after she contacted me, I now am their regular Notary and sign all Equity lines for them when I am available. I have also reached out to other Wells Fargo banks and have received feedback that they would call me for their Equity Line Signings too.

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> Since I started, I have completed approximately 50 loans in about 4 months. The 50 loans plus some Notary work has generated approx \$7000 thus far, not bad for a newbie. I want to

add, I have not accepted any Loan Signings for under \$100, my signings have paid from \$100-250, and one I received \$325 for a late signing. I ENCOURAGE you to know your worth, and not sell yourself short which leads me to my next topic.

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> How do you present yourself ? You are being judged ALL THE TIME, not just at a Loan Signing, but every time you answer your phone, every post you write on Facebook, your personal Facebook site, your Yelp reviews. If you have questionable pictures on your Facebook page, or controversial topics, remove it from public view or set your personal Facebook site to private. If you post on Facebook Notary groups, think about what you are posting before hitting that send button. You can bet there are Signing Companies that are members of these sites and will read your post. Loan Signings : Your first contact is the phone confirmation with your signer. Sound professional, and be pleasant, arrive early to your appointment. Always look professional, I dress in conservative attire for all my appointments, even General Notary Work. When I arrive, I introduce yourself, and hand the customer a business card. Spend at least a minute saying something personal, then get situated at the signing table and take the loan documents out. I start with the IDs, then go over the Closing Statement, and then the rest of the package. By the end of my appointment my clients should not have any questions. I usually spend 45 mins, and one time 1 1/2 hours if they need the time. I think it all evens out. The signers are asked to review your performance so it is important to provide superior service all the time.

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> What makes me different/stand out and what do I do to make myself successful? Success is about grit, what will you do to make it, are you self-motivated to succeed? Do you need someone to push you? I grew up poor, my mother did not speak English and my dad was always working so he could not help much at home. I had to translate for my mom when we went out and learned early on to be independent. Because of my circumstances while growing up, I had a drive from an early age to be successful. I wanted to make enough money to buy clothes and eat whatever I wanted. At age 9, my sister and I signed up for a paper route, we delivered newspapers after school 7 days a week. We made \$50 a month at age 9 and 10 years old. This is where it all started.

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> If you are not getting business, ask yourself why ? What are you doing to get business ? You have to reach out to people, that means MARKETING !!!!! Even if you have signed up with 100+ companies, it is time to reconnect with these companies. Time to pound the pavement and make appearances at the local banks, attorney office, bail bonds, hospitals, senior centers. And the hardest thing to do, is spend money when you are not making money. It takes money to make money. Place that GoogleAd, think of yourself as the consumer. When you need to look for a business, what do you do ? Google it, right ? Then after Google, you Yelp to see what people are saying. So have a GoogleAds connected to your website, as well as a Yelp. Do not depend on Signing Companies to call you, you have to look outside of Signing Companies for income as well. My experience is very limited, but one week, most of my signings might be from Signing Companies, the next week, all direct calls from banks, and General Notary Work. You have to market yourself so that if one source of income is dry one week, like no signing companies calling, then you might get calls for

General Notary Work. This is why it is important to work on marketing all the time. Think about how much money is spent on advertising from large companies, these companies have their brand established already, and they continue to spend on advertising. Makes sense, out of sight, out of mind.

Another important thing, VERY IMPORTANT !!! You cannot get assignments if you do not answer your phone. The signing that I was paid \$325 was because I answered my phone. The client had called 5 other Notaries, and I was the first person to answer after 5PM on a Thursday night. The GNW that paid \$225 for 30 mins of work was the same, I was the 7th Notary the client had called, no one was available or answered their phone.

Lastly, I credit much of my error free signings to my 28 years in law enforcement. There was no room for error, error costs lives, so everything had to be 100 percent. If you have that stress placed on you for so many years, it becomes second nature.

I wish everyone success, but remember success is about grit, you get what you put into it. If I can help just one person succeed that has read this article, I have made a difference and that makes me happy. Thank you for reading this article