



Washington Notaries, Learn

## How to Present Loan Documents

as a Notary Signing Agent with NSA 101

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COMPANIES WHO HIRE YOU AS A NOTARY SIGNING AGENT (lenders, title companies, attorneys, signing services, and private parties) to present loan documents to their borrowers, EXPECT YOU TO KNOW what your role is, what your duties are, and how to perform them correctly. Notary Signing Agents have a limited but critical role in a loan signing and are accountable for errors and omissions and for overstepping boundaries. Mistakes can be costly. Your only protection as a Notary Signing Agent is sufficient training, preparation, and insurance. NSA 101 can help you prepare for your first loan signing assignment.

For Signing Agent Errors & Omissions insurance, I urge to you contact your notary public insurance provider (or contact Attorney & Notary Supply of Washington [www.ans-inc.net](http://www.ans-inc.net) 425-271-6353.) Let your notary public insurance provider know you that plan to start accepting loan assignments and ask them to explain coverage rates. E&O insurance is considered "optional" by Washington state, but your hiring company certainly expects it.

### As a notary signing agent, your hiring company expects you to know

- How to **print, prepare, transport, present, execute, and return** loan packages correctly
- What is OK and what is not OK to say or do at a loan signing
- How to handle their borrower's questions and manage issues diplomatically/professionally

### NSA 101 helps Washington notaries understand:

- The difference between a Notary Public and a Notary Signing Agent (*aka Loan Signing Agent*)
- The difference between a "wet" signing and an "electronic" signing
- What a hiring company expects of you (and what you should expect from a hiring company)
- The role of a Notary Signing Agent and where the NSA fits in a typical loan process
- Who hires a Notary Signing Agent ~ How a Notary Signing Agent gets paid
- Types of loan assignments you might receive as a Notary Signing Agent
- Some Federal rules that apply to you as a Notary Signing Agent
- Why it is smart to be certified by National Notary Association as a signing agent and adopt signing agent "**Best Practices**" as a framework
- What your responsibilities are regarding "stipulations" and "cash to close"
- How to present 5 critical loan documents: CLOSING DISCLOSURE, NOTE, DEED/MORTGAGE, FIRST PAYMENT LETTER, NOTICE OF RIGHT TO CANCEL
- What a "Rescission Calendar" is, how to use it, and why
- How to present ANY loan document: what to say, what to do at the signing table

### What makes NSA 101 training stand out?

- ✓ THE FIRST AND ONLY of its kind in Washington - practical hands-on notary signing agent training with an experienced Washington Notary Signing Agent using a complete sample refinance loan package to practice with.
- ✓ Ideal for brand new notary signing agents to help prepare for their first loan signing AND for experienced signing agents who are making too many mistakes in their loan assignments.
- ✓ Questions are encouraged. There is no such thing as a dumb question.

\$350.00 per session includes NSA 101 sample refinance loan package and is non-refundable. NSA 101 assumes you are a commissioned, experienced WA notary public with a basic understanding of loan process and that you have successfully completed the Pre-Workshop Assignment. Allow yourself sufficient time to watch/read/review the notary reference materials and to successfully print and prepare the NSA 101 sample loan package as instructed. Remember to print loan pkg one-sided only and bring with you to training along with 2-3 pkgs of blank repositionable colored arrow flags and tabs. Bring your signing agent questions.