



## **POLICIES AND PROCEDURES**

1. **Read over your signing request to make sure all requests are made** (i.e. pick-up check from borrower, ink color, etc.) Call borrower(s) to confirm appointment and to make sure borrower(s) will have proper ID and any other requirements as listed on your signing order, at the signing. If you cannot get a hold of the borrower(s), please contact AYDSS immediately. Do not go to signing without contacting borrower(s) beforehand, you will not be paid. Make sure everyone that is required to sign the loan documents will be at that location to sign or have appropriate power of attorney.
2. If you do not receive the documents, contact the borrower to see if they have received them. If the borrower(s) have received the documents, ask the borrower(s), over the phone, what the date is on the Deed of Trust to make sure they will be OK to sign on the schedule date and to verify borrower(s) do have the correct documents. Contact AYDSS if neither has the documents or any problems arise.
3. Always check the date on the Deed of Trust **BEFORE** going to the scheduled appointment. If the date is the date of the signing or after, it is OK to sign unless the documents are date sensitive. If so, the documents need to be sign on that date. Check your signing request form to see if the documents are date sensitive. If the date is a few days later than the scheduled date of signing, please notify AYDSS as the documents cannot be signed before the date on the Deed.
4. Have borrower(s) sign EXACTLY as their names appear on **EACH** document. Be careful as sometimes their middle initials/names are left out of some of the documents. If you're not sure whether a document needs to be initialed, please initial it anyway. Please check carefully.
5. Have borrower(s) initial EACH page of the Note, Deed of Trust, Riders, Settlement Statement, Agreements, W-9, 4506, Truth-in-Lending (sometimes there is a 2<sup>nd</sup> info. page) – all of these documents will also have a signature page that needs to be signed instead of initialed.
6. Make sure only the borrower(s) date their documents and do not allow borrowers to date for each other. Do not make handwritten changes to the documents without first contacting AYDSS or the lender. Upon approval, put a small line through the mistake and write the correct information next to it. **MAKE SURE ALL BORROWERS INITIAL EACH CHANGE.** Never commit to a funding date. No whiteout is allowed on any document.
7. Make sure all pages that need to be notarized are done so correctly with the appropriate stamps and make sure all stamps are clearly legible and not on top of any wording. Make sure you sign in the appropriate place or attached an all-purpose acknowledgment. The county is the county where the signing takes place.
8. Right to Cancel form:

Make sure the first date is the date of the actual signing. If you write in the date, **ALL BORROWERS LISTED ON THE DOCUMENT MUST INITIAL THE DATE.**

Make sure the last date is 3 days not including the day of signing and not including Sundays or Holidays. If you write in the date, **ALL BORROWERS LISTED ON THE DOCUMENT MUST INITIAL THE DATE.**

The holidays are New Years Day (Jan 1<sup>st</sup>), Martin Luther King Day (third Monday in Jan.), Presidents Day (February), Memorial Day (last Monday in May), Independence Day (July 4<sup>th</sup> or watch for day of observance), Labor Day, (first Monday in Sept.), Columbus Day (second Monday in Oct.), Veterans Day (Nov. 11<sup>th</sup>), Thanksgiving Day (fourth Thursday in Nov.), Christmas Day (Dec. 25<sup>th</sup>). A rescission calendar can be found at [www.atyourdoorss.com](http://www.atyourdoorss.com) under the "Signing Agent" tab under "Signing Agent Tools."

All borrower(s) must sign exactly as their names appear and date the day of signing.

**MAKE SURE BORROWER(S) DO NOT SIGN ON THE "I WISH TO CANCEL" LINE.** If so, a) if there are a few copies of the right to cancel, have the borrower put a line through their signed name and initial it, leave this one with the borrower for their copy and return the properly signed one with the documents; b) If for some reason there is only one RTC, go into the "borrowers copies" set, take out one RTC form (just make sure it is not stamped "borrowers copy") and replace it with the one that was signed incorrectly. Now have the borrower(s) sign as stated above; c) If you do not have an extra copy, have the borrower(s) put a line through their incorrectly signed name and initial it and then have them sign in the appropriate place.
9. Please make sure **all** documents are properly signed and/or initialed and dated **BEFORE** leaving the signing, it takes just a couple of extra minutes and is much easier and less costly than going back out for a missed initial/signature. Fees will be deducted for signing error(s) and Signing Agent will not be paid if signing error(s) result in loan not funding, canceling or documents having to be redrawn.
10. Please call the loan officer or loan processor or contact person as listed on the signing request form with any questions first, have them paged if necessary. If no one is available, please contact AYDSS while with the borrower(s). If you can't reach anyone, please explain the right to cancel form to the borrower(s) and advise the borrower to call their loan officer/loan processor to resolve any issues they may have the next morning. Never leave unsigned documents until you have been instructed to do so.
11. After the signing, please fax the right to cancel form and all notarized pages to AYDSS at 206-600-4376 and wait for approval. If you have not heard from AYDSS by 3:00pm, please contact us. **DO NOT** hold documents. They need to be returned by the next business morning.
12. Please update our website, [www.atyourdoorss.com](http://www.atyourdoorss.com), immediately or by 8:00am MST the following day for late signings. This will serve as your invoice. Payment will be processed on the 20<sup>th</sup> of the following month if we have the necessary paperwork that can be obtained at [www.atyourdoorss.com](http://www.atyourdoorss.com) under the "Signing Agent" ("ONLY UPON RECEIVING 1<sup>st</sup> ASSIGNMENT") section. This paperwork is **ONLY** to be filled out UPON RECEIVING YOUR FIRST ASSIGNMENT and not beforehand.
13. Send/delivery all documents according to the instructions.
14. All late Friday, Saturday and Sunday signing packages need to go out on Monday unless instructed otherwise.
15. If you have ANY questions, please don't hesitate to contact our office.

Initials\_\_\_\_\_