

A comprehensive introduction lays the foundation for steps required for a smooth and almost error-free closing ceremony. Below are guidelines for points to cover during the introduction and a script. Feel free to modify.

Points to cover in the introduction:

• TIPIC Introduction	• Signatures and initials requirements, including AKA, BKA, FKA, NKA
• Recording details of notarization in journal	• Signing Date
• Covering verbal declarations	• Borrower's copy of loan documents

[] = Optional introductory statements | () = My notations to you.

My name is Elaine Wright Harris and I am a Certified Signing *Specialist* [Notary Signing Agent, Title Insurance Producer Independent Contractor] and Notary Public in the state of Maryland. (Feel free to give your business card or show your identification badge to the borrower/client.) My purpose in being here today is to ensure that you sign your documents in the right places and I notarize certain sensitive documents. I am an independent contractor; should you have questions regarding the details of your loan, we can call the home office. Do you have contact information available for your loan officer? [If yes, say "Great!". If no, say "No problem, I have a contact number."] (Also, make sure that you have a contact person's phone number readily available that was provided to you by the contracting company.)

First, I will record your identification information, with your signature, in my notary journal. As I stated earlier, I am also a Notary Public. May I ask you a couple of questions? (1) Are you signing these documents willing? (2) Do you solemnly affirm that the information you provided in documents are true?

Let's take a look (reference the loan documents) at how you are to sign your name. (I reference both the Closing Disclosure and Deed of Trust. If there are any aka signatures or signatures different from signature on the Closing Disclosure, it will appear on the Deed of Trust.) I see Robert L. Smith, Jr.; that is the way you are to sign your name, first name, middle initial, last name and Jr. [On the Deed of Trust, I see Robert L. Smith, Jr. AKA Robert Smith, Jr. That is the way you sign the Deed of Trust.] When the documents require initials, please write RLS, Jr. [RLS, Jr. AKA RS, Jr. if Deed of Trust require initials.] It is important to sign the documents exactly the way your name is written below the signature line.

If the document asks for the date, write today's date. Today's date is _____. If it does not ask for the date, do not write the date.

I have a copy of the documents that you sign today for your records. [Place this set to the side and give it to them at the end of the closing. Unless they request it sooner.]