

NOTARY SIGNING AGENT DOCUMENT DESCRIPTIONS

NOTARY & SIGNING AGENT GUIDE AND GLOSSARY

OVER
160 LOAN
DEFINITIONS

NOTARY SIGNING AGENT DOCUMENT DESCRIPTIONS

Address Certification

This document is used to confirm the borrower's current address. The borrower certifies that the address listed on the loan documents is accurate and that they reside at that location. It helps prevent fraud and ensures that all communications reach the borrower.

Affidavit of Continuous Marriage

This affidavit is used to confirm that a marriage has been continuous and uninterrupted for a specified period of time, as required when both spouses are involved in a transaction or need to establish legal or financial status.

Affidavit of Death of Joint Tenant

This document is used to declare the death of a joint tenant or co-owner of property, allowing the surviving tenant(s) to claim ownership rights accordingly.

Affidavit of Death of Spouse

This affidavit is used to verify the death of a spouse. It is required for joint accounts, property, or other legal matters, ensuring proper handling of the surviving spouse's affairs.

Affidavit of Death of Spouse Survivorship

Similar to the Affidavit of Death of Spouse, this document is used to confirm the death of a spouse and the surviving spouse's right to claim property without going through probate.

Affidavit of No Debts/Liabilities

This document is a sworn statement by the borrower affirming that they have no outstanding debts or liabilities against the property being financed. It ensures the lender's security.

Property Location

This form provides details about the location of the property being financed, including the address and legal description.

Provider of Service Schedule

This schedule lists the various services provided to the borrower, such as inspections, appraisals, and repairs, along with their fees.

Quitclaim Deed

This deed transfers any interest the grantor holds in the property to the grantee, without warranties, often used between family members or to clear title.

Release of Lien of Mortgage Lender

This document releases the property from a mortgage lien, which is a claim made by the lender against the property. It is issued after the loan is paid in full.

Request and Authorization for Lender's Loss Payable Endorsement

This request authorizes the lender to be listed as a loss payee on the borrower's insurance policy, ensuring that any proceeds from a claim are paid to the lender to cover the property's loss.

Request for Loss Payable Endorsement

Similar to the previous document, this request asks the insurance company to add the lender as a loss payee on the policy, protecting the lender's interest.

Request for Notice

This request asks the lender to be notified of any changes or important events related to the property, such as title changes or insurance claims.

NOTARY SIGNING AGENT DOCUMENT DESCRIPTIONS

Limited Power of Attorney

A legal document that grants a specific, limited authority to another person (often the lender or service agent) to act on the borrower's behalf for a set period of time.

Loan Search

A search conducted to identify any existing liens or encumbrances on the property, ensuring clear title before the loan is funded.

Loan Conditions

A document outlining the specific conditions that must be met by the borrower and lender before the loan can be funded and closed, such as providing insurance or clearing title issues.

Loan Disbursement Summary

A summary of how the loan funds will be disbursed, including amounts allocated to the borrower, closing costs, and any other payments made on the borrower's behalf.

Loan Estimate

A document that provides an estimate of the loan terms and closing costs, given to the borrower within three business days of applying for a mortgage.

Loan-Related Disclosure

A disclosure related to the lender's quality control process, which may include verifying the borrower's information and ensuring compliance with loan underwriting guidelines.

Lock-In Agreement

An agreement that locks in the borrower's interest rate for a specified period, protecting them from rate fluctuations before closing.

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Notary Signing Agent Guide

Richard Bailey

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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Notary Signing Agent Certification Study Guide ,2016-04-22

Notary Loan Signing Agent Comprehensive

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committed to teaching people how to launch a successful mobile notary business They have also recently expanded into a regional signing agent service They are located in Port Orange Florida Notary Signing Agent Certification Study Guide National Notary Association,2015-05-04 How to Start, Run & Grow a Part-time Notary Public & Loan Signing Agent Business Richard Bailey,2018-08-10 How to Start Run they call on local loan signing agents who are also a notary public The job of the notary loan signing agent is to meet with the applicants in person and have them sign and notarize their loan closing documents then send the documents back to the lender A typical loan signing can take around an hour to an hour and a half and the compensation ranges from 100 200 for each closing Since all Notary signing agents are also Notary public by default you can also offer your notary service to your local community and pick some extra income If you had to notarize any documents lately then you know a typical notary charges between 10 25 to notarize a document Best of all you don't have to give up your full time job or business to start this business You can always offer your services just in the evenings and weekends and only when you are not busy doing things with your family Lets say you only offer your services on the weekend and do about two closings a week which is around 4 hours of work You can make anywhere from 200 400 each week Let's say you make the average of 300 a week that would mean you are making 1 200 extra each month which is 14 400 per year Tell me isn't that a great side income to have If this interests you enough here is what I show you in this book In Part 1 What is Notarization The Notarization Process Difference Between Notary Public and Notary Signing Agent What Certificates and Training You will Need Five Benefits Becoming a Notary Signing Agent The cost to become a Notary Signing Agent How to get Started Supplies you will need Expenses to Consider Insurance Bonds You will Need Running a Notary Signing Agent Business How to get your First Assignment How to get in and out of State clients Eight Ways You Can Make Extra Money Detail Step By Step Process to Become a Notary Signing Agent How to Renew Your Certificates In Part 2 I outlined the exact requirements you will need to fulfill for each of the 50 States along with District of Columbia **Notary Loan Signing Agent - Comprehensive Certification Course and Reference Manual** Nancy S. Oram,2010-06-18 Updated 2012

Becoming a Notary loan signing agent can change your life by offering you a new lucrative career As an independent contractor this home based business adapts to either full time or part time hours Once you become a Notary in your state all the information and training you need to become a Notary signing agent is in this very detailed and complete home study course business guide Over the last several years I've had the pleasure of coaching many new agents in all the important details required by the loan industry This course and manual is a direct result of that real time one on one coaching And once you've completed the course it becomes a field manual to refer to as often as you need to I feel very passionate about upholding the integrity of our dual role that of commissioned Notary Public and loan signing agent I hope this training starts you off on a lucrative and fulfilling new career The industry needs well trained agents That's you Please note Loan Signing Agent certification is not legally required to perform loan signings Simply being a commissioned Notary Public is all that is

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