



Thank you for your interest in using our services – we do appreciate your business.

As a result of the changes in the Mortgage Lending & Real Estate Markets & in the demands being made on Title Companies, Signing Services, & Notary Signing Agents – the following Business Guidelines have been established in order to continue providing our clients with exemplary professionalism in the services we offer.

Business Guidelines for Working with Signing Services, & Mortgage Lenders

Advance Notice Given –

If less than 6 hours Advance Notice – \$50 Rush Fee will be Added.

E-Doc Download Fees –

Per Set - \$25.00 each *(includes Original & 1 Signer Copy)*

Preliminary Disclosure Set of E-Docs - \$20.00

Reprint Fees –

If required due to Lender, Title Company, or Signing Service Error after appointment has been confirmed & the original set of docs has been printed out – you will be charged an additional separate doc download & print fee of not less than \$25.00.

Faxback Copies – \$1.50 per page *(letter or legal)* *(for time, labor, & service cost)*

Service Area & Mileage Fees – will be charged per the chart on the Services Page (www.ansnotary.com/services)

Note: When desiring service in an outlying area - call in advance for an exact quote.
Please allow time for bad weather conditions & icy roads in the winter months.

Repeat Visits to Signer –


If due to Error/Oversight of Notary – **No Charge!**

If Picking Up Stips not disclosed to Signer or Notary prior to Signing – min. \$50 + Mileage *(Round Trip)*

Cancellation Fees –

*If Appointment is Cancelled after Appointment is Confirmed & Docs have been Printed Out
But Prior to traveling to Signing Location - \$35.00 plus Doc Download Fee per set.*

*If Cancelled or Rescheduled by Signer or Signing Service after Arriving at Signing Location -
75% of agreed upon Fee plus Mileage *(Round Trip)*.*

 Payment for Services - *(services provided to Signing Services, & Lenders)*

7 Days Net after Signing of Docs or **Net Due on Funding - if Signing is full set of final Loan Docs**

Or the 15th or 31st whichever most directly follows date service was provided or loan is funded.

(Note: If Loan is Cancelled after Signing - Full Payment for Services is still expected.)

Please make Checks payable to: Name of Notary *(not "A Notary Service")*

Other Payment Arrangements – Only as Agreed Upon **Prior** to accepting Assignment.

Note: Payment 20-45 days after date service was provided.

Or

Payable the 15th &/or the End of the following month.

Late/Slow Payment Policy & Practices
See Below for Details

Will be subject to a Daily Interest Charge of 1.5% on Unpaid Balance Due

Or a \$25 Late Payment Fee **Whichever is More**

as well as all 3rd party collection costs –

Unless Waived by Notary



Signing Appointment Etiquette

Please Note -

After Introductions & the recording of Signer Identification –

Cell Phones will be turned off unless the Signer or Notary has a question where they need to contact the Signing Service or Loan Officer.

Calls from Signing Service or Lender to Notary during the Signing for the purpose of –

Checking to see if –

- Notary has arrived at signing location,
- the signing has been completed, or
- trying to hurry up the signing or Signers, or
- going over specific details of the signing with the Notary that should have been disclosed in writing &/or transmitted with the e-docs or discussed with the Notary prior to arriving at the signing appointment

Is considered *extremely* unprofessional & shows distrust of the Notary's ability to accomplish the task they were hired to perform & is disrespectful of the Notary Public's position as an Officer of the State.

(If this is your common business practice – please use another Notary.)

Upon Completion of the Signing –

The Signing Service, & Loan Officer will be promptly contacted by phone & notified by e-mail of the signings completion, etc.

Thank you for taking the time to review our Business Guidelines for Signing Services & Mortgage Lenders – we do appreciate your interest in & use of our services.

Your cooperation & assistance in complying with these guidelines will increase our ability to better serve you, the signers, & the Title Companies, & will insure our ability to provide the utmost in customer service.

If you have any questions – please don't hesitate to contact us – we'd be glad to talk with you about them.

Note – Service Fees are based on - the *NNA Min. Fee Schedule for Notary Signing Agents* – published originally 11/2003 (<http://www.nationalnotary.org/news/index.cfm?Text=newsNotary&newsID=170>) and the *UNAA Recommended Fees* (http://unitednotaries.org/index.php?option=com_content&task=view&id=22&Itemid=25).

Late/Slow Payment Policy & Practices for Notary Services Provided -

Unless other Financial Arrangements have been made & agreed upon Prior to Providing of Services -

Additional Fees Assessed for Late/Slow Payment after notary services have been provided –

When Payment is Received - payment will be applied to Late Fees first – then the agreed upon Fee for Services Provided.

Payments not received within 30 days from date notary services were provided -

Will result in termination of further services being provided until account balance (*including any late fees*) is paid in full.

Payments not received within 45 days (or more) from date notary services were provided -

May result in a "Notification of Late Payment for Notary Services Provided" (which will include File Name, Loan #, Date of Service Provided, etc.) being mailed or e-mailed to the following parties – lender; loan officer, title company, Notary Rotary, Notary Beware, National Notary Association, local Better Business Bureau, and your State Department of Consumer Affairs.

Note: This will not be a Request for Payment – *ONLY* a Notification of Late Payment Practices.
You will be notified should this action ever be taken.