



CERTIFIED SIGNER NATIONWIDE

3/19/2020

Certified Signer Nationwide is working hard to protect the health of our fellow Americans and people worldwide while supporting the current, extremely fast-paced demand for notarizations.

Beginning March 20, 2020, in order to follow directions from Local, State and Federal authorities in an effort to protect all parties involved, for we are making the following adjustments to our procedures.

We screen the borrowers, sellers and notaries using these CDD recommended questions below. If their answer is 'yes' to any question, or at either party's request, we recommend a SAFETY FIRST – FRONT DOOR SIGNING where we can provide added safety for all parties. (details below)

Have you or a household family member returned from international travel within the last 14 days?

Have you or your household family members had close contact with or cared for someone diagnosed with COVID-19 within the last 14 days?

Have you or your household family members experienced any cold or flu-like symptoms in the last 14 days including fever, cough, sore throat, respiratory illness, or difficulty breathing.

Plan for increased pricing and disclose higher. We are not increasing our margin, but fees are increasing in response to fewer notaries able to work, added time for safety precautions and the general challenges inherent with a pandemic.

For the time being, we do not dispatch our notaries to Hospitals, Retirement Residences or Assisted Living Facilities. This includes situations where the resident plans to "step outside the facility" to meet the notary. We recommend the use of a POA as an alternative.

We authorize clients (borrowers and sellers) and our signing agents to terminate a signing if either party feels unsafe. Notaries should notify Certified Signer immediately, before leaving the location.

SAFETY FIRST – FRONT DOOR SIGNING

1. The notary, client and EO agree to this process ahead of time.
2. Notary prepares the package by marking the places requiring signature, initials and dates. And, clearly indicate which pages require a notarization.
3. When notary arrives at the appointment, the borrower presents their driver's license by holding it up to the window for verification. Many notaries take a photo of the client holding their ID and upload it through our secure portal.

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4. Once their identity is verified, notary places the package and their notary journal on their doorstep, then step back to maintain the CDC's recommended social distancing.
5. Client take the documents inside to sign, using their own BLUE pen. Encourage the client to remain where the notary can see them if possible.
6. Notary manages the signing process using technology such as skype to communicate with the client as if they were sitting knee to knee. Use of a cell phone is not optimum but is acceptable.
7. Notary will make every effort to witness, through the window, the client signing the pages requiring notarization.
8. Once the signing is complete, the borrower sets the executed closing package back on their porch for the notary to retrieve, review, correct if necessary and return to title.

ESCROW, CLOSERS AND LENDER TEAMS

Acknowledging that the situation is not only fluid, but uncharted, we feel it is even more important to be unified, work together and set proper expectations. Please help us by:

- Some areas are extremely difficult others have become impossible. Allow for delays and unique solutions.
- When appropriate, offer our SAFTEY FIRST – FRONT DOOR SIGNING method.
- Plan for increased pricing. We are not increasing our margin, but fees are increasing in response to fewer notaries able to work, added time for safety precautions and the general challenges inherent with a pandemic.
- Communicate more frequently and in more detail.
- Set the expectation of flexibility with your clients by discussing a range of appointment times rather than a specific time, or better yet, leave it to us work out a time directly with your client.
- Submit your orders as soon as possible, even before you have docs. We do not charge for rescheduling or canceling.
- Allow us more time and flexibility to make proper arrangements.
- Include the date you need docs back to your office in each of your orders.

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SIGNING AGENTS

Include these precautions in your business model. We encourage notaries to be flexible, patient and professional.

- Refrain from shaking hands and instead use other respectful forms of greetings such as putting your hand over your heart and bowing your head.
- Sanitize your journal between each appointment.
- Provide new, right out of the box BLUE pens to the client. As an alternative, clients may provide their own BLUE pen, which should be sanitized prior to the signing appointment.
- Bring and use hand sanitizer and disinfecting wipes during each appointment
- Never touch the person or their belongings.
- Do not touch or handle the client's ID unless it is wrapped in a wipe or other protective resource.
- Wear protective mask if possible.
- Avoid touching your face especially your mouth, nose and eyes.
- Be flexible. Be willing to meet and sign in unique locations where the client feels safe. Examples are on the client's porch, in their garage, in your car parked adjacent to their car, etc.

Please notify Certified Signer Nationwide in the event that you are using the SAFETY FIRST – FRONT DOOR SIGNING process – (602) 875-5300.

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