

CHAPTER 2 BEFORE THE SIGNING

After receiving the order for a signing,
call the borrower immediately.



- Verify the appointment date and time...remember...a third party makes these appointments!
- Verify the street address.
- Get directions...don't rely on Mapquest.
- Inform the borrower that the name shown on their ID must match the documents.

You may not have the documents yet, but it is wise to give the borrower a heads-up.

- Inform the borrower that:
 1. You are not involved with the loan.
 2. You can only answer questions of a general nature.
 3. You are only there to witness the signing of the documents and to ensure that they are signed, dated and initialed.

**LOAN DOCUMENT SIGNING
BORROWER-CONTACT/BILLING INFORMATION SHEET**

Date of Signing: _____ **Location(city):** _____

Borrower Information

Name of Borrower: _____

Borrower Phone: _____ **Spouse Phone:** _____ **Work Phone:** _____

Address of Signing: _____

Directions: _____

Time of Signing: _____ **Reschedule:** _____ **Cancelled:** _____

Client Information

Client: _____ **Contact:** _____

Client Address: _____ **Phone:** _____

Special Instructions: _____

Document Delivery: Signing Agent _____ Borrower _____ Borrower Work _____ Title Company _____

Return Documents

Date Sent: _____ **Returned to:** _____

Special Instructions: _____ **via:** FedX _____ UPS _____ Messenger _____ Other _____

Tracking Number: _____

Billing Information

Invoice to: _____ **Mail:** _____ **Fax:** _____ **Email:** _____

Total Amount: \$ _____ **Other Charges:** \$ _____ **Description of other charges** _____

Number of Notraizations: _____ **Number of Signers:** _____

WHEN YOU RECEIVE THE DOCUMENTS

- Is a complete set of copies for the borrower enclosed in the package?

If not, call the escrow officer (or signing company or lender) immediately.

NOTE:

Although it is not your responsibility, it is the law that the borrower is provided with copies of certain documents.

- Check the Settlement Statement or Estimated HUD–1 for any money due at closing.
- Call the borrower to let them know about money due and any other conditions/stipulations that will be required at the signing, such as W-2, tax returns, pay stubs, insurance. Also verify the name printed on the documents vs. the borrower’s ID.
- Check the date on the documents (Deed of Trust and Note). **DO NOT** have them signed before that date!

NOTE:

If the borrower cannot meet on the appointed date, call the escrow officer, as some documents are “date sensitive”. **Do not make the decision to meet on another day or time without first checking with the escrow officer.**

ARRIVING AT THE SIGNING

HINT: Give the Borrower your phone number; ask him/her to call you if anything changes or if there is a problem. Sometimes a third party will cancel the appointment and they “forget” to call the notary!



**DO NOT PARK IN THE
BORROWER'S DRIVEWAY!**

**BUSINESS ATTIRE.
NO JEANS!**

