



# The Free Introductory Signing Agent Training Course

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## How the Notary Signing Agent Field Developed

Prior to the year 2000, when a person wanted to buy a house or refinance their home they contacted their bank or the mortgage company for a loan. After filling out mounds of paperwork the “borrower” (a homeowner who borrows money) would drive back to the bank to “close” the loan. Because most banks are only open during business hours, the borrower would often need to schedule time away from work and be inconvenienced. The documents were then notarized by a notary (who probably worked for the bank) and two witnesses were present to witness the borrower’s signature.

But as interest rates plummeted lower, the real estate field became very competitive. In order to compete, lenders were forced to offer special incentives to borrowers in order to win their business -- like coming to the borrowers home to close the loan at a time convenient for them. It was about this same time that the UCC (Uniform Commercial Code) law was changed allowing a notary to serve as a witness as well as perform the notarization. (Two witnesses were no longer required.) This is essentially when the job of “notary signing agent” (as we know it today) was born.

But the notary signing agent field is not really brand new. I have personally spoken to notaries who have been working freelance for many years as a notary signing agent before the “notary signing agent” field became well known. Therefore, the field is not really brand new -- but brand new to the masses.

## What is a Notary Signing Agent?

A notary signing agent is a notary who works on a freelance basis in their own business. Their customers are mortgage, title and signing companies who hire them on a “per job” basis. Using a very brief overview, this is how the process works:

1. The notary signs up with mortgage, title and signing companies; normally through an online application.
2. Company contacts notary when they have a signing assignment within the county the notary serves.
3. The notary accepts the assignment and receives a set of mortgage documents (from 50 to 300 pages depending on the loan).
4. Notary takes documents to borrowers home at an appointed time and performs the signing and proper notarization. (This is where you need to obtain proper training or you will be out of business very fast.)
5. Notary returns signed and notarized documents back to the company.
6. Company pays notary a fee for this service.

Please note that this list is only a BRIEF overview to give you a general idea of the process. At this point, I am sure you have many questions and I will attempt to answer some of them in this introductory course.

But before we go to the general questions and answers, let's explore the list provided above in a bit more detail.

- 1. The notary signs up with mortgage, title and signing companies; normally through an online application.**

Before you run to your computer and start signing up with mortgage, title and signing companies, your first step is to know how to do your job properly. You are starting a new business. Do you think Pizza Hut opened up their restaurant before they knew how to make a pizza? Of course not. And if you are not willing to spend some time building your company properly (and

learning how to do your job properly) first -- please do not enter this field. The notary signing agent field is filled with too many people who produce poor quality work. The notary signing agent field is in need of professional notaries who take their jobs seriously and know what they are doing. If you are this type of person -- WELCOME. Unfortunately though, because of the poor quality work produced by other notaries, it will take time to prove the quality of your work to the companies. But once you do -- you will have more work than you can handle.

The best way to obtain initial training is to contact other notary signing agents in your area and ask to meet with them over a cup of coffee or lunch. Of course you would offer to pay them (or at least buy the coffee or lunch) to compensate them for their time. This foundation will provide you with more benefits compared to attending classes and seminars.

Now don't misunderstand me. I stress and encourage all good notary education. But nothing beats on the job training from notaries who are already out there doing the job. It's the same thing as if you wanted to work as a teacher, you would go work with teachers to learn the job from the inside out.

How do you find notaries in your area to contact? The internet makes it very simple. You can go to any search engine and type in the search words "find a notary" or "notary directory" and you will have a big list to choose from. Here are a few links to get you started:

- ❖ <http://www.50statenotary.com/mentors/>
- ❖ [http://1800anotary.com/other\\_notaries.htm](http://1800anotary.com/other_notaries.htm)
- ❖ <http://www.usanotaries.com/>
- ❖ <http://www.123notary.com/>
- ❖ <http://www.notarydatabase.com/>

But be aware that not every notary you contact will respond to you. Some notaries still have a fear of networking with others because they are afraid

they will steal away their business. You do NOT want to be trained by people who think like this. Any successful notary in this business will tell you that they became successful doing an excellent job for the companies they worked for and networking with others notaries. So don't be insulted if you send a few emails to notaries in your area and do not get a response. Instead, send out an email to every single notary (in your area) that you find in the notary directories. Your email should say something like:

*"I found your name and contact information in a notary directory on the internet. Because you and I are located in the same area, I would like to meet with you to get more information about the notary signing agent field. I was commissioned as a notary in \_\_\_\_ (year) and have several questions. I realize your time is very valuable. Therefore, I would be more than happy to buy you lunch or pay a reasonable fee for your time. Please call me at 000-000-0000 or email me with your telephone number so I can contact you to set up an appointment. Thank you for your time and consideration.*

I guarantee -- if you send out a nice email invitation like this to every notary in your area you will get a response. By offering a payment of some type, you are showing the notary that you are serious and not looking for a hand-out. (There are many freeloaders in any industry who are always looking for something free. Don't be one of them!) What amount of payment should you offer? Leave that up to the notary. If the price is more than you can afford, tell them the price is not within your budget and contact someone else. Often, you will find that successful notaries who love helping people will not ask for any payment. In cases like this, you should at least send a Thank You card.

When you first contact the notary by phone, only set up an appointment to meet them over coffee or lunch (like you would a friend.) Only proceed with asking them to take you with them on an assignment if you feel comfortable and "click" with the notary. At this stage you are doing research so you can

understand more about the job. If you find out you actually “click” with this notary, only then should you proceed with the suggestion to accompany him or her on an assignment. You want to obtain your training from a notary that you enjoy being around and communicate with effectively. This will help to accelerate your learning curve.

Additionally, if you find a good notary you “click” with, you can build a friendship with someone who can back you up in the event of an emergency. (Like when you are stuck on an assignment and cannot meet your next appointment.) Ask any successful business owner “how” they became successful and every one will tell you that networking with other successful people was one of their key elements to success. You should do the same.

## **2. Company contacts notary when they have a signing assignment within the county the notary serves.**

Unless you live in a very remote area where notary services are few and far between, companies do not always immediately call you when you fill out an application online. You often have to follow-up with a resume or a professional cover letter that lets the company know you are interested in working with them and are dependable and knowledgeable.

However, most companies will not hire notaries with no experience unless you have proven to them you are dependable and worth taking a chance on. This is because they have been “burned” in the past by inaccurate signings that were done by lazy and incompetent notaries. Some companies may even ask you to take a test before signing up to work for them to verify you have some type of knowledge as a notary signing agent. And the worst part is that if you have no experience you will be forced to take the low-rate \$40 and \$50 assignments which do nothing but cost you money in the long run. (It’s the same thing as a person with no college education who often must take minimum wage-paying jobs.)

Therefore, you need to make a decision right now. Are you willing to invest a few weeks into learning how to do a professional job and obtaining more education before signing up with companies -- or do you sign up with them in an attempt to make a fast buck and destroy your company? The choice is yours.

Many new notaries will email me with the question: *“When I fill out an online application to sign-up with a company -- what information am I supposed to put in the “prior experience” area of the application form if I have no experience?”* The answer is to get some “prior experience.” That experience could be obtained from meeting with a notary in your area (like we just discussed) and going on a few signings. Then, when you fill out the application, you can state that you have been in attendance at \_\_\_ (number) of signings and personally trained by a notary signing agent with \_\_\_ years experience. This will put you ahead of the competition.

Of course, some people like to skip this step. This is why their business is short-lived and they don't make much money. Notaries who get their commission today and begin signing up to work as a notary signing agent tomorrow is the same thing as a person trying to drive a car without any prior training. They will either crash their car or kill themselves. The same holds true for a notary who does not obtain the proper training in mortgage closings BEFORE signing up to work for the mortgage, title and signing companies. So I urge you to take the time to complete this important step. I guarantee the rewards are worth it!

### **3. The notary accepts the assignment and receives a set of mortgage documents (from 50 to 300 pages depending on the loan).**

Many new notaries ask me how many pages there are in a set of mortgage documents. Others suggest that I put a set of documents on the internet for them to view for training purposes. Just asking this question tells

me the notary has no clue what their job entails. First of all, every mortgage package is unique and different because every loan is unique and different. While there are standard documents that appear in every loan package (mortgage note, deed, Settlement Statement, etc.) there will always be a new form showing up from time to time that you may not be familiar with.

To find out what mortgage documents look like, call up a close friend or relative who is a homeowner and ask them if you could look at their loan papers for training purposes. Another fantastic method of learning about all the major documents in a mortgage loan package is to purchase the Notary Home Study Course from the National Notary Association. To get your copy, do the following:

- a. Visit <http://www.nationalnotary.org/supplies/index.cfm?referID=A23039>
- b. Click on "Education, References and How-To's"
- c. The Notary Home Study Course (Item 05001) is at the top
- d. Or, call 1-800-US-Notary and order a copy by phone

**4. Notary takes documents to borrowers home at an appointed time and performs the signing and proper notarization. (This is where you need to obtain proper training or you will be out of business very fast.)**

This is where your training with the notary mentor in your area will come into play. This step is the most important step you need to learn because it is what you are being paid for. If you do not do a thorough, accurate and detailed job for the company you are working for, not only will they never call you again for an assignment but you will probably not be paid. The documents you are dealing with in a mortgage loan closing are legal documents that must be notarized properly and signed correctly by the borrower. For documents that are filed with the court, your "t's" must be crossed and all your "i's" dotted. If not, the document may be rejected and cause an expensive delay in

the closing of the loan. When this happens, many people get angry and you earn a bad reputation within the industry -- which could put you out of business rather quickly.

That is why I cannot stress enough to obtain as much on the job training from a local notary signing agent before you jump into this field with both eyes closed. And if you cannot find a notary in your area, expand your search to other areas within your state or even an adjoining state. If you find a notary who is willing to help you (but lives too far away), you still can call and get information. Just remember -- the notary who answers your questions is spending his or her time doing so. Always offer some type of compensation at the close of your conversation, and if the notary is kind enough to not accept payment, mail him or her a Thank You card or perhaps a box of candy. Kind gestures always pay off for you in business as well as your personal life.

#### **5. Notary returns signed and notarized documents back to the company.**

When I first started doing signings the majority of the companies would send me TWO sets of mortgage documents by either Federal Express or UPS Overnight. One set was for the borrower(s) signature and my notarization; and the other set was for the borrower(s) to keep after the appointment was over. However, today most companies will save the postage and printing expense and send the mortgage documents to the notary in PDF format by email.

What is PDF format? The acronym PDF stands for "portable document format." In order to make a PDF document yourself, you must buy a software program called Adobe Acrobat or PDF Factory Pro. But most notary signing agents never have the need to make their own PDF documents. Instead, they only need to download and install the FREE Adobe Reader. Most new computer systems already have Adobe Reader installed when they come from the

factory. If your computer doesn't you can download a free copy at:  
<http://www.adobe.com/products/acrobat/readstep2.html>

Of course, if you downloaded this ebook and printed it out, you already have Adobe Reader on your computer and there is nothing else you need buy or install to begin accepting edocs (another word for electronic documents.)

When documents are sent to you electronically, you are responsible for printing out TWO sets of copies so one set can be left with the borrower(s). The company normally pays you an additional fee for this service.

Once the documents are signed and notarized, the company will provide you with their procedure for mailing the documents back to them. Most companies provide you with their UPS account number so they will be charged for the postage when the documents are received. Others may have alternative methods. But under no circumstance should you be responsible for paying the overnight postage to return mortgage documents to the lender.

#### **6. Company pays notary a fee for this service.**

When you work for a company you should find out their method of payment for your services before you accept the assignment. Some companies will have you send an invoice to a separate address, others will have their own invoice that you fill out and fax to them. Every company is unique as to their own procedures, so make sure you find out what you need to do so you will be properly paid. Many notaries have never received payment for their services simply because they never complied with the payment procedures implemented by the company.

### **Questions and Answers**

Now let's move on to some common questions asked by new notaries to the notary signing agent field:

**Q:** What is an NSA?

**A:** An acronym for “notary signing agent.”

**Q:** Do I have to become Certified by the National Notary Association (NNA) to work as a notary signing agent?

**A:** No -- but many mortgage and title companies give preference to notaries who are certified by the NNA.

**Q:** What if I already obtained a certification from my state or another source other than the NNA?

**A:** That is fantastic! However, your state certification is not the same as the certification offered by the NNA. The NNA is a nationally recognized organization. Your state certification is only recognized in your state.

**Q:** How much money will I make?

**A:** This is an impossible question for anyone to answer. The real estate market is like a roller coaster and if you only do signings for mortgage, title and signing companies, you will find your income will fluctuate from month-to-month. In addition, every state has a different population. For instance, if you live in New York City, you will probably receive more signing assignments than if you live in Dante, Virginia simply because of the population factor. That is why many notaries who live in smaller towns expand their county service area to include more counties within their state. This means more travel expenses for the notary, but in some areas this may be the only recourse a notary signing agent has until they learn how to expand their business and offer additional notary services (which I cover in detail in my book, *“How to Start, Operate and Market a Freelance Notary Signing Agent Business”*. (For more information, see Page 24 of this training course.)

**Q:** What are the types of companies I will be working for?

**A:** There are at least three different types of companies you may be working for as a freelance notary signing agent. They are:

1. **Mortgage Companies** -- Mortgage companies can either be a lender or directly connected to the bank financing the loan. These companies are the best to work for because they pay the notary the most money. Unfortunately, working for a mortgage company directly as a freelancer is not as simple as filling out an application. I cover more information about this topic in my book, *"How to Start, Operate and Market a Freelance Notary Signing Agent Business."* (See Page 24 of this training course.)

2. **Title Companies** -- The title companies are used in a variety of different ways by the lender. In most cases, the title company performs the actual title search for the property and coordinates with the lender or mortgage company to compile the loan package before it is delivered to the borrower(s) for their signature. As a notary signing agent, you can also learn how to do title searches and increase your income working directly for the title companies. Unfortunately, working for a title company is also not as simple as filling out an application. I cover more information about this topic in my book, *"How to Start, Operate and Market a Freelance Notary Signing Agent Business."* (See Page 24 of this training course.)

3. **Signing Companies** -- Signing companies can be run by one person or many people. They are also companies that most notary signing agents will be most familiar with because the majority of us start out by working for them. The downside is that you will receive less money working for a signing company compared to a mortgage or title company, but until you gain experience and build a reputation for the quality of your work, you can only expect to be paid a lower fee.

**Q:** Why can't I work directly for mortgage and title companies and eliminate the signing company altogether?

**A:** The main reason is because you do not have any solid experience as a new notary and you also do not have a reputation in the field yet. Mortgage and title companies only deal with experienced and knowledgeable notaries who have a reputation for dependability and a higher level of knowledge in the industry. Unless you personally know someone in the mortgage and title industry who can get you work without any experience, you will have to spend time proving the quality of your work and build a reputation for yourself. How long with this take? It depends on you and the amount of effort you put forth. No one can answer this question except you.

Therefore, if you have no experience working as a notary signing agent, approaching mortgage and title companies at this stage of your career would be suicide. Not only would you probably not get hired but you could risk ruining your reputation in the industry.

To help illustrate my point, let me tell you a true story about a notary I talked with for several hours about her experience:

Tammy was a newly commissioned notary and she heard about the notary signing agent business. She knew she could notarize documents and she believed that all she had to do in order to notarize mortgage documents was sign her name and apply a notary stamp to a piece of paper. What could be easier?

Tammy opened up her local yellow pages and sent her resume to all the mortgage and title companies in her area. She also included a cover letter telling them she was available for notarizing mortgage documents at a price of \$150 per loan closing. The large companies never replied, but one smaller mortgage company called Tammy to do a signing for them in her area.

Tammy got in her car, drove to the mortgage company, picked up the documents and drove to the borrower(s) house to obtain their signatures and notarize the documents. It never entered her brain to look over the documents. Her concern was getting the job over with and making some cash.

However, when Tammy opened up the package of mortgage documents at the borrower(s) home she was totally confused. She had no idea what each one of the documents were for, let alone which documents needed to be notarized. Tammy also did not understand that the document titled "Note" was to be initialed by the borrower(s) at the bottom of every page, front and back. Then when the borrower(s) started asking her questions like, "*What does this document mean?*" Tammy had no clue how to answer. She was not aware of any unauthorized practice of law regulations so she simply guessed at the answers in order not to appear dumb. In addition, Tammy was afraid to call the mortgage company and ask them a question because she didn't want them to think she was inexperienced. (Bad mistake.)

Needless to say, this loan closing turned out to be a disaster for the borrower(s), the mortgage company, the title company and Tammy. She returned the documents incomplete and in non-compliance with local notary regulations. She also had committed unauthorized practice of law by guessing at answers she provided to the borrower(s) and could have been fined \$500 per document if charges would have been filed by the mortgage company. And to top it all off -- Tammy never got paid for all her trouble because she did not do her job properly. The mortgage company had to hire another notary to do the job, causing a delay in the loan approval as well as inconveniencing the borrower(s) with another loan signing appointment.

Tammy's first reaction to all this was: "*Working as a freelance notary signing agent is a crock!*" In fact, she had second thoughts about whether she made the right decision to enter this field. Only until she joined a notary group on the internet did she learn that it was HER FAULT for not taking time to learn the basics. The old saying: "*You have to learn to crawl before you*

*can walk*” still holds true today. You were not born with the knowledge to be a notary signing agent. It is a skill you must learn and it up to you to seek and find that knowledge.

**Q:** What do I need to set up my office as a notary signing agent?

**A:** The following is recommended for any new notary office:

a. **A computer preferably with high-speed internet access.**

Modems are slow and commonly lose their connection in the middle of downloading documents. This can cause you to lose data.

b. **An email address that will NEVER change.** Most notaries will get a free Yahoo, MSN or Hotmail email account when they start a business. This is okay, but you should NEVER sign up for the free email service. Instead, pay the fee for a paid Yahoo, MSN or Hotmail account (which is normally less than \$20 for an entire year.) Stay away from the free accounts because you will have a limit to the file size you will be able to receive. It would be tragic for you to not be able to download the documents for a mortgage signing in the middle of a rush situation. And this can happen when you don't pay for an email account.

Also, you need to learn some **basic email etiquette** before you start doing business on the internet. I have seen many people destroy their business and get a bad reputation on the internet simply because their emails are unprofessional, filled with too much personal information or do not contain the right contact details so that an interested person can contact them.

Take a moment and explore the following websites to obtain some basic email etiquette. The time is well worth it!

<http://www.albion.com/netiquette/corerules.html>

<http://www.walthowe.com/navnet/faq/guidelines.html>

[http://www.getnetiquette.com/netiquette\\_guide.html](http://www.getnetiquette.com/netiquette_guide.html)

c. **A laser printer and/or a laser fax.** Not only is a laser printer much more economical to operate compared to an ink jet printer -- it also is essential that ALL legal documents be printed on a laser printer. Why? Because an ink jet printer prints with “wet” ink and it is easy to alter the document. A laser printer prints with “dry toner” and it is virtually impossible to alter.

Hardware Recommendations:

HP LaserJet 1320 Laser Printer (approx. \$399.00)

Brother IntelliFAX 2800 (approx. \$199.00)

This list is only the bare essentials. I have not covered your notary supplies such as a journal, briefcase, business cards, etc. These supplies can be obtained from a variety of sources. You can go to any search engine and type in the search words “notary supplies” or receive a discount on all your notary supplies when you join the National Notary Association. (See the 50 State Notary website at <http://www.50statenotary.com> for a direct link to the National Notary Association.)

**Q:** What is my next step?

**A:** Before you start any new business you need to take the important step of researching and educating yourself about the job you will be doing. Below are some excellent resources to get you started:

- ❖ Book: “How to Start, Operate and Market Your Freelance Signing Agent Business” by Victoria Ring  
<http://www.50statenotary.com/book/>

- ❖ Certification and Training, offered by the National Notary Association (NNA and NSA)  
<http://www.nationalnotary.org/supplies/index.cfm?referID=A23039>  
Click on “Notary Signing Agents” and select “Certification Program” from the menu
  
- ❖ Essentials of Notary Practice, offered by The American Society of Notaries  
<http://www.notaryeducation.com/online.cfm>
  
- ❖ Mortgage Terms, offered by Mortgage-X  
<http://mortgage-x.com/vocablry/a-to-c.htm>

There are also other notary seminars and classes offered that are specific for each state. Go to any search engine and type in the search words “notary training” or “notary education” to find links to these training materials offered in your specific area. Or contact the National Notary Association at the link provided above. The NNA has a wide variety of State Primers that offers excellent notary education as well as offering notary workshops and seminars in various areas of the country.

**Q:** Should I join online notary discussion group to learn more?

**A:** The majority of free notary discussion groups are filled with nothing but gossip. Gossip will never provide you with education to become successful in this field. Gossip only takes up your time and never puts money in your pocket. The best online notary discussion groups are ones that you pay to join or you must register before you have the ability to post a message. Discussion groups that are not monitored should be avoided at all costs.

Personally, I never participate in any notary discussion groups because of all the gossip. I also do not like to read the National Enquirer or The

Star (available at grocery stores everywhere) because they are filled with nothing but gossip also. That is why I created a FREE weekly newsletter called The Notary News. Sign up now to begin your subscription:

<http://www.50statenotary.com/subscribe.html>

### **Tips for Starting a Home Business**

When you turn on the television you are bombarded with success stories of people who placed a few ads, walked to their mailbox and had \$1,000s of dollars to take to the bank, in which they bought a new car, paid off all their bills and took an exotic vacation.

Other people simply bought a book or a set of tapes, listened to them once and immediately put the “secret” plan into place. Within less than 30 days, this same person made \$25,000 – by following just one little simple technique revealed in this new power-packed audio tape series. In fact, if you purchase this package for only 4 easy payments of \$39.95 (that’s a total of \$159.80) – they will guarantee you will make 10 times your money back within 30 days or you can return the kit and get all your money back. I’ve heard enough!!

Okay folks – let’s get our minds out of fantasy land and expose our minds to the TRUTH. As most of you know, I have started and developed 11 different companies since 1988. I am not saying this to brag in any way. I am telling you this to help you to realize that I know first hand what it is like to start, market, operate and grow a business from home. And believe me – it takes HARD WORK. That’s something the “get-rich-quick-schemes” don’t tell you. The bogus advertising focuses on how much money you will make, how you will now be able to afford to send your kids to college, etc. etc. etc. Listen to them. You will never hear them tell you how much real work is involved in owning and operating your business. Why? Because advertisers

who use this method of marketing make their money from the sale of their stupid and ridiculous audio tapes, CDs and books – not from making you rich so you can live and tell about it.

### **There is No Magic Bullet!**

Running a business from your home takes dedication, self-discipline and a love for what you are doing. Why do you need a love for your product or service in order to have a successful business? The answer is quite simple. Have you ever had a job that you absolutely hate? Of course you have – we all have. Have you had a job you hated so bad that you didn't want to get out of bed to go? Me too! Or, have you had a job that you hated so much that regardless what they paid you – you still hated your job? Me too!

So take a personal assessment of your own thoughts and feelings and perhaps you can better understand why it is important to love the product you have decided to build a home business around. Since you will be your own boss – if you don't love your own company's product and services – you will not have the drive needed to make your business succeed. A farmer who makes a living farming – normally loves farming. An airline pilot is a person who loves to fly planes. Cheryl of Cheryl's Cookies loved chocolate chip cookies before she opened her business. I am sure you get the idea.

Many times people will start a business from home with the sole thought of making money and being their own boss. That's because they have been educated solely by the media hype – which is VERY WRONG!! If you think like this – immediately deprogram your mind. Starting an operating a business from home first takes a love for your product or service or you are destined for failure before you start.

It's the same with starting a notary signing agent business. The following list will help to determine if the notary signing agent field is right for you:

1. Must be very detail-oriented because the slightest oversight could nullify a legal transaction.
2. Must enjoy traveling and are familiar with the areas you are serving.
3. Must enjoy meeting people and interacting with others on a personal but professional basis.

Some notaries start out in the notary signing agent field and move to other areas because they prefer to stay at home. While others dearly love being on the road, traveling from appointment to appointment, meeting people and doing their jobs. Only you can make the decision that is best for your situation and personality.

Remember -- your business is YOUR child. Just like a human being is developed inside the mother's womb for 9 months, after birth - that human being lives for another 70 or 80 years. No human being is born knowing how to earn a living as well as having social skills. Those are qualities that are developed over a period of time living through a wide range of life-experiences. In other words, the hard work of raising a child begins after the child is born.

It is the same way with the birth of a new business. After forming your company - if you want that company to grow and prosper you will need to spend time making that happen. And it takes work to make that happen - just like it takes work to raise a child. But if you love your business enough and believe in it - you can make it very successful and earn a steady income for many years into the future. That's right. A new business is an excellent investment that can continue earning you money for the rest of your life.

You have reached the end of the **Free Introductory Signing Agent Training Course**. Print out Page 23 to obtain your Certification of Completion.

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## Great Internet Links for Notaries

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Check out the great internet links below specifically for notaries. Network with others, learn how to advance your notary career and earn extra money in the process.



### **United States Notary Association**

<http://www.enotary.org>

### **The American Society of Notaries**

<http://www.notaries.org/>

### **Directory of companies hiring notaries**

[http://www.50statenotary.com/directory/company\\_listing.html](http://www.50statenotary.com/directory/company_listing.html)

### **Locate and network with other notaries:**

<http://www.50statenotary.com/search>

### **Get Listed in the Nationwide Notary Directory**

[http://www.50statenotary.com/search/order\\_getlisted.html](http://www.50statenotary.com/search/order_getlisted.html)

### **Subscribe to The Notary News**

<http://www.50statenotary.com/subscribe.html>

### **Advance your Signing Agent Education**

<http://www.signingregistry.com>

### **Pass the nationally-recognized CACE Exam**

<http://www.justpointandsign.net/cace.htm>

### **My Mobile Notary Software Program**

An excellent accounting software specifically for notary signing agents.

<http://www.thefelicita.com/>

### **View Past Issues of The Notary News**

<http://www.50statenotary.com/ezine/>

### **“How to Start, Operate and Market a Freelance Notary Signing Agent Business”**

<http://www.50statenotary.com/book/>

### **“How to Start a Virtual Bankruptcy Assistant Service”**

<https://www.713training.com/cart>

### **Notary Training on CD-Rom**

<http://www.50statenotary.com/videotraining/>

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## Great Internet Links for Notaries

### Page 2

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#### **Field Inspector**

Search the database for field inspector job opportunities.

<http://www.fieldinspector.com/>

#### **Mortgage Ramp**

Click on "jobs" and sign up to do home inspections.

<http://www.mortgageramp.com/>

#### **Listen to Previously Recorded Notary Training Teleconferences**

<http://www.713training.com/teleconference/>

#### **Bummer Hosting.Com**

Web hosting service I personally recommend.

<http://www.bummerhosting.com>

#### **Download Your Own W-9 Tax Form**

<http://www.chasemellon.com/downloads/w9.pdf>

#### **Join the Notary Teleconference Club**

<https://www.50statenotary.com/audio/signup.php>

#### **Adobe Acrobat Reader**

<http://www.adobe.com/products/acrobat/readstep.html>

#### **Business License Information**

<http://www.sba.gov/hotlist/license.html>

#### **Keep Updated on Fraudulent Companies**

<http://www.notarybeware.com>

#### **FREE: 50 State Notary Desktop Guard Dog**

<http://www.50statenotary.com/freegift/index.html>

#### **FREE: 1611 King James Bible**

<http://www.servantofjesuschrist.com>



# Certificate of Completion

This is to certify that

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has successfully completed

## The Free Introductory Signing Agent Training Course

on

this \_\_\_\_\_ day of \_\_\_\_\_, 2006



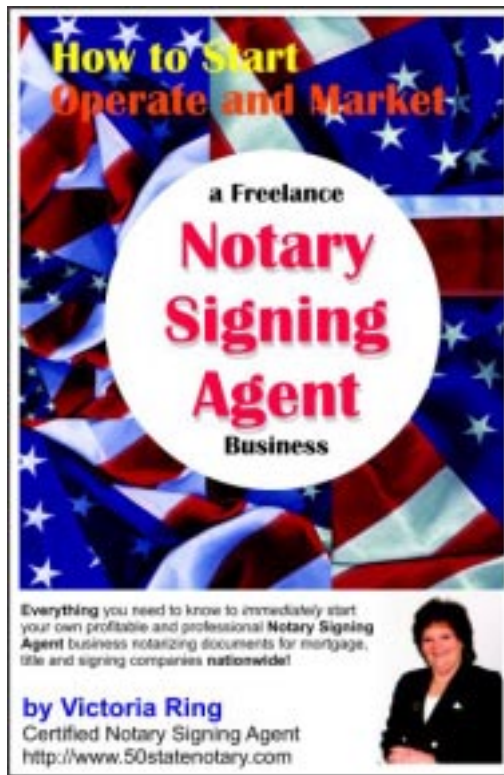
*Victoria Ring*

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Victoria Ring, CEO  
50 State Notary

**50 STATE NOTARY.COM**  
<http://www.50statenotary.com>

This certificate does not serve as any endorsement by 50 State Notary for the aforementioned notary. This certificate also does not indicate the notary obtained certification or testing. The purpose of this certificate is to verify the notary mentioned above has downloaded the Free Introductory Training Course provided online by 50 State Notary. No other claims are made.



## “Partial” List of the Table of Contents

### Section 1 - Getting Started and Doing Your Job Properly

- ✓ What is a Notary Signing Agent?
- ✓ How Do You Become a Notary Public?
- ✓ How to Join the National Notary Association
- ✓ How to Get Work Without Joining the NNA
- ✓ How Does the Mortgage Loan Process Work?
- ✓ Accepting Your First Assignment
- ✓ Your First Appointment With Borrower(s)
- ✓ Document Signing Procedures
- ✓ Keeping Track of Invoices Due You
- ✓ The Mortgage Documents:
  - The Note
  - The Deed of Trust
  - The “Right to Cancel” Form
  - The Truth in Lending Disclosure
  - HUD Settlement Statement
  - W9 Tax Form
  - Request for Copy of Transcript Form 4506
- ... **plus 11 more major documents**
- ✓ Making Proper Journal Entries
- ✓ How to Become a “Certified” NSA
- ✓ Notary Errors and Omission Insurance
- ✓ Paying Taxes on the Money You Earn
- ... **plus much more**

## How to Start, Operate and Market Your Own Freelance Notary Signing Agent Business

### Section 2 - Setting Up Your NSA Business

- ✓ The Truth Behind the Three “Myths” of Starting a Business
- ✓ Medical Benefits for the Self-Employed
- ✓ Managing Your Business
- ✓ Business Planning
- ✓ Developing Good Organizational Skills
- ✓ Developing a Good Filing System
- ✓ Should You Own Your Own Business of Work for Someone Else?
- ✓ Setting Up Your Notary Office
- ✓ Securing an Internet Domain Name
- ... **plus much more.**

### Section 3 - Marketing Your Business

- ✓ Developing a Mindset for Marketing
- ✓ Email Communication Tips
- ✓ Avoiding Fraudulent Marketing Techniques
- ✓ Internet Marketing Tips for NSAs
- ✓ Listing with Search Engines
- ... **plus much more.**

### Section 4 - Other Ways for NSAs to Make Money

- ✓ Ideas for NSAs to Increase Their Income
- ✓ How to Set Up a Title Company
- ✓ How to Do a Title Search (Step-by-Step)
- ✓ How to Start a Signing Company
- ✓ How to Work Directly for Mortgage and Title Companies and Earn More Money
- ✓ How to Locate Mortgage Companies
- ✓ How to Locate Title Companies
- ... **plus much more.**

### Section 5 - Questions and Answers from NSAs

- ✓ Questions and Answers from NSAs

### Section 6 - Web Site References

- ✓ References for NSAs on the Web
- ✓ How to Build Your Skills in Internet Research

**To order: See Next Page ▶▶▶**



## **WANT TO KNOW MORE? Attend a FREE Weekly Training Teleconference**

Are you tired of attending free teleconferences that do nothing but try to sell you something? So are we. That is why 50 State Notary decided to start the weekly Business Power Talks teleconference meetings. These teleconferences will be a great place for notaries to get together, network, share ideas and obtain answers to important questions to help them grow their business. So make it a point to mark your calendar today and join in on the fun this coming week!

### **Are the teleconferences really free?**

Yes. The only cost to you will be for the long-distance call. However, if your cell phone provides you with free long-distance minutes the teleconference will cost you nothing but your time.

### **How do I attend?**

At the time of the teleconference simply call:

**308-377-8200**

**and enter PIN: 519158 followed by the # key on your touchtone phone**

You will automatically be connected to the teleconference. If the host has not arrived when you call in you will be placed on hold and hear music playing.

### **When should I mute my phone?**

Before you call in to attend the teleconference make sure you are in an area that is free from background noise. This is important because any noise (dogs barking, babies crying, coughing, sneezing, etc.) will be heard by all the callers. Therefore it is important that you MUTE YOUR PHONE unless you are asking a question and verbally participating in the teleconference. You also may press \*6 on your phone to mute out the background noise. When you have a question and wish to join the conversation, press \*6 again to unmute your phone.

### **When are the teleconferences held?**

See the time schedule detailed at the right. We look forward to having YOU JOIN US!

FREE Teleconference for  
**NOTARY SIGNING AGENTS**

hosted by Victoria Rivera  
developer of the CACE Exam

Every **TUESDAY** Evening

8:00 pm ..... Eastern Time Zone  
7:00 pm ..... Central Time Zone  
6:00 pm ..... Mountain Time Zone  
5:00 pm ..... Pacific Time Zone