



## Linker Mobile Notary Service

"Your San Diego Notary Link"®

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### WHY USE LINKER MOBILE NOTARY SERVICE FOR YOUR LOAN SIGNINGS?

#### Promptness, Presentation, and Professionalism

Linker Mobile Notary takes pride in being prompt for appointments and takes the time to present the loan package to the borrower in a professional manner. Critical documents are reviewed first so that any concerns the borrower may have can be resolved in a timely manner. The critical documents are:

- Closing Instructions – Review is made of the closing instructions outlining the loan package for terms of loan, fees, whether funds should be obtained from the borrower to forward to the lender, and if copies of the borrower's identification are needed, as well as whether to use blue or black ink.
- Signature/Name Affidavit – While collecting the borrower's identification and recording it in the notary journal for state-specific purposes, the ID is verified to be current and the name on the ID matches the name on the loan documents. When the borrower signs the notary journal the signature/name affidavit can be signed at the same time.
- Address Certification – The borrower verifies that the property address for the mortgaged property is complete and accurate.
- Notice of Right to Cancel – The borrower will be made aware that there are three full business days to review the loan package and resolve any issues that may arise.
- Settlement Statement (HUD) – A review will be performed on the charges incurred for the loan itself which are presented on one side of the page, and the other side of the page showing all the disbursements and/or payoffs. The borrower will be shown how the loan amount, less the settlement charges, less the disbursements, equals the amount being disbursed to the borrower (if applicable).
- Note – Verification will be made on the address of the property, loan amount, lender, interest rate, payment due dates, where payments are to be mailed, monthly payment amount (principle and interest only), and the percentage rate charged by the lender if payment is late, as well as what happens if the borrower defaults on the Note.
- Notice to Borrower of Impound/Escrow Account and the Initial Escrow Account Disclosure Statement - If the borrower has requested an escrow account be set up, it will be pointed out that the Note shows principal and interest only and that the escrow account breaks down the taxes and insurance and is in addition to the principle and interest, there by bringing the actual monthly payment up to "x" amount.
- Deed of Trust – The borrower will be made aware that this is the "security instrument" which gives the lender a claim against the borrower's home if they fail to live up to the terms of the note, and the borrower will verify that vesting of the borrower's name, property address, county, and loan amount are all correct.
- Truth-in-Lending Disclosure Statement – This discloses all charges associated with the loan over the life of the loan. The borrower will be made aware of the Annual Percentage Rate, total number of payments, and any prepayment penalties that may be indicated

Of course there are many other documents that are included in a loan package; however these are the major ones. Any concerns that arise during the signing process will usually occur on these documents. Once the loan package is signed and complete, it will be reviewed before leaving the signing to verify that nothing has been missed and then promptly returned by overnight courier.

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