Notary Signing Agent Compliance Framework

A step-by-step operational guide highlighting the critical checkpoints that support accurate, compliant loan signings.

A loan signing is only as strong as its weakest checkpoint. This framework walks through the stages of a signing assignment and the compliance questions to confirm at each one. Use it to review your own practice and spot gaps before they become errors.

Always follow the notary laws of your commissioning state and the written instructions of the hiring party. Where this framework and your state law or instructions differ, the law and the instructions control.

Checkpoint 1: Credentials & Readiness

Confirm you are qualified and properly protected before accepting work.

Status	Item	Notes
☐ Yes ☐ No	My notary commission is active, and I know its expiration date.	
☐ Yes ☐ No	Any notary bond required by my state is in place and current.	
☐ Yes ☐ No	I carry errors & omissions (E&O) insurance at the level my hiring parties require.	
☐ Yes ☐ No	My background screening meets the requirements of the companies I work with, and I track its renewal date.	
☐ Yes ☐ No	My notary seal or stamp and any required journal meet my state's requirements.	
☐ Yes ☐ No	I understand which notarial acts I am authorized to perform under my commission.	

Checkpoint 2: Accepting the Assignment

Make sure the assignment is clear before you commit.

Status	Item	Notes
☐ Yes ☐ No	I have confirmed the hiring party, the order or file number, and my fee in writing.	
☐ Yes ☐ No	I have confirmed the signing date, time, and location (or remote platform, if authorized).	
☐ Yes ☐ No	I know how documents will be delivered to me and by when.	
☐ Yes ☐ No	I have reviewed the hiring party's written instructions, including any witness, scanback, or return-shipping requirements.	
☐ Yes ☐ No	I only accept assignments I am authorized and able to complete.	

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Checkpoint 3: Before the Appointment

Prepare so the signing runs smoothly and accurately.

Status	Item	Notes
☐ Yes ☐ No	I have confirmed the appointment with the signer(s) as instructed by the hiring party.	
☐ Yes ☐ No	I have checked that I received the complete document package and that names match the order.	
☐ Yes ☐ No	I have printed documents as instructed (paper size, single or double-sided).	
☐ Yes ☐ No	I have the supplies I need: seal, journal (if used or required), pens, and return materials.	
☐ Yes ☐ No	I know whom to contact at the hiring party if a question or problem comes up.	

Checkpoint 4: At the Signing Table

Protect the signer, the transaction, and your commission.

Status	Item	Notes
☐ Yes ☐ No	I identify each signer using a method permitted by my state's notary law.	
☐ Yes ☐ No	Each signer appears before me and signs willingly, and I watch for signs of confusion or pressure.	
☐ Yes ☐ No	I explain what each document is for in neutral terms, without giving legal advice or interpreting loan terms.	
☐ Yes ☐ No	I refer questions about loan terms, figures, or legal effect to the lender, title or settlement agent, or an attorney.	
☐ Yes ☐ No	I complete notarial certificates accurately and only for acts I personally perform.	
☐ Yes ☐ No	I record journal entries as my state requires or as a best practice.	

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Checkpoint 5: Quality Review & Return

Catch errors before the package leaves your hands.

Status	Item	Notes
☐ Yes ☐ No	I check every page for required signatures, initials, and dates.	
☐ Yes ☐ No	I review every notarial certificate and seal impression for completeness and legibility.	
☐ Yes ☐ No	I complete any required scanbacks as instructed.	
☐ Yes ☐ No	I ship or deliver the package by the method and deadline in the instructions, and I keep the tracking information.	
☐ Yes ☐ No	I report the signing status to the hiring party as instructed.	

Checkpoint 6: Records, Privacy & Professionalism

Protect sensitive information and your professional reputation.

Status	Item	Notes
☐ Yes ☐ No	I do not keep or share copies of loan documents unless the instructions or law permit it.	
☐ Yes ☐ No	I store any records I am required to keep securely.	
☐ Yes ☐ No	I never send identification images or borrower information through unsecured channels.	
☐ Yes ☐ No	I invoice accurately and keep records of my completed assignments.	
☐ Yes ☐ No	I stay current on changes to my state's notary laws and the requirements of the companies I work with.	

Next Steps

Find your weak checkpoint. Circle any item marked No and set a date to close the gap.

Verify your state's rules. Check your commissioning state's official notary resources for current requirements.

Want structured support? TMR Professional Mentorship Academy's Notary & Loan Signing Agent Mentorship provides guided training, practice, and accountability. Learn more at mentorship.tmrconsultinggroup.com/notary-mentorship.

This framework is a general educational resource. It is not legal advice, is not a state-approved notary course, and does not commission anyone as a notary or guarantee assignments or income. Notary laws and hiring-party requirements vary; always follow the law of your commissioning state and the written instructions of the hiring party.

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