

# **Just Point** *and Sign*

by: Victoria Rivera

**A Guide For Signing Agents**



# TABLE OF CONTENTS

Glossary .....	1-9
The HUD-1 or Settlement Statement .....	2-14
Multi-page Settlement Sheet/HUD-1 .....	2-17
Single Page Settlement Sheet/HUD-1 .....	2-18
Note Instruments .....	3-9
Fixed Rate Note .....	3-10
Balloon Note (Fixed Rate) .....	3-15
Adjustable Rate Note .....	3-19
Truth in Lending (TIL) Disclosure Statement .....	4-5
Fixed Rate Truth in Lending Disclosure Statement .....	4-8
Fixed Rate w/PMI Included Truth in Lending Disclosure Statement .....	4-11
Fixed Rate W/Balloon Payment Truth in Lending Disclosure Statement .....	4-14
Adjustable Rate Truth in Lending Disclosure Statement .....	4-17
Variable Rate Mortgage Program Disclosure .....	4-20
2 Year Fixed/6 Month LIBOR Arm .....	4-20
Home Equity Conversion Mortgage Truth in Lending Disclosure .....	4-24
Reverse .....	4-24
Mortgage/Deed of Trust .....	5-5
Fixed Rate Mortgage .....	5-6
Fixed Rate Mortgage with Balloon Payment .....	5-11
Balloon Payment Rider to Mortgage/Security Instrument .....	5-17
Addendum to Mortgage .....	5-19
Mortgage (Line of Credit) .....	5-21
Home Equity Line of Credit HELOC .....	5-21
Deed of Trust (Adjustable Rate) .....	5-25
Adjustable Rate Rider (Deed of Trust) .....	5-30
Adjustable Rate Home Equity Conversion Mortgage .....	5-34
Reverse Mortgage .....	5-34
Certificate of Recordation of Documents .....	5-39
Right to Cancel .....	6-4
How to Count Right to Cancel (Rescind) .....	6-4
Right to Cancel W/o Confirmation Certificate .....	6-8
Right to Cancel W/confirmation Certificate (Single Page) .....	6-8
Right to Cancel W/ Confirmation (Multi-page) .....	6-9
Notarized Documents .....	7-4
Affidavit as to Continuous Marital Status .....	7-5

Affidavit of No Judgment .....	7-6
Affidavit Regarding Proof of Identity .....	7-7
Borrower's Affidavit .....	7-7
Correction Agreement - Limited Power of Attorney (LPOA) .....	7-8
Error and Omissions/Compliance Agreement .....	7-9
I.D. Letter .....	7-10
Signature/name Affidavit .....	7-10
Owner's Affidavit .....	7-13
Payoff Affidavit .....	7-16
Quit Claim Deed .....	7-17
Inter-Spousal Transfer Deed .....	7-17
Survey Affidavit .....	7-20
Warranty Deed .....	7-21
General Non-notarized Documents .....	8-4
Form 4506 .....	8-5
Form 8821 .....	8-6
Form W-9 .....	8-8
Acknowledgment of Right to Attorney .....	8-10
Affidavit of Occupancy and Other Disclosures .....	8-11
Agreement for the Arbitration of Disputes .....	8-12
Anti-Coercion Notice .....	8-13
Application Disclosure .....	8-14
Borrower's Certification and Quality Control Authorization .....	8-15
Borrower Signature Authorization .....	8-16
Closing Instructions .....	8-17
Disclosure Statement .....	8-20
Document Copy Policy/Receipt Acknowledgment .....	8-21
Escrow Disclosure Form .....	8-22
False Statement/employment/Occupancy Form .....	8-23
Borrowers Certification .....	8-23
First Payment Notice .....	8-24
Hardship Letter .....	8-25
Initial Escrow Account Disclosure Statement .....	8-26
Loss Payee Letter .....	8-27
Notice of Assignment, Sale or Transfer of Servicing Rights .....	8-28
Notice to Purchaser-Mortgagor .....	8-29
Notice to Mortgagor at Loan Closing Regarding Prepayment .....	8-30
Pay-off Letter .....	8-31
Pay-off Deficiency Letter .....	8-32
Personal Liability Notice .....	8-33
Lender's Privacy Statement .....	8-34
Private Mortgage Insurance (PMI) Disclosure .....	8-35
Quality Control Release .....	8-36
RESPA Servicing Disclosure .....	8-37
Uniform Residential Loan Application .....	8-38

Waiver of Escrow .....	8-41
Frequently Asked Questions .....	9-4
Notarial Questions .....	9-4
Loan Document Signing Agent Questions .....	9-12
Ready, Set, Go .....	10-4
Introduction .....	10-4
Independent Contractor .....	10-5
Professionalism .....	10-7
Notary Errors and Omissions Insurance .....	10-8
Risks .....	10-9
Ready .....	10-10
Business Start up .....	10-10
Equipment .....	10-10
Supplies .....	10-12
Type of Business and Business Name .....	10-12
Record Keeping .....	10-13
Setting Your Fees .....	10-13
Marketing .....	10-15
Couriers .....	10-16
Set .....	10-17
Marketing .....	10-17
Research .....	10-17
Services to Market .....	10-17
Contracts .....	10-19
Go .....	10-20
The Call .....	10-20
The Appointment .....	10-22
Signing Is Complete .....	10-23
Miscellaneous Information .....	10-24
Collections .....	10-24
Electronic/Digital Signature Technology .....	11-4
Terminology .....	11-5
Digital Signature .....	11-8
How it Works .....	11-9

