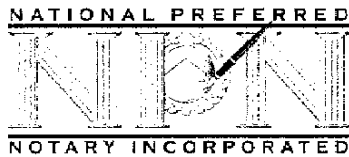


Signing Agent Deduction Policy
Version 1.1 Rel. 03.15.2015



Please fax back to 855.296.6316 or via email to
fax@npn-services.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.npn-services.com | order@npn-services.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:

Major Errors- \$25.00

Error on **ANY** notarized document.
Print Error: Cut off Documents, Printing on Both Sides, Shrunk 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.)

Payment Schedule:

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

File Closed Date: 1st – 15th

Payment: 15th of *subsequent* month.

File Closed Date: 16th – Last Day of Month

Payment: 30th of *subsequent* month.

LINDA M. GERVASI
Notary Print Name

5/19/15
Date

Linda M. Gervasi
Notary Signature

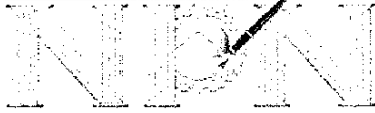
13869
NPN Order ID

Please fax back to 855.296.6316 or via email to

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NATIONAL PREFERRED



NOTARY INCORPORATED

3151 Airway Avenue Suite K-108 | Costa Mesa CA 92626 | 855.731.5139 (O) 855.296.6316 (F) | www.npnservices.com | order@npnservices.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 YMG

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@npnservices.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.

LINDA M. GERVASI
Notary Name (Please Print)

5/19/15
Date

Linda M. Gervasi
Notary Signature

13869
NPN Order ID