

NSA 101 – HANDS-ON WORKSHOP for Washington Notaries: INTRO TO NOTARY SIGNING AGENT – How to Present Loan Documents

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PRE-WORKSHOP ASSIGNMENT: Print and review two (2) copies of the sample refinance loan package as instructed. Remember to bring with you to the workshop. Then review 1-4 below and watch the 2 NSA 101 videos.

- 1) **Washington State Notary Handbook:**
<https://www.dol.wa.gov/business/notary/docs/notary-handbook.pdf>
- 2) **2020 NNA Notary Public Code of Professional Responsibility:**
<https://www.nationalnotary.org/file%20library/nna/reference-library/code-of-professional-responsibility-2020.pdf>
- 3) **Notary Signing Agent Code of Conduct:**
<https://spswg.files.wordpress.com/2016/02/spw-code-of-conduct-2016.pdf>
- 4) **Signing Presentation Guidelines:**
<https://spswg.files.wordpress.com/2016/02/spw-signing-presentation-guidelines-2016.pdf>

WATCH: NSA 101, Part 1: <https://youtu.be/QqE2mHtSZBM> | NSA 101, Part 2: <https://youtu.be/wJ9MI72j9KU>

WHAT TO BRING WITH YOU: Bring two (2) copies of 2021 sample refinance loan package that you printed. Bring a package of repositionable BLANK post-it arrows (100 or so) to help you identify all the signature blocks in loan package; post-it notes; highlighter, pen & notepad to take notes if you wish. PPE & hand sanitizer. Beverages & any snacks if you want.

OVERVIEW: The purpose of NSA 101 is to help Washington notaries bridge the gap between any signing agent training they may have received online (or independent self-study) and the first real life loan signing with real clients. In the live NSA 101 workshop we will discuss the two NSA 101 videos you just watched and answer your questions to help bring you up to speed. Then our focus will be directed to the sample refinance loan package. REFINANCE is the most common assignment for NSAs. We will conclude with a final Q&A session so you can ask any lingering questions you may still have about being a signing agent in Washington, or any closing remarks or comments you wish to offer. (Note: NSA 101 webinar focuses on loan package and is not set up for discussion or Q&A.)

ASSUMPTIONS: This NSA 101 workshop assumes that you are a commissioned & trained notary public with experience performing basic notarizations, you have a basic understanding of the loan process, and you have completed the pre-workshop assignment above.

AGENDA:

- Introductions/goals; operating rules; handouts
- (recap) The Role of the NSA
- (recap) Rules, Ethics, Best Practices
- **FOCUS: How to Present Loan Documents** (identifying, handling & presenting; practice/roleplay)
- Final Q & A, discussion/closing remarks

Critical Documents in a Loan Package:

- ➔ **CLOSING DISCLOSURE** • Uniform Residential Loan Application (URLA/1003)
- ➔ **NOTE** • Occupancy Affidavit
- ➔ **DEED OF TRUST/MORTGAGE** • Initial Escrow Account Disclosure Statement
- ➔ **NOTICE OF RIGHT TO CANCEL** • Initial Amortization Schedule
- ➔ **1st PAYMENT LETTER**

WORKSHOP OPERATING RULES: No kids or guests, please; no audio/video recording/photos; avoid shaking hands; be respectful of others; silence cellphones; participate; there is no such thing as a dumb question.

POST WORKSHOP EVALUATION & FEEDBACK: Your feedback and suggestions are welcome.

DISCLAIMER: I AM A WASHINGTON NOTARY #176228. THIS WORKSHOP REFERENCES NNA AND SPW MATERIALS BUT I AM NOT EMPLOYED BY OR AFFILIATED WITH EITHER ORGANIZATIONS. I AM ALSO NOT A LICENSED FINANCIAL, MORTGAGE, TITLE/ESCROW, REAL ESTATE PROFESSIONAL, OR AN ATTORNEY. I CANNOT PROVIDE FINANCIAL OR LEGAL ADVICE. ANY OPINIONS OFFERED AT NSA 101 ARE MY OWN. NOTARIES/NSAs ARE RESPONSIBLE FOR KNOWING AND FOLLOWING THE LAWS OF THEIR PROFESSION.