

Steps to Proper Notarization

Nine Steps to Getting More Work from Title Companies

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Notary signing agents are familiar with the term "notary signing service." A signing service is a type of company that contracts with a title company or lender to locate notaries for signing agent appointments. The fee that a title company* is willing to pay for the assignment is paid to the signing service and then split in varying ratios with the notary. As an example, if a title company sets aside \$150 to pay for notary signing agent services on a loan signing appointment, the signing service hired by the title company to locate a notary may offer to pay a notary \$50-\$75 and it will keep the rest. (*For the purpose of this article, the term "title company" will be used, but most of the information in this article applies to any other type of hiring entity, as well.)

In other words, notary signing services arrange for notary signing agent services and take a cut of the fee involved. This article does not imply that this service is good or bad, but points out that notaries receive lower fees when signing services are involved. Most notaries realize this and want to earn the full fee by circumventing the signing service and working for title companies directly. There is absolutely nothing wrong with this goal. In fact, increasing the amount of direct title company work that one does can have a significantly positive effect on his or her bottom line.

Notary Signing Services' Contributions

Notary signing services have had a tremendously positive impact on the notary signing agent industry in the past. In previous years, they were the glue that held together connections between notaries and title companies. Signing services brought good work to notaries for several years.

When the volume of work was its highest, a signing service contractor with an adequate staff to schedule notary signing agents for loan signing appointments was critical. They worked very hard to locate notaries to do loan work. Some signing services even helped train the notaries to do the work. There was no notary databases such as the American Association of Notaries (AAN) **Notary Locator** at the time and, during this period, title companies and mortgage lending entities were slammed with so much work that they did not have time to locate notaries to do it. Notary signing services saved the day. In some instances, this is still the case.

The upside to working for signing services is that inexperienced notaries have someone to call if they run into a problem they cannot resolve. The quality of the advice that signing services give in these situations depends on whether or not the signing service's personnel has notary experience and whether or not they actually understand that their guidance must be in accordance with state laws that govern notaries.

The downside of working for signing services is that their participation in a loan signing appointment reduces the amount of money that a notary is able to make on that assignment. The other problems are that signing services can be owned and run by those who do not have notary experience and, also, that they can be undercapitalized. This means that notaries receive their payments later than they should. These are the reasons that notaries often want to learn to get direct work from title companies.

Only Experienced Notary Signing Agents Should Seek Title Company Work

Those who attempt to work directly for title companies should be very experienced in handling real estate and loan documents. A notary who works directly for title companies should have completed at least 100 flawless appointments. Title companies expect their notaries to have state of the art equipment, true dedication to their signing businesses, the ability to juggle assignments, and a talent for managing time. Notaries who work directly for title companies should be extremely customer service oriented. Title companies do not "hold the hands" of notaries during assignments and, in return, they expect notaries to provide excellent customer service and perform well. When any of these things are lacking, notaries should be patient and get more experience to fine tune their skills before seeking to work directly for title companies.

Ready to get started? Consider the following:

Keep in mind that soliciting direct title company work means competing with signing services for their clients. It is possible that you will lose a signing service client if they recognize that you have become their competition. Be competitive, but be ethical.

-Title companies use notary signing services because it saves them time and it is convenient.

-Notaries can increase their chances of working directly for title companies exponentially by making it more convenient to hire them and adding value to a title company's experience. Prepare to engage in healthy competition.

-Suppose that a title company needs one or more notaries to do an assignment in Wisconsin and that the assignment is for the title company's new lender client. The title company would want to make certain that the new client's borrowers are treated perfectly and that they have an ideal experience. With this in mind, most certainly, a title company scheduler would like to know that he or she can make contact with a notary signing agent who is pre-qualified to have adequate experience, who guarantees his or her work, and who is highly reliable. This is one of your selling points.

-One highly effective method of finding title company work is to form a statewide network of experienced notaries in a notary's state and to promote that network. A statewide signing agent network provides a list of notaries who have proven experience and reliability.

-Statewide networks have become favorites of many title companies that have used them.

The Concept of a Statewide Notary Signing Agent Network

The rest of this article will introduce readers to the concept of a private notary signing agent network and discuss how to create one. The reasons that a notary signing agent network draws more title company work than a lone notary who is marketing by him- or herself are:

-"Private" means a network of likeminded notaries who join together to increase the effectiveness of their marketing efforts. It is private and the rules are made by the network members. Network members are pre-qualified. One cannot "buy" his or her way into a network. There should be no fee for being listed except for the actual costs of operating a website and creating promotional items to market the network. Some networks' members share the expenses.

-Networks are an alternative to signing services. A network's members do not ever receive a fee for referring work to another network member.

-Network members do not compete with one another. They are located in parts of the state that are distant from other members. For instance, a network member in Sacramento, California does not compete with a member in San Diego. Only with very careful consideration and agreement by all members of the network would more than one member cover the same territory.

-Once a statewide notary network is established and a website is set up, title companies can go to one website and know that there are pre-qualified signing agents on it. A list of pre-qualified notary signing agents is a valuable tool and schedulers soon learn that working with a certain network guarantees a successful signing.

-“Pre-qualified signing agents” means experienced notaries with at least 100 successful signings who are endorsed by their peers in the network. The network sets the criteria for its members.

-Title companies have said that working directly with networked notaries saves them money.

It is easy to see that networks put notaries into a position of offering convenience to title companies and are appealing to title company schedulers.

Networking and co-marketing increases visibility. The network’s goal is to make title companies aware of the existence of a statewide notary network and that its members have high standards.

Ideally, each member in a network will co-market and promote the site to their current title company clients. They may want to avoid promoting the network to signing services without discussion with the other members. Networks are in competition with notary signing services and that would be like promoting McDonald’s to Burger King. The results can be phenomenal if each member adds a link to his or her website and/or the bottom of his or her email and promotes the network to his or her clients.

There is no competition among network members. This should be stressed when introducing the network to potential members. No one gives up valuable client names to others that compete with them. Again, we want to stress that members in a network should not cover the same area. It is up to the network organizer when he or she is considering notaries to ask to join to make sure that this does not occur. If it does, the network will fail.

This concept is not new; it was established by Brenda Stone of the Texas NSA Network in 2005 and a list of sites with networked notaries will appear at the end of this article.

Below are the basic steps to create a similar network to promote to title companies and other prospective clients. But, first, a word must be said about prices and fees in a network.

Rule No. One - Do Not Price-Fix in a Network

Notary signing agent network members must be careful to avoid any appearance of price-fixing or any activity that could be construed as an attempt to fix prices of notaries in the group. Be sure that each member is free to set his or her own fees. Networks do not set fees for its members. Networks are established to pre-qualify members, to share resources, and to promote members to title companies.

Step One – Establish a Worthwhile Business Website – If you intend to gain title company clients you must invest in a website consultant who will index your site so that you are hitting near the top of every search performed for notaries in your city, county and ZIP code.

If you don’t have a website, get one and tell the website designer that it must be extremely optimized for search engines. Skip the free sites if you are serious. If you absolutely cannot afford to hire a website designer, study everything you can get your hands on about search engine optimization (SEO). Implement it. When these tips pay off, hire a professional and improve.

Step Two – Establish Another Valuable Website for Your Future Network. – This website must also be professionally optimized for search engines. Put your contact information on it and a preliminary message like, “Oregon Notary Signing Agent Professionals: Have you performed over 100 signings? Do you live 100 miles or more away from zip code 00000? Call me if you are interested in networking to increase your ability to market to title company clients and earn better fees. I am seeking at least xx Oregon notary signing agents to share this website with me. Cost is very minimal. I am a signing agent, too. Please call ___-___-___ today.”

Step Three – Begin Establishing a Network. Sit down with a map and mark off all the territory that you cover. Start looking for notary signing agents in your state who cover territories that you do not. Space them at least 100 miles apart in rural areas so that they do not overlap in areas that they cover. Email and call them. Pick those who seem professional and dedicated. Send them a copy of or a link to this article. Tell them you want to network and market with ten or fifteen other signing agents.

Step Four – Make Two Links. Have your network website link on your personal business website. Do the reverse and have your personal business website link on your network site.

Step Five – Establish ground rules and criteria for your network members. Set up a group email list so that all members can communicate easily with one another all at once. For instance, try Yahoo.com groups or Google.com groups.

Step Six - Start Your Network. Fill your network website with names of likeminded competent professionals. Be 100% sure that none of them are affiliated with a signing service. Keep in mind that you are in competition for the clients of signing services and that any leads that are discussed in the network emails would be leads for a signing service.

Make a brochure with your link on it. Promote your statewide network of professionals in every manner possible. Ask every member to put the link to the network on the bottom of their email with a tag line like “See Oregon’s Professional NSA List.” Also, ask that members send brochures each week to five title companies that they have worked for successfully. Encourage members to endorse the network in every way possible. Add a note to the brochure that says that working directly with networked notaries will mean working with pre-qualified professionals and may mean significant savings. Stress that the network is not a signing service.

Step Seven – Use Facebook and Other Resources. Promote your network with Facebook.com and every free ad spot that you can find on the internet. Always make it clear that your network is not a signing service, but a referral network of professionals. At this point it may be time to divide promotion responsibilities among the members. If they understand the concept, they will gladly begin promoting their new network’s website.

Step Eight – List Cities, Counties and ZIP Codes that are Covered. Make sure that your network website has all the cities, counties, and ZIP codes of that the members will cover in the text of its pages.

Step Nine – After the Network is Established. Work together to come up with marketing strategies. Build on your brochure; if necessary, hire a professional writer to pull together a sharp snail mail piece. Keep a PDF copy of it on the website so that it can be downloaded; email it as appropriate. Agree that each network member will guarantee his or her work 100% and fix errors immediately if one is made. Perhaps market your network with "Try one of our members. If you are not 100% satisfied, you will not be required to pay a fee. Satisfaction is guaranteed!"

Existing Networks

As promised, see the list of long-established private notary networks below. Their members co-market and promote their sites and their affiliated members.

[CALIFORNIA MOBILE NOTARY NETWORK](#) - a group of professional Mobile Notary Signing Agents that are dedicated to our business and yours.

[MICHIGAN NOTARY NETWORK](#) - Comprised of the most exceptional notary signing agents (NSAs) in the mobile loan signing profession.

[OHIO NOTARY NETWORK](#) - Notary Signing Agents covering all 88 counties in Ohio to serve your Mortgage Witness Closings needs.

[TEXAS NOTARY SIGNING AGENT NETWORK](#) - Your Qualified Network of Texas Notary Signing Agents

[WISCONSIN MOBILE NOTARY LOAN CLOSERS NETWORK](#) - a group of experienced mobile notaries with a strong loan signing background.

The network leaders of the private network sites above applaud each effort toward seeking better quality clients and assignments. They have asked, however, that we tell readers that they regret that they are not open for new members except by invitation.

As you can see, the steps required to create a notary signing agent network are not easy ones, but those who have become network organizers or members have found them to be valuable investments of their time. We are interested in what you think.

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Do you have questions about the concept of marketing to title companies through a notary signing agent network? Put it on our [Facebook](#) page, or write us at info@usnotaries.com. We will publish additional articles on this topic and personally answer as many questions as we can if readers are interested.

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