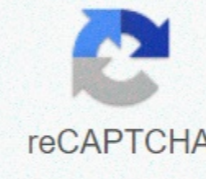




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Spw code of conduct strictly prohibits

The purpose of a notary signing agent of the Code of Conduct (Code) is to enable signers to operate to the highest standards of practice expected of as well as professionals in the settlement services sector. The Code can serve as a tool to guide and educate not only signing agents, but also contracting companies employing signers and all users of their services. Extensive implementation of the Code will reduce fraud and litigation. Any signing of agents compliance with the provisions of the Code brings certainty that he or she acts in accordance with the highest standards of the profession. Widespread adherence to the Code will give rise to increased respect and recognition of signing agents. The Code is not intended to be static and immutable. As the obligations and obligations of sign agents evolve over time, the SPW updates the Code to address this and other developments. Download the Notary Signature Agent Code of Conduct (2016 Update) (PDF) Download the list of changes notary signing agent code of conduct (2016, PDF) Signing Professionals Workgroup (SPW) finally did what all the title companies and lenders would have wished would have done years ago – to create an industry standard. When important loans are signed, there were simply too many variables that were overlooked by signing agents. However, now the Working Party has developed good practices that must be followed when signing loans. This will help both novice and seasoned notaries to ensure that they follow the industry's agreed best practices. Fewer errors will be obvious as well as a method to ensure that each signature is done correctly. This is a step in the right direction for the notarial world and all current notaries will want to ensure that they fully understand these standards before they enter into force in 2014. Although a completion date has not been set, spw expects all their standards to be completed by mid-2014. SPW members are all major mortgage holders. These members include Bank of America, Citibank and Wells Fargo. These members are most at risk when the mortgage or loan was a notary. The group worked very closely with the National Notarial Association, the association jointly agreed on these standards. The provision of acceptable standards has already been agreed with both groups, which are working to facilitate the whole notarial process. Understanding the new standards standards stated by signing the Professionals Working Group to satisfy the interests of the lender and borrower. The goal is simple. These standards are set to ensure that when a loan document is a notary, there will be no inconsistencies that may render the contract null and void for either party. What does that mean? The customer experience will be improved by fewer mistakes and a simpler notarial process. Industry best practices will always be that no legal irregularities ever arise. All notaries carrying out signatures will have to meet the qualifications set by all spw members. Lenders have done this to protect their own interests as well as borrowers. Even in the past, lenders did not have a standard for those who represent them during signing. Now, virtually every lender will have a standard that will ensure it is followed thanks to the work done by SPW. All notaries will have to obtain special certification to ensure that they meet the minimum requirements to act as a signing agent. Preparing for change While many may fear these changes, it's something that will power the industry forward. While it may be difficult for new notaries to deal with new certifications, those in the industry will welcome a solid standard that will dictate the way loan signings are conducted. However, this does not mean that it will not go unsay, which will have to be done by any notary. In fact, it is best to start making changes immediately in order to be properly prepared for spw guidelines. The first step is to follow up all the new reports that will come out in the coming weeks regarding these changes. Keeping on top of what's happening in the industry is now more important than ever. Every notary will have to be informed of the changes taking place and those dealing only with loans will have to ensure that each member of the notarial team obtains their certification. Preparing for the long-awaited exam will be up to every notary. Those currently in training should ask about the SPW standards covered by the course curriculum. This is of the utmost importance because almost every lender in the country will require a certified signature specialist. A certified signature specialist becoming certified is fairly simple and will require exam-taker to get a score of 80 percent or higher per exam. This examination will consist of more than 50 questions, which are considered basic knowledge for a notary or notary. The standards will have to be met by all notaries and the following information on what issues will be dealt with in particular in the exam. Please understand that before everything has been completed any of these requirements may change. Standard definitions as well as signature qualification fees Standards of professionalism impartiality of privacy and confidentiality Advertising How to deal with illegal and suspicious activity. Certified signature specialist™ Script After certification, a notary will need to renew his certification every year. This test will be less thorough and will consist of only 30 questions out of a possible 150. As with the initial exam, graduating class 80 percent or higher will need to maintain its certified signature specialist certificate. However, this is not enough to obtain certification and will only what is necessary to achieve the status of certified signing specialist. The following will also be required for any notary wishing to obtain a certificate: Code of Conduct: Each certified signature specialist will have to comply with the code of conduct established by the SPW and the national notary. This will include 10 basic principles such as professionalism, privacy protection and reporting of illegal activity. All this is pretty basic information, but it will have to be strictly followed. Standardized script usage: Provides a standardized script that must be used by all notaries. This script will follow strict rules on how to perform a proper signature. The areas covered are how questions can be answered correctly and contact with the lender is appropriate and necessary. Exam Passing: The above exams will have to be accepted and passed. This is an annual exam and renewal will be required. Failure to comply with this test shall remove the certified status of the person. Background check: Strict background checks will be conducted annually to ensure that all certified are not violated by any state, local or federal laws. This is an extensive background check. Insurance: Every practicing notary will need insurance of \$25,000 for errors and omissions. The advantages of SPW for notaries notaries will have to adhere to much higher standards than ever before. While some may find this to be a difficult transition, others sound like this is a way for the industry to move forward in a positive way. Industry best practices will ensure that this process is done correctly for all participating members, including the notary. In fact, the benefits are huge and include: Behaviour: Notaries will now know what questions they can answer, what to do when illegal or suspicious signatures are held, and what is the right code of conduct when it concerns signatories. Everything has been determined in such a way that conjecture never occurs during the signing. Every year, a notary will have to pass an exam in order to be certified. New standards will apply to ensure that a notary is always aware of the latest guidelines. In addition, the notary will follow protocols to ensure that each signature is in accordance with industry best practices. Fewer errors: Common errors that occur are corrected. Errors are added when using a standardized script. Although there is always the possibility of an error occurring if the script is followed, the error should not be a notary error. Insurance: Neglecting to have a minimum insurance policy will result in a notary not receiving their certification. Although this does not directly benefit, it is a guarantee that ensures that if any legal meetings occur, the notary will be covered by their insurance. Guidelines: It will take less care of the following relevant that lenders want to follow. The SPW will take care of all these inconsistencies so that there is never cause for concern about what needs to be done to satisfy the signing parties. Spw Roll Out Industry is changing consistently. Notaries who have been in the industry for many years know how difficult it can be to track all the changes that take place. Keeping up with changes and rules can be lengthy. As the SPW begins to roll out, burden all notaries to be able to successfully perform their duties. The introduction of the qualifications of Certified Signature Specialists will further strengthen the industry. Fewer legal issues will arise and all notaries will have the same training. After a certified signature ™ script will ensure that during the signature, there will be less chance of anything going wrong. Through the cooperation of spw members and the National Notarial Association, it will be possible to strengthen the way notarial services are provided in the future. 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