

United Notary Associates of Alabama
A Division of TCL Financial & Management Consulting Services
1513 Obrig Avenue
Guntersville, AL 35976
Phone: 256-886-0663

**Independent Contractor
Signing Agent Agreement**

United Notary Associates of Alabama (UNAA) conducts Mortgage loan closings (witness closings only) for Title Insurance Companies and Direct Lenders. We provide closings for Debt Consolidations, FHA Streamline, VA, Conventional Refinance, Equity Lines of Credit, Purchases, Reverse Mortgages, etc. When you sign up as a closing agent for United Notary Associates of Alabama (UNAA), you will be included as an active member of our Closing-Agent Database. To become, or remain as an active agent in our database, you must agree to and sign this agreement. You must also have a FAX machine or scanner.

As an Independent contractor you would meet with the borrowers at their home, or other specified location, and witness their signatures on the loan documents, notarize the ones that are required and overnight the completed loan package back to the Title Company or Lender as directed, using the supplied shipping account number.

You are willing to accept \$_____ for a full loan closing, plus a \$_____ email fee if an entire loan package is emailed. Your total fee will be confirmed at the time of scheduling. There are some different types of signings that have different pay rates and your confirmed fee will be written on your confirmation that is emailed to you with the instructions. For this, your responsibilities include:

- Receive the documents by e-mail or over night delivery.
- Print copy of the entire loan package for borrower prior to closing, NO EXCEPTIONS.
- Witness/notarize the specified documents at the borrower's home or designated closing site.
- Double check the package for accuracy and completeness.
- Answer questions in regard to the purpose of each document in the package.
- Send the completed package back as directed using overnight service, and within the next business day of the closing.
- Email confirmation pages to United Notary Associates of Alabama (UNAA) the same day or by 9:00 AM (CST) the following day.
- We do not pay cancellation fees. If you arrive at the closing and the borrowers are not there or do not want to sign you will be compensated a flat \$25.00. However, you do still need to contact us on our after-hours emergency number, (678) 767-98289, from the closing to advise us of the situation. Failure to notify us will result in a loss of the \$25.00 fee.
- You are required to call in status confirmation immediately after the closing.
- If you do something wrong at the closing that results in the loan not closing you will not be paid unless you are able to right the situation in a timely manner. Typically problems that can be resolved include: failure to have all documents signed, failure to collect a check when you are directed to, taking a check when you have been directed not to, etc.
- If you make an error and the package has to be returned to you or the borrower, there may be a \$30.00 charge deducted from your closing fee to cover shipping costs.
- As the closing agent you are there to explain the package and witness the signatures, you are to make no legal judgment of any of the documents. The packages are prepared by professionals and in accordance with local and state regulations.
- Learn and know the rules and regulations in your state.
- You are NOT to offer opinions in regard to the Lender, Title Company or terms of the loan. If the borrower is dissatisfied with the terms of the loan, refer them to their loan officer.
- Do not go to a closing without the complete closing package in hand. Always call us first.

Initial _____

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Additional Requirements:

- If you cannot close a loan let us know as soon as possible.
- You are expected to show up to the closing on time and dressed appropriately. You are to conduct yourself in a professional manner; you are representing the Title Company, Loan originator and United Notary Associates of Alabama (UNAA)
- You are required to treat all information in regard to the closing as confidential information and not to be discussed outside the closing.
- The document package may be slightly different depending on the Lender/Title company and loan type. Our Scheduler will provide a summary of requirements for that package which you are expected to read.
- Under this agreement you are expected to close the loan yourself and not sub-contract it out. All closing agents must be in our database.
- You are required to send an invoice after your closing. It will speed up your payment process and ensure that your check is mailed to the correct address.
- • You are required to carry E & O (Errors and Omissions) Insurance, which can be purchased through the National Notary Association, to do closings for us.

Please return the following required documents:

Copies of:

- o Notary Certificate
- o References or Resume
- o Driver's License
- o Background Check (if available)
- o E&O Insurance

Signed and Completed:

- o Signing Agent Agreement
- o Agent Profile Data Sheet
- o W-9 Form

Once everything is received, you will be entered in our database. **Failure to meet the terms of this agreement can result in removal from our database.**

We make no guarantee of work in your area.

NON-COMPETE AGREEMENT:

Independent Contractor agrees that during his/her relationship with United Notary Associates of Alabama (UNNA) and for a period of one year after termination of relationship for any reason, Independent Contractor will not, on his/her behalf or on behalf of any other person, firm or corporation, call on any of the clients or known prospects of United Notary Associates of Alabama (UNAA) or any of its affiliates or subsidiaries with whom Independent Contractor was involved directly or indirectly, nor will Independent Contractor in any way directly or indirectly, for their self or for others divert or take away such client.

I certify that the information on this Agreement is correct and understood and hereby agree to the terms set forth in the noncompete agreement.

I am also aware that I am an Independent Contractor and NOT an employee of United Notary Associates of Alabama (UNAA) and will be responsible for paying and withholding my own taxes.

Please sign and return this package to United Notary Associates of Alabama:

Agent Name (Print)

State

Agent Signature

Date

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**Independent Contractor
Agent Profile Data Sheet**

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Fax No: _____ Mobile: _____

Home County: _____

E-mail address: _____ Alternate Email: _____

Overnight Delivery Address (if different from above):

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Business Phone: _____ Fax No: _____ Business County: _____

Are you a Notary? Yes No

Are you NNA Certified? Yes No

Do you have a copy of background check? Yes No Do you have Reverse Mortgage experience? Yes No

Can you receive text messages on your mobile #? Yes No

Do you have a fax machine or scanner? Yes No Can you accept E-mail docs? Yes No

Do you have a laser printer? Yes No Do you have a Title Insurance Producers License? Yes No

Are you an attorney? Yes No Have you ever performed a closing: Yes No

If yes, approximately how many: _____

Do you have notary E & O Insurance: Yes No If no, you will need to obtain E&O Ins. within 60 days.

When are you available to do closings:

Do you speak any foreign languages: Yes No

If yes, please list other languages spoken (including Sign language): _____

What counties are you able to service for our \$75.00 fee: _____

I certify that the above information is correct.

Signed

Printed Name

Date

