NSA 101 POST-WORKSHOP RECOMMENDATIONS

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Congratulations! You have completed an intro NSA 101 workshop… *now what?*

PRACTICE, PRACTICE, PRACTICE!

Continue practicing with the sample refinance loan package we used in the workshop. Don't let it overwhelm you. Start by memorizing the critical loan documents first, and then continue expanding your loan document repertoire. Memorize what to say about each loan document, know what to look for. Create a cheat sheet to carry with you if you need it! **Write out your own scripts** in your own words including the signing appointment confirmation phone call, introduction when you first meet the borrowers, and the opening/closing speech for the loan signing. Write these in your own words so that it sounds natural. *So that you know that you know what to say.* Practice your presentation skills until you feel comfortable. Practice out loud as you drive Ask a friend or loved one to pretend to be your borrowers so you may do live practice with them. The more you hear yourself saying the words aloud, the more natural you will sound, the more comfortable you will feel. [After the workshop, you can use the sample loan package and listen to an audiofile of me reviewing the sample loan package on my SoundCloud account: https://soundcloud.com/carmenlane/nsa-101-reviewing-the-sample]

ARE YOU PREPARED TO ACCEPT YOUR FIRST ASSIGNMENT?

1. **CONTACT YOUR INSURANCE COMPANY.** Explain you will be accepting assignments as a NOTARY SIGNING AGENT assisting with loan signings for lenders, title companies, etc., and ask about coverage. Ensure your insurance policies are in place if you haven't already done so. Hiring companies often require you to sign a signed independent contractor agreement and provide a current W-9, business references, and copies of the your notary commission, state driver's license, notary bond, E&O Policy, and background check.

2. **ENSURE YOUR BACKGROUND CHECK IS CURRENT** https://www.nationalnotary.org/support/signing-agents/quick-facts

3. **OBTAIN A BUSINESS LICENSE** if you haven't already https://dor.wa.gov/open-business/apply-business-license

4. **ESTABLISH A BUSINESS BANKING ACCOUNT** if you haven't already

5. **GET A LOCKABLE CASE** to store your notary stamps, journal, spare ink, extra certificates, etc.

6. **GET A WATERPROOF LEGAL SIZE CASE** to safely carry/transport loan documents

7. **PURCHASE ANY NECESSARY OFFICE EQUIPMENT** as well as pens, copy paper, and shipping supplies for your notary signing agent business. (See p.2)

8. **MASTER YOUR OFFICE EQUIPMENT!** – especially your printer. Practice printing legal/letter sized docs. Know how to resolve printing issues. There is a learning curve. Waiting until your first assignment to start troubleshooting = **STRESS**.

START SLOW… MARKET YOURSELF… KEEP READING…KEEP LEARNING…

Resolve to start slow. In the beginning, commit yourself to only ONE loan signing assignment per day until you master the process. You will have less stress, less anxiety, and will be less likely to make mistakes. Promote yourself online if you are not as busy as you want to be. For example: SIGNINGAGENT.COM, SIGNINGORDER.COM, 123NOTARY.COM, NOTARYRESUME.COM, NOTARYCAFE.COM, etc. Get business cards, a business domain, and a business website if you need. Sign up for the Washington notary listserv and check back at the DOL notary page periodically. Learn from each signing experience: note what works best for you, what doesn't, and what to do differently next time. Seek annual notary training.

SOME SUGGESTED NOTARY SIGNING AGENT EQUIPMENT:

1. **COMPUTER** and **CELL PHONE**, reliable Wi-Fi internet access, and a professional email account. I use a PC and an android phone because I prefer it. As a signing agent you will be working with lenders and title companies, so ensure you are promoting a professional image starting with your email address. If you do not already have a professional sounding email address, CREATE ONE RIGHT NOW and use it for your notary signing agent business! For example, the email handle "JaneSmith@asdf.com" and "JRSmith@asdf.com" sound professional. "Burnout2010@asdf.com" does not. Try to use your name as it appears on your notary stamp, if you can. Download and install the latest version of ADOBE ACROBAT READER on all of your devices. Password-protect your devices to prevent unauthorized access.

2. **PRINTER(s)** - I suggest a reliable laser printer with dual trays. The ability to automatically print mixed legal/ letter sized documents is a huge time saver. I use a [monochrome Brother 6200DWT](#). It has two large capacity trays that can hold a ream of letter size and a ream of legal. I keep replacement toner cartridges on hand. I carry a spare all-in-one scanner/printer/copier in my car for signers who don't have means of photocopying their IDs (an easy $20 solution I found on Craigslist!)

3. **SCANNER** for the assignments that require to you scan executed loan documents after the signing is completed and upload or email back to the hiring company. These are referred to as "faxbacks" or "scanbacks". I use an older HP OfficeJet Pro 8715 all-in-one that works fantastic for my scanning needs. Whatever scanner device you choose, make sure it lets you auto feed a stack of documents and scan automatically. Scanners that must be fed page by page are cumbersome and time consuming.

4. **SAFE** –to securely store sensitive information and $ to reduce risk/liability. As a signing agent, you don't know when you will be responsible for safekeeping $20K+ cashier's checks when you are instructed to collect cash to close at a loan signing. If the loan signing appointment is completed during the day on a weekday or on a Saturday morning, you should be able to drop the loan package immediately for shipping at UPS or FedEx facility before it closes. However, if your signing appointment concludes after hours, or on Sunday, as the NSA you become responsible for safeguarding those executed loan documents and any cashier's checks until you can drop at the shipping facility when it re-opens. Always, always get a drop receipt as proof of shipping, and write the borrower's last name on it. I even snap a picture of it as added proof and include it when I upload documents or invoice my hiring company. (CYA)

5. **DOCUMENT SHREDDER** – Royal 1630mc (microcut) is what I use. You will probably shred quite a lot in the beginning. Don't worry, it's normal and it should taper off as you figure out how to avoid print issues and errors. Remember to protect privacy by deleting files and destroying/shredding sensitive docs in a timely fashion.

SOME SUGGESTED OFFICE SUPPLIES

- CASES OF COPY PAPER: letter and legal size
- BINDER CLIPS: small, medium, and large
- BLUE INK PENS / BLACK INK PENS
- BLACK SHARPIE PENS
- HIGHLIGHTERS
- REPOSITIONABLE POST-IT SIGNATURE ARROWS
- POST-IT NOTE PADS
- NOTE PADS
- STAPLER & STAPLES
- FEDEX SHIPPING ENVELOPES – cardboard & polypak, letter & legal size (sign up for a FedEx business account online so you can order FREE shipping supplies https://www.fedex.com/en-us/create-account.html)
- UPS SHIPPING ENVELOPES – cardboard & polypak, letter & legal size (sign up for a UPS business account online so you can order FREE shipping supplies https://www.ups.com/us/en/help-center/sri/set-up-ups-account.page)
- UPS SHIPPING LABELS
- CLEAR PACKING TAPE to securely seal doc pkgs
- LOCKABLE CASE for notary stamps, etc
- WATERPROOF CASE to carry loan docs
- EXTRA INK for notary stamps
- EXTRA NOTARIAL CERTIFICATES
- EXTRA TONER CARTRIDGES for printer
- LANYARD for your ID for easy access to show signers
- PPE: masks, gloves, hand sanitizer, Lysol spray, sanitizing wipes