Signature Closers, LLC Guidelines, Expectations, and Procedures Policy

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Notary Signing Agent Guidelines, Expectations, and Payment Procedures

Signature Closers, LLC is an independent notary signing agent network based in Columbus, Ohio. Our organization built its foundation upon the principles of industry-leading customer service, professional representation, proactive response, and courteous business practices.

As part of the Signature Closers Network, we expect you to focus on the same principles while representing Signature Closers, LLC. Plan to exceed expectations before, during, and after the closing.

Closing Expectations Overview

Each contract closing with Signature Closers, LLC is a separate fee-based arrangement whereby compensation is derived from the completion of a service. Completion is defined as the closing transaction/recording being completed successfully. A successful closing is one that meets or exceeds the guidelines and expectations in this document and the client’s requirements in the closing instructions or confirmation emails.

If a closing is not successfully closed (documents not signed and not your fault) after you have made the trip to the closing location, then you may be entitled to a trip fee (typically half of the agreed upon closing fee). In the event that a transaction does not close and the independent closer fails to meet the expectations outlined below or by the client; the service rendered will be considered unfulfilled and no compensation will be provided for this service. In the event of conflicting information, our client will make the final decision regarding the authorization of a trip fee or payment on a closing with complaints or issues. We do not authorize or make payments on closings that are cancelled prior to the closing (i.e. no printing fees are paid).

The agreed-upon fee will be provided in the initial confirmation email that you receive at the time of scheduling. Any change to the fees will need to be made in writing (email is acceptable) and authorized by Signature Closers, LLC.

Payment Procedures

Signature Closers, LLC authorizes payment on the fifth day of the month following your closing transaction if you prefer direct deposit. If you prefer a check, then you will receive a check at or near the fifteenth of the month following the closing. Checks are issued via Deluxe eChecks and will be delivered to you in an email. You can set-up electronic deposit of these funds or print and deposit the check. To receive the direct deposit or check as scheduled, you must electronically sign these guidelines online or contact us to indicate which guidelines you dispute.

When payment is released, you will receive an email listing the direct deposit date or check number and the closings included in the payment. The payment information is available online at https://www.signatureclosers.com for future reference.

Some Signature clients will pay you directly. Your notary confirmation and payment email will indicate if the client will be paying you directly for the closing. Contact the client for payment timing.
Finally, for those that qualify, your Form 1099-MISC will be made available online for you to download from your secure profile by January 31.

Signing Agent Guidelines and Expectations
You are responsible for performing notary real estate closings for Signature Closers, LLC by applying the following guidelines and any guidelines of our clients. Please review:

1. **Review and follow lender/title company instructions**
   
   Follow instructions given within the closing order. Lenders and title companies can vary with closing instructions, and it is your responsibility to review the specific closing instructions for each transaction to determine the closing needs.

2. **Review documents before the closing**
   
   Review documents prior to the closing and take proactive steps to ask questions or note potential problems prior to the closing.

3. **Contact borrowers prior to transactions**
   
   Contact the borrowers prior to a transaction to introduce yourself and confirm the appointment time and location when you have the contact information for the borrowers.

   If the appointment time or location changes while confirming the closing, you must let Signature Closers know about the new time or location or both before the scheduled closing time.

4. **Understand and demonstrate a working knowledge of documents**
   
   Demonstrate a working knowledge of documents, the ability to summarize these documents, and the ability to point out information within these documents (interest rate, payments, etc.). You are NOT expected to answer specific questions pertaining to loan or title documents that should be reasonably addressed to the title company or a loan officer.

   However, Signature Closers expects you do more than just show up to notarize documents. It is not acceptable for you to say, for example, “I’m just here to notarize documents.” If you are not able to adequately summarize closing documents, Signature Closers can recommend training courses for you.

5. **Dress professionally**
   
   Dress professionally and appropriately for closings. At a minimum, your attire should be business casual. No jeans. A tie is preferred and business professional dress is encouraged. Attire should be conservative and neat.
6. Arrive on time to the closing location

Arrive on time and be proactive in making contact with our organization as well as the title company / borrower(s) / realtor(s) / loan officer(s) in the event you will be late.

7. Have documents signed, initialed, dated, and notarized

Have all documents correctly signed or initialed, dated, and then notarized when appropriate.

8. Collect and mail/wire funds

Properly collect and mail or wire funds to the title company unless not applicable in states that do not allow notaries to mail funds.

Never collect cash.

9. Contact the title company if a personal check is provided

Contact the title company or review your closing cover sheet to determine the acceptable amount of a personal check in the event the borrower seeks to pay with personal funds. Most title companies do not allow personal checks more than $500 or $1,000 as a general rule and our rule is not to accept ANY personal checks without authorization from Signature Closers or the title company.

10. Do not provide legal advice

You should not provide legal advice. Refer borrower to title for guidance.

11. Correctly handle Power-of-Attorney and Trustee signings

Handle power-of-attorney and trustee signings in the correct manner and contact title if you are unsure about the signature or language needed.

12. Know and abide by state specific laws

Be aware of state specific laws and customs and abide by these laws and customs even without instructions specific to the state from Signature Closers or the title company.

Contact the National Notary Association or your state’s licensing board if you have questions.

   a. Understand difference between and usage of Jurats and Acknowledgements

Jurats are typically found on affidavits and certifications. By signing the document, the signer swears before you, the notary, that the statements made in the document are true. The purpose of the Jurat is to compel truthfulness, so you will need to obtain a verbal oath from the signer of the document containing the Jurat.
Acknowledgements are typically found on security instruments, powers of attorney, subordination agreements, and other documents containing terms and conditions. By signing the document, the signer agrees to be bound by the provisions in the document. The purpose of the acknowledgement is to evidence the authenticity of the signature and to ensure it can be trusted as genuine.

13. Return closing packets in manner received and return day of closing

Return printed closing packets in the order in which they were received electronically. Send them overnight the same day as the closing unless the closing completes after the latest drop-off for the night. If the latest drop-off time has passed, you MUST tell us after the closing, so we can proactively inform the client. When shipping documents back, you must use a FedEx or UPS envelope (not Pak or Box) when documents will fit. Special permission may be requested to use another package to ship documents back in the rare event that the closing documents will not fit in a Pak. Document pick-ups should not be scheduled with FedEx or UPS. The closing rate will be reduced by any additional shipping costs that result as a failure to follow these instructions.

Never reuse a shipping label that you have used previously.

14. Fax or Scan documents after the signing

If required, scan or fax signed closing documents to the appropriate party after the signing. The closing request and also closing instructions will indicate if scanning/faxing the documents is necessary. The preferred method of delivery is for you to scan and upload signed closing documents to the closing via your portal on the site. Fax should be used as a last resort. Sending scanned documents via email will be subject to a service fee for failing to upload documents.

15. Be courteous, professional, friendly, and knowledgeable

Present a courteous, professional, friendly, and knowledgeable image of yourself, the lender, the title company, and Signature Closers, LLC at all times. Do not speak negatively about any of these entities at a closing or conduct a closing with a poor or negative attitude. If you would prefer not to complete the closing, then please contact Signature Closers, LLC prior to the closing.

16. Report all consumer complaints immediately after the closing

It is imperative that you report all negative comments or concerns associated with the lender, loan officer, title company, Signature Closers, or any other party involved in the closing process to us immediately after the closing. You must submit this information to Post-closing@signatureclosers.com to initiate our “Customer Concern Process” which is consistent with CFPB requirements and ALTA Best Practices. Failure to provide this information may result in a reduced or forfeited fee.
17. Go alone to the closing

Do not bring friends, family, or pets to a closing.

18. Confirm the status of the closings within 2 hours of the closing date and time

Within two hours after you complete the closing, let us know the closing was completed successfully or to request a trip fee. Use the Signing Catch mobile app or log on to https://www.signatureclosers.com and click the Update Status link next to your closing. Failure to provide this information within 2 hours of the scheduled closing time may result in a $5 deduction from your closing fee.

See next section for further details.

19. Update your Signature Closers, LLC profile

Log in to your profile on Signature Closers, LLC to review what compliance documents and contact information we have on file for you. Email updated compliance documents to compliance@signatureclosers.com for review. Compliance will save the documents to your profile after they have been reviewed.

To be in compliance, you must have a valid notary certificate (for states covered), errors and omissions insurance, W-9, title producer’s license when applicable, bond when applicable, and social security number or business tax ID on file. The W-9 can be downloaded from your profile page. You will also need to acknowledge an electronic copy of our “Guidelines, Expectations, and Procedures” and “Subcontractor Agreement” to be paid.

Your account credentials are emailed to you automatically when we add you to the Signature Closers Network. Please add scheduling@signatureclosers.com to your “safe senders” list, so your spam filter or firewall does not accidently block emails from Signature Closers, LLC.

20. Review checks and payment status online

Use the Signature Closers, LLC website to reconcile payments received with closings performed. The check you receive will not include a reference to file numbers or closings although the email will include remittance information. You should be able to match your check received to closings performed in the previous month.

21. Deposit checks within 45 days of being issued

Deposit your payment check within 45 days of Signature Closers, LLC issuing the check to you. After 45 days, your check may be null and void.
22. Limit outsourcing of closings to other notaries

Limit outsourcing your closings to other notaries. Tell us if you have a partner or team of notaries, so we can note your account. When assigning a closing to you, we will ask for the name of the notary that will complete the closing. If the notary changes, you must tell us the name of the notary that will complete the closing prior to the closing. If title informs us of a discrepancy between the notary's name in the confirmation and the name of the notary on the signed documents, then your closing fee will be waived.

You are responsible for providing us valid background checks (see Signing Professionals Workgroup Background Screening standards), E&O, and notary certificates for outsourced notaries. Failure to provide this information will prohibit your usage of these notary signing agents on our closings. In addition, your acceptance of this agreement, our subcontractor agreement, and any assignments extends to any independent contractor that you assign to our transactions.

23. Protect and secure documents and Non-Public Personal Information (NPPI)

Protect documents received from Signature Closers, LLC by following ALTA’s Best Practices for protecting Non-Public Personal Information (NPPI). The documents may contain consumer financial information and non-public information that you are responsible for securing. Electronic copies of the documents should be deleted from your records (including printer hard drives) after the scheduled closing time. Printed documents not returned to Signature Closers, LLC, the consumer, or another party involved in the transaction should be destroyed by shredding the documents. Never leave documents unattended (e.g. on a porch for a courier). Finally, “wipe” or clean all hardware memory prior to disposal. (See Gramm-Leach-Bliley (GLB) Act Notice.)

24. Maintain a record of all notarizations

Maintain a document or log of any document you notarized during a closing with Signature Closers.

25. Complete any post-closing requests within 24 hours of receipt

Upon receipt of a post-closing request, you must complete the request within 24 hours unless otherwise stated by the title company. The time to complete the request may require it be completed before the end of the current business day. No additional compensation will be provided for corrections. In certain situations, additional compensation may be provided for documents that title should have provided originally for the closing.
26. Confirm any shipped packages are tracking

You should report any packages that are not tracking by noon the following business day after the documents were dropped. You are responsible for locating the missing documents with the shipping company. Obtaining a receipt when dropping documents is highly recommended.

27. Operate according to The Certified Signing Specialist Code of Conduct

As an additional tool to guide and educate, operate according to the Certified Signing Specialist Code of Conduct outlined by the Signing Professionals Workgroup.

Reference: http://signingprofessionalsworkgroup.org/code-of-conduct

28. Refer to the Certified Signing Specialist Signing Script

Refer to the signing script published by the Signing Professionals Workgroup as a means for creating a consistent customer experience from loan to loan and signing professional to signing professional. It is a guideline you can follow when conducting the closing.

In addition, the script provides descriptions of particular closing documents to present to the borrower. These descriptions will help the you, who as a Notary Public is generally prohibited from explaining documents, from providing unauthorized legal or financial advice to borrowers.

Reference: http://signingprofessionalsworkgroup.org/signing-script

29. Maintain confidentiality of all client information

You must keep confidential all information relating to any signer, title company, lender, or other affiliated party encountered during a closing. The information obtained as a result of an accepted closing assignment should only be used to the extent required during the course of performing the necessary duties to complete this signing.

Penalty for Failing to Follow Guidelines or Meet Expectations

Failure to follow the guidelines or to meet the expectations in this policy may be deemed to be an unfulfilled commitment or service and could merit non-payment for closings performed, a $25 fee reduction for each of the guidelines outlined above that was not met, or even elimination from our network. You can appeal this decision by following the procedures outlined in the Signature Closers Appeal Procedures. These procedures will be provided upon request.
Post-Closing Procedure: Update us within 2 hours of your closing’s time

As noted in the previous section’s guidelines, within two hours after the scheduled closing date and time, please complete one of the following options to update us about the status of your closing:

**Option 1: Update the closing status on the Signing Catch mobile app**
Using your Apple or Android device, download the Signing Catch app from your device’s app store. After logging in, you’ll see a list of closings to which you are assigned on the Assigned tab. (Any available closings will be on the Available tab for you to take and assign to yourself.)

**Option 2: Update the closing status on SignatureClosers.com**
Using your computer, complete the following steps:

1. Using your Internet browser, go to [https://www.signatureclosers.com](https://www.signatureclosers.com).
2. Log in using the Signature Closers Network Access fields at the top of the screen:

    ![Login Screen]

    After successfully logging in, you will see a list of closings to which you were assigned.

3. Click the *Update Status* link next to the closing you completed. A window opens with the closing’s details.
4. Select Closed or Trip Fee.
5. Optionally, enter any comments you would like to provide us about the closing.
6. Click Submit Update. You successfully updated the closing.

You will receive a confirmation email when the closing is updated in our system.
Gramm-Leach-Bliley (GLB) Act Notice

The Gramm-Leach-Bliley (GLB) Act requires companies and their vendors defined under the law as “financial institutions” to ensure the security and confidentiality of Non-Public Personal Information. As part of its implementation of the GLB Act, the Federal Trade Commission (FTC) issued the Safeguards Rule, which requires financial institutions under FTC jurisdiction to have measures in place to keep Non-Public Personal Information secure and free from misuse and corruption.

The privacy regulations and information security regulations and guidelines issued by the federal financial regulators pursuant to Title V of the Gramm-Leach-Bliley Act (“GLBA”) went into effect in July 2001. Pursuant to those regulations and guidelines, financial institutions and Independent Contractors with access to confidential data are required to ensure that anyone who has access to Non-Public Personal Information provides for confidentiality and security of such information.

Except as may be reasonably necessary in the ordinary course of business to carry out the activities to be performed by you under your agreement(s) with Signature Closers or as may be required by law or legal process, you will not disclose any Non-Public Personal Information to any third party other than Signature Closers or our title company clients.

You will not use the Non-Public Personal Information other than to carry out the purposes for which, such Non-Public Personal Information was disclosed by Signature Closers unless such other use is expressly permitted by a written agreement executed with Signature Closers or required by law or legal process. You will take all reasonable measures, including without limitation such measures as it takes to safeguard this confidential information, to ensure the security and confidentiality of all Non-Public Personal Information, to protect against anticipated threats or hazards to the security or integrity of such Non-Public Personal Information and to protect against unauthorized access to or use of such Non-Public Personal Information.

During the entire course of our business relationship, you shall implement and maintain “appropriate safeguards” as that term is used in section 314.49(d) of the FTC Safeguard Rule, 16 C.F.R. part 314 (the “FTC Rule”) for all “Consumer Information” as that term is defined in section 314.2(b) of the FTC Rule.

You shall promptly notify Signature Closers in writing or via email of each instance of unauthorized access to or use of that Non-Public Personal Information that could result in substantial harm or inconvenience to a customer of Signature Closers or unauthorized alteration, destruction, disclosure, misuse, or other compromise of that Non-Public Personal Information.

You shall indemnify, defend and hold harmless, Signature Closers for security breaches, violations of GLBA caused by negligence or misconduct, and loss or material alteration of Non-Public Personal Information.
Questions? Comments?
If you have any questions before, during, or after the closing, please contact one of coordinators by calling (888) 677-7462, option 3.

We appreciate your service and the work you do for our clients and for Signature Closers, LLC. We look forward to a prosperous relationship with you!

Company Address
3136 Kingsdale Center, #117, Upper Arlington, OH 43221

Company Fax
(888) 677-6866

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