

# Becoming A Loan Signer

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LAWPAPERSZONE.COM HOW TO BECOME A NOTARY SIGNING AGENT First, what is a loan signing agent? As a loan signing agent you will be responsible for getting a loan package signed by the borrowers who took out the loan. As a loan closer, you work for yourself and receives phone calls to close mortgage loans at borrowers homes. You work as an independent loan closer for title companies, lenders, banks, and signing companies nationwide, these are the companies that hire and pay you. The pay for a signing agent varies between \$50 to \$200 or more depending on where and when the loan is taking place. Your job is all about making sure that the people sitting in front of you are the people who are taking out the loan! You are not there to explain the loan to the borrowers! A loan closing only takes about 20 minutes. As a loan closer, your job will include: 1. Getting an order from a title company, lender, or signing company to get a loan signed. 2. Getting in touch with the borrower's to confirm your scheduled time to meet them at their home, work, or mutual meeting spot. 3. Being at the borrowers residence or mutual meeting place ON TIME! and DRESSED APPROPRIATELY. 4. Going over the documents (loan package) with the borrower( more on this below). Basically, you go page by page through the package, showing the borrowers each page and having them sign WHERE THEIR NAME IS TYPED on the bottom of every page. (more on this later) 5. You must verify that the borrower is who they say they are by verifying drivers licenses or other identification. 6. You must notarize there signature on certain pages (more on this below) to ensure that the people signing are the people taking out the loan. 7. Your done signing with the borrowers, you gave them their copy of the package and you leave. The only thing left to do is put the package in a fed ex/ups overnight delivery package that is paid/supplied by the lender/ title company. You just have to drop the package! 8. You must understand!!! You are not selling the loan, or "trying" to get the borrower to sign the documents. ALL these loans are PRE SOLD, PRE ORDERED!!! The REFINANCE industry is HUGE!!! There are thousands of loans being signed daily in america. THOUSANDS!!! These loans have been approved by the lender and the loan officer runs this info by the borrower, when the borrower is ready to sign the papers because they are happy with the deal they are getting....well, this is where loan signers come in!! The people are ready to sign the paperwork, so don't

think for one second that its your job to "close' the loan or "sell" the loan to the borrower, You get the call to get the loan SIGNED!!! These customers are waiting for you, expecting you and ready to sign!

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