

Please fax back to 855.296.6316 or via email to

[fax@npnservices.com](mailto:fax@npnservices.com).

Please do not send back with loan documents. NPN USE ONLY!

3151 Airport Avenue Suite K-108 | Costa Mesa CA 92626 | 855.731.5139 (O) 855.296.6316 (F) | [www.npnservices.com](http://www.npnservices.com) | [order@npnservices.com](mailto:order@npnservices.com)

Attention Signing Agent,

Thank you for assisting our office with the attached closing. The following describes National Preferred Notary Inc.'s (NPN) deduction policy. In order to receive full payment, it is the responsibility of the Signing Agent to ensure that all documents are properly executed prior to leaving the signing location. [Properly Executed: Signed, Initialed, Dated, Notarized, and Filled Out- if applicable], Adherence to all Lender Instructions- including fax backs, Execution of NPN's Borrower Acknowledgement Form [Signed by both borrower and Signing Agent], and assurance that all updated compliance documents are on file with NPN. [Commission, E&O, NNA Background Certificate, W9, NPN Working Agreement & Confidentiality Agreements, License Title Producer License (MD,DC,IN)]

Should a notary error be identified during the post-audit review, it will be the responsibility of the Signing Agent to correct the error-regardless of its severity, at the Signing Agent's own expense, including but not limited to: Additional Trip, Additional Print and Return Overnight costs. NPN deductions are as follows:

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**Major Errors- \$25.00**

Error on ANY notarized document.

Print Error: Cut off Documents, Printing on Both Sides, Shrunken Pages.

Neglect of Fax Backs- if necessary.

**Minor Errors- \$10.00**

Missed Signature, Initial, Date on Non-Notarized Document.

Not collecting requested items to be picked up at the table (If borrower does not have, you MUST advise NPN).

**Critical Errors- NO PAYMENT**

NO SHOW.

Signing Agent unwilling to correct a mistake determined a Signing Agent error.

Not calling from the table if the borrower refuses to sign. (Keep track of who was contacted/attempted to contact and their advice.)

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**Payment Schedule:**

Upon successful completion of an assignment, NPN Pay Schedule is as follows:

File Closed Date: 1<sup>st</sup> – 15<sup>th</sup>

Payment: 15<sup>th</sup> of *subsequent* month.

File Closed Date: 16<sup>th</sup> – Last Day of Month

Payment: 30<sup>th</sup> of *subsequent* month.

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*Karla N. Lacayo*

Notary Print Name

*5/13/2015*

Date

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*Karla N. Lacayo*

Notary Signature

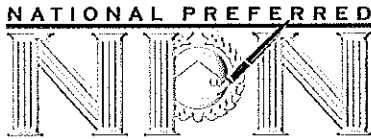
*13822*

NPN Order ID

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NOTARY INCORPORATED

3151 Airway Avenue Suite K-108 | Costa Mesa CA 92626 | 855.731.5139 (O) 855.296.6316 (F) | [www.npn-services.com](http://www.npn-services.com) | [order@npn-services.com](mailto:order@npn-services.com)

## Signing Agent General Guidelines and Expectations

- Signing Agent is to dress and act professionally at all times prior to, during, and after the closing.
  - No Jeans, Shorts, Sandals, T-Shirts, Hats, etc.
  - No Cell Phones during the closing, at any time, unless questions arise at the table that need to be addressed.
- Signing Agent **MUST BE ON TIME**. If you are running late, for **ANY** reason, the borrower **MUST BE CALLED** to provide an ETA. **DO NOT** accept an assignment if you are unable to keep it. As a general rule, Please allow a minimum of 60 minutes per assignment.
- Signing Agent **MUST** Provide a Minimum of 3 Status Notifications:
  - Appointment Confirmation or Attempts
  - Document Receipt & Proper Print
  - Closing Confirmation & Tracking Information

### **BEFORE THE CLOSING**

#### **30/60 Rule:**

- Signing Agent is to contact the borrower(s) within 30 minutes of order acceptance to coordinate the closing details: introduction, location, date & time, discuss client specific requirements, items to be collected, witness requirements, etc. and must provide an update to NPN within 60 minutes of order acceptance.
- All attempts to confirm arrangements, must be communicated to National Preferred Notary. If need-be, NPN will contact the responsible submitting agent to escalate.
- Signing Agent to review all NPN and/or Client Special Instructions at the time of assignment. Any questions must be immediately brought to the attention of its NPN Scheduling Coordinator.

#### **Loan Documents:**

- Signing Agent is to thoroughly review the entire loan package prior to the scheduled appointment date and time. Signing Agents are responsible for addressing any questions based on the content of the package with its NPN document control advisor during the pre-closing process.
  - Based on Lender Preference, the majority of loan documents will be delivered via electronic delivery in the form of encrypted email, or secure website.
  - Notary is to print 2 copies. (1-Original, 1-Borrower Copy)
  - Docs cannot be cut-off and font cannot be shrunk.

Initials KNL

#### AT THE CLOSING TABLE

- Proper Identification must be verified prior to engaging in the execution of any documents.
  - If none available, adjourn the closing, contact your NPN Scheduling Agent and/or Client Representative.
- Signing Agent is to explain "what" each document, page by page, represents while NEVER discussing "why or how" the documents were drafted. At NO-TIME are you to discuss or provide personal opinions of any sort pertaining to the transaction.
- If questions arise during the closing, Signing Agent **MUST ATTEMPT** from the signing table, to reach the borrowers primary contact.
- If unavailable, Signing Agent **MUST ATTEMPT** to reach NPN and/or its client, from the signing table, for directions of how to proceed.
- Prior to leaving the signing location, Signing Agent **MUST** carefully double-check each page for thoroughness and accuracy assuring all initials, signatures, dates, notarial executions are properly affixed.

#### AFTER THE CLOSING

- Fax or Scan back this document along with the Borrower Acknowledgement form to 855.296.6313 or [fax@npservices.com](mailto:fax@npservices.com).
- If applicable- ALL Fax Backs **MUST** be sent in to NPN and/or its client within 1 hour of closing. Package dropped immediately afterwards.
- No Fax Backs- All return packages **MUST** be dropped via overnight courier immediately upon closing. NO EXCEPTIONS!
- Signing Agent is to contact NPN immediately upon closing to update the closing status of the file providing signing disposition, areas of concern-if any, return tracking information.

Karla N. Lacey

Notary Name (Please Print)

5/13/2015

Date

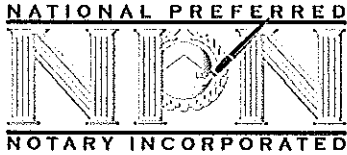
Kopfga

Notary Signature

13822

NPN Order ID

National Preferred Notary Inc.  
Borrower Acknowledgement Form



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Congratulations on your recent transaction! National Preferred Notary Incorporated would like to thank you for the opportunity to assist with the execution of your documents. Please choose the option below that best describes the outcome of this appointment. If you would like to provide any additional feedback regarding this transaction, please feel free to email Michael DeValk [mdevalk@npnservices.com](mailto:mdevalk@npnservices.com) or toll-free 855.731.5139 x304.

Appointment Date: 5/13/2015 Time: 5:00 PM

Borrower Last Name(s) : CARVER

☒ I (We) Signed All Documents as my (our) names appeared throughout the documents. I (We) have double checked all pages to assure that I (We) signed, initialed & dated all documents to the best of our ability.

\$\_\_\_\_\_ via Personal Check/Cashier Check/Wire Instructions provided to notary listed below. Y N

☐ I (We) **DID NOT SIGN** All Documents. We attempted to reach our Lender or Escrow Contact? Y N

If yes, who? \_\_\_\_\_ Advice: \_\_\_\_\_

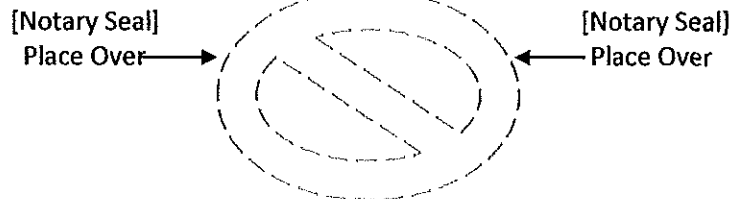
\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Notary Signature

\_\_\_\_\_  
Borrower Name (Printed)

\_\_\_\_\_  
Notary Name (Printed)

\_\_\_\_\_  
Borrower Signature



\_\_\_\_\_  
Borrower Name (Printed)

Return Tracking: Fedex / UPS / Other: \_\_\_\_\_

Tracking #: \_\_\_\_\_

This document is the notaries invoice to NPN. It is the responsibility of the notary to assure that all documents are properly executed, including but not limited to borrowers signatures, initials, dates, notarizations, notary signatures, notary dates and initials where applicable. Failure to produce this document results in NO PAYMENT. Any issues found during the post-audit review is subject to NPN's Payment Policy.

For NPN Use Only:

NPN Order Id #: 13822

NPN Client Reference #: 1828367



**FedEx Office**<sup>SM</sup>

901 SOUTH MIAMI AVE  
Miami, FL 33130

Location:	MPBKN
Device ID:	MPBKN-POS1
Employee:	2627937

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FEDEX Express Package - Dropped Off  
773592902912

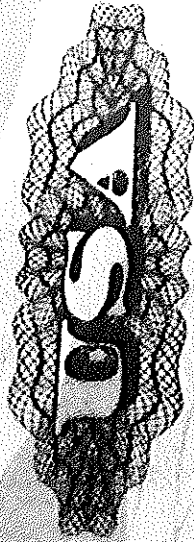
Total Pieces: 1

Subject to additional charges. See FedEx Service Guide  
at [fedex.com](http://fedex.com) for details. All merchandise sales final.

Visit us at: [fedex.com](http://fedex.com)  
Or call 1.800.GoFedEx  
1.800.463.3339

May 13, 2015 6:52:57 PM

PASSPORT  
PASSEPORT  
PASAPORTE



SIGNATURE OF BEARER / SIGNATURE DU TITULAIRE / FIRMA DEL TITULAR

# UNLIMITED

Type / Type / Tipo	Code / Code / Código	Passion to the passport
<b>P</b>	<b>USA</b>	<b>480239745</b>
Surname / Nom / Apellidos		

# CARVER

Given Names / Prénoms / Nombres

TYLER JAY

Nationality / Nationalité / Nacionalidad

UNITED STATES OF AMERICA

Date of birth / Date de naissance / Fecha de nacimiento

8 Jun 1981

Place of birth / Lieu de naissance / Lugar de nacimiento

U.S.A.

Date of issue / Date de délivrance / Fecha de expedición

5 Apr 2011

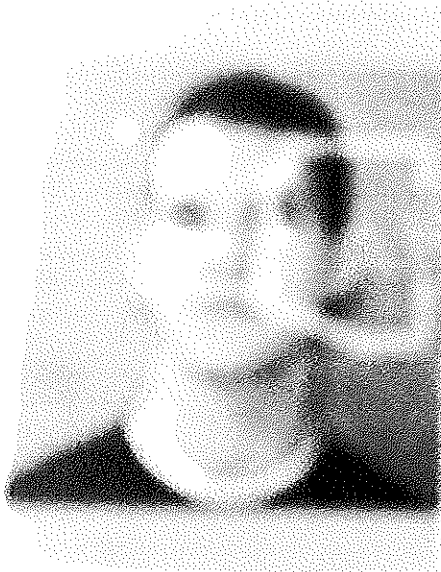
date of expiration / Date d'expiration / Fecha de caducidad

4 Apr 2021

— Mentions Spéciales / Anotaciones  
— Mentions Spéciales / Anotaciones

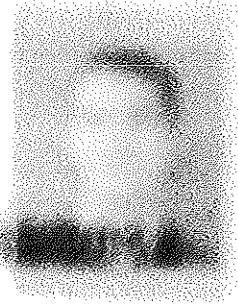
SEE PAGE 27

[illegible]



NAME: [illegible]  
DATE OF BIRTH: [illegible]  
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06/18/11