

## DOS AND DON'TS FOR SIGNING AGENTS

**Do** arrive early. Arriving early shows that you are responsible. Remember when the cable guy showed up late to your home? Not only did that upset you but it inconvenienced you.

**Don't** arrive late and not call. If you are going to be running late call and apologize at the door. Calling ahead tells the borrower that their time is precious and that you care about them and their time.

**Do** encourage a borrower to sign all documents even if they are incorrect. Sometimes docs have small mistakes that can be easily fixed by faxing that document over to the borrower without needing a notary to fix. Remember there is a 3-day rescission on all loans that are refinanced. If there is an error, it can be corrected without you having to go back out again.

**Don't** tell a borrower not to sign if it isn't correct. It may come across as though the mistake was intentional and may make the borrower feel uncomfortable about signing the corrected documents.

**Do** respect the borrower's home. Remember you are a guest in their home. Do not impose on the borrower by asking for something to drink (unless you are offered) or to use their restroom. People may feel uncomfortable letting a complete stranger use their restroom.

**Don't** take children, pets, etc with you to your signing. This is a profession. Notarizing loan documents is a privilege not a right.

**Do** dress professionally. You are a representative of the loan officer and the borrower will judge their loan documents based upon their impression of you.

**Do** check to see if there are any documents that you need to collect from the borrower, many times there are conditions that need to be met and the loan officer has asked the borrower to give those documents to the notary to collect.

**Don't** ever speak badly about the lender. I had an experience once where there were issues getting documents to the notary and there were errors made. When the notary finally got the corrected documents days later they went to the signing and complained to the borrower that the lender had made mistakes with the documents and that they had a hard time with the lender. Needless to say, the borrower refused to sign the documents based off of what the notary said.

**Do** make sure that the documents are sent back right away. I once had a notary go out to lunch and a movie after the signing. While she was there someone broke into her car and stole everything. The borrower was upset because now someone had all their personal information including social security numbers, copy of driver's license and other personal information. I lost \$10,000 on this deal.

**Do** learn the mortgage language. While we realize you are not there to sell our loans or to explain them, sometimes you will get a borrower who will ask a simple question that has a simple answer. If you don't know the answer don't fake it or guess. Always try to get a cell number for the loan office in case the borrower has any questions and ask the loan office if it's ok to call them during a signing if the borrower has questions.

**Don't** try to hide a mistake. If one is made, suck it up and admit to it and get it fixed. Ignoring it will not make it go away. If you make a mistake on one of the pages remember that there is a borrower copy and you can substitute that page for the one with the mistake.

If a borrower asks you if you believe they are getting a good deal tell them that you are not able to answer that because each loan is different for every person. No two loans are alike even though they may seem like it.

Remember many borrowers think you work for the loan officer and not a signing company. It is the loan officers that give you your business. My father always taught me never to bite the hand that feeds me.