

- **Technology can make life easier**
- **Web-based seminars!**
- **Be appropriate...What is your image?**



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## Technology Can Make a Notary's Life Easier!

Joan Bergstrom, (CA) Notary, CSA, Instructor

If you are a new Notary/Loan Signer you might not be aware of how much time and effort you could save yourself by having an E-Fax phone number. E-Fax and MaxEmail are the two most popular systems.

**Here's how it works:** Efax or MaxEmail will give you a local phone number to use as your primary business fax. You will not have to install another phone line because you receive all faxes sent to this phone number in your email box as an attachment. Open the attachment and viola you can quickly download the document(s) to your laser printer and easily make copies for the borrower.

You will no longer have to make borrowers copies from your stand alone fax machine and everyone knows how slow this process is and also how unreliable this method can be! No more coming home to a sea of paper on the floor from your stand alone fax machine!! *No more fax in memory!* No more calling a Title/Loan Signing Companies to ask "can you please send the fax again."

Another feature is **Voicemail:** Retrieve your voicemail messages over the phone or as an email attachment. **Broadcast** ability is also included.

E-Fax will give you a **free fax number** but severely limits the amount of faxes you can receive monthly. As of this writing Efax charges \$12.95 per month. MaxEmail is much cheaper at \$69.00 per year which figures out to \$5.75 per month. You can receive 200 faxes sent per month for these prices. Take your pick as they are both good companies.

There is another company named Packetel Fax Service that charges \$3.95 for unlimited incoming faxes but I don't know enough about this company to recommend them, but I sure like the price!! You can send email faxes with this system, but, there is an additional charge per fax which makes it expensive. This service is used primarily as a method to receive faxes.

## Web-based seminars for notaries!

Sandy Bailey, (CA) Notary, CSA, Instructor

You have taken your mandatory education requirements, you have waited 10 days to find that you passed the test, you have been fingerprinted and after 6 weeks the commission is on the way. After 2 months has gone by will you remember how to complete an acknowledgment? How about a jurat? Do you remember how to complete the required entry in your notarial journal? With notary laws getting stricter and stricter you want to ensure that you are properly completing your notarial acts. If you just don't remember the "how to" of your notary job, help is on the way.

You can now take an on-line education course directly over the internet with a live instructor directly from your home or office. All you need is an internet connection, an email address and a telephone. No wasted time driving to the class and driving home, and you can even attend class in your slippers if you choose.

Notaryclasses.com is offering 3 web-based seminars that cover the following topics:

- Acknowledgments
- Jurats
- Journals and Journal Entries

Each seminar is 1-hour and is supported by visual illustrations and a live instructor to lead you through the course and answer questions that you may have about these topics.

(Cont pg 3...Web seminars...)

## BE APPROPRIATE: What is Your Image Package as a Notary Public/Loan Signing Agent?

Cheryl Elliott. (CA) Notary: CSA: Instructor

### Package Yourself as an Executive

Image shouldn't matter(?) but it does. Psychologists tell us it takes less than 15 seconds for others to form an impression of us, and they base their impression on what they see. In that short time, they assume your social status, your economic status, your educational level, and your likelihood of succeeding. You represent the lender, title or mortgage broker who contracted you to do the signing. Your appearance and demeanor must reflect professionalism at all times.

Just as there are some basic rules as to how you should present yourself, there are guidelines for projecting a professional image in business attire as well. You want to dress appropriately (business or office attire) and always arrive to your signing appointments in a timely manner. You are a successful business entrepreneur operating a going business, and you must dress and perform like it.

What is acceptable business attire? Slacks, polo shirts, sweaters and crisp blouses/shirts, casual jackets, closed toed shoes, men wear socks, women, please refrain from heels that will mark floors or catch carpet loops. Walk the talk; don't just show up in jeans, tank tops, sleeveless sweaters or blouses, cutoffs, flippers, spandex or Speedos.

Recently, one of my students said that her signing agent came to her home with documents dressed in a warm-up suit. It's just like on an interview for the job you desperately desire: no gum chewing, no overdone makeup or cologne, tattoo or facial/tongue piercing, anything that could be interpreted negatively about you. The important thing is that you are professional, in charge, knowledgeable, capable and no the least bit CONTROVERSIAL. Many times, the lender's representative will call the borrower to inquire about your demeanor, your dress and behavior. EXPECT IT!

A signing agent can easily lose control of the signing right out of the chute by walking up the sidewalk in inappropriate attire. We must always put our best foot forward.

We must be sensitive and respectful of others in their homes. Just as non-smoking signing agents dislike walking into a home that reeks of stale cigarettes and dirty ashtrays, borrowers who are non-smokers will be repelled by someone who enters their home reeking of the stench of nicotine as a result of that last cigarette you might have in your car before walking up the steps.

Many borrowers give the run of the house to their pets, and dog hair covering the upholstered furniture and carpeting is an acceptable level of household order, but we must not react negatively to it. Simply carry a lint brush or masking tape in your car to take it off before the next signing.

If you are going to be late to an appointment, you must phone the borrower as soon as possible. Don't wait until the time of the appointment to call. Give as much notice as possible to the borrower that you're running a little behind due to traffic, weather, or whatever, but always let them know you're running late. Of course, the correct time for arrival is always 10 minutes early, if possible. Always park your vehicle on the street and use walkways always stay off the grass.

If there is no street parking, ask permission of the homeowner before in his or her driveway. Many homeowners are quite offended if people trespass boundaries, or if oil stains appear in their driveway after you leave.

In addition to our professional appearance, we as notary/loan signing professionals need to be aware of basic business etiquette. Practice Business Etiquette. The old saying is true: actions speak louder than words. People will be observing your actions whenever they come in contact with you, and you want those actions to create positive impressions with the constituents in your business community. Here then are some tips on handling situations with poise. Resist the urge to discuss your own family, friends, events, etc.

*(Cont. pg. 3 Be appropriate...)*

(Cont. pg 2 Be appropriate ...)

Stay focused on the business at hand, and that is to move the borrowers through a successful, complete and error-free signing. Keep the conversation light upon approaching the borrowers for the first time.

Although it is totally appropriate to make small, quick conversation about how lovely the home, the dogs, the kids, the landscaping, etc might be, in a totally sincere manner, it is not appropriate to discuss religion, politics, any controversial issues, or personal life situations. Leave the drama at home.

It's important always to stand when shaking hands with someone. Shake hands with men and women alike; smile, make good eye contact, and shake web-to-web. (That is, grasp the other hand fully with your hand - don't simply clasp the other person's fingers).

Whether you are meeting in your office, a title or lender's office, borrower's office or home, set the tone for a positive encounter. The way you greet borrowers can affect the outcome of the signing. As we said earlier, don't keep them waiting. **YOUR CORRECT ARRIVAL TIME IS 10 MINUTES EARLY.** Get off to a good start by greeting the borrowers personally in the lobby of the offsite location or at their home. Shake hands appropriately. Upon arrival at your office, allow borrowers to proceed first into the room, and indicate where they should sit. Position the borrowers so they are seated directly alongside your signing area. Don't accept calls or interruptions during the signing.

When the signing is over, stand, shake hands once again, and quickly exit the home or office. Do not dawdle.

Everything you do is a reflection on your image. How you dress, how you act, and how others respond to you are all part of that image. Therefore, knowing business etiquette can help you be more successful as a polite signing executive. Use these tips to present a polished image in the lending audience you serve. The best report card grade you'll receive is when a borrower raves about you as a professional, timely, discreet, courteous, and **NO ISSUES** with your dress, your attitude, your arrival, the image they form of you in the first 15 seconds!

**GOOD LUCK AND GOOD SIGNING!**

(Cont. pg 1 Web Seminars...)

In both the Acknowledgment and the Jurat seminar we will learn the steps to completing that notarial act. The objective of this one hour seminar is to:

- Recognize a notarial certificate (where will you find it)
- Identify the notarial verbiage (is it a Jurat or an Acknowledgment?)
- Complete the journal entry
- Understand the requirements to complete the notarial certificate
- Notarize the document

The 1-hour seminar on Journals and Journal entries covers how to properly maintain your notarial journal and how to complete the required journal entry for your Notarial Acts. The objective of this one hour seminar includes

- Understanding the reason for journal entries
- Knowing your responsibilities for maintaining your journal
- Identifying and completing the required information
- Understanding the use for additional information
- Completing the journal entry
- Using acceptable shortcuts

The following webinars will be offered in March. Sign-up early! Space is limited!

Thursdays March 16<sup>th</sup> and March 30<sup>th</sup>  
11:30am-12:30pm – Acknowledgments  
1:00pm-2:00pm – Jurats  
2:30pm-3:30pm- Journals and Journal Entries

Tuesdays March 21<sup>st</sup> and March 28<sup>th</sup>  
11:30am-12:30pm – Jurats  
1:00pm-2:00pm – Journals and Journal Entries  
2:30pm-3:30pm- Acknowledgments

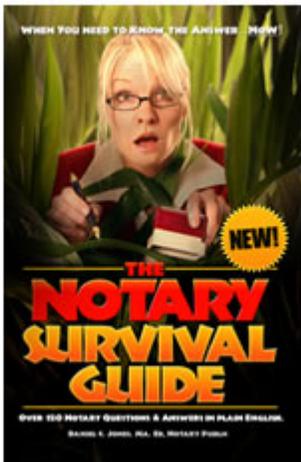
To find the schedule for these and future online webinars, go to [www.notaryclasses.com](http://www.notaryclasses.com). Enroll in the class of your choice. Each class is \$24.95.

Once you have enrolled in the seminar(s) of your choice, you will be sent a link with a password and phone number to call. When it's time for the seminar click on the link, sign-on using the password provided to you, dial the phone number, and you will be connected to the seminar. It's that easy! Enroll at [www.notaryclasses.com](http://www.notaryclasses.com) or call 800-873-9865. Only 10 spaces available per class.

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