

AMROCK

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TITLE TALK

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Team Leader, Escrow Pg. 10

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Plus, information about ways to broaden your service offerings, PennyMac documents and more!



eClosings – What's in It for You?

Consider These 5 Benefits



eClosings are *THE* hot topic among signing agents, and it's no surprise, since they're revolutionizing the mortgage industry. What once was strictly the domain of pen and paper has broadened to include online documents, real-time video and electronic signatures. "In our industry, the average mortgage closing package is over 100 pages, requiring more than 25 signatures or initials per person," said Amrock CEO Jeff Eisenshtadt in a recent interview.

"FACTOR IN THE ADDED TIME AND EXPENSE TO SIGN, SHIP AND AUDIT PAPER DOCUMENTS, AND IT'S EASY TO SEE HOW (eCLOSING) TECHNOLOGY CAN HAVE A BIG IMPACT."

— JEFF EISENSHTADT
Amrock CEO

It's true. Clients love the convenience of eClosings, and lenders love that they offer less chance for omissions. We at Amrock

love the speed and efficiency, too.

But what's in it for you, the signing agent? What would be the benefits of expanding your services to include eClosings? Here are a few:

1 GROWING NUMBER OF eCLOSINGS

eClosings are the wave of the future, as proven by the increasing number of states which are adopting eClosing legislation. But not all signing agents can do eClosings for Amrock, only those who are certified by their state(s) and by Amrock. Once certified, you're eligible for orders for this type of closings.

2 LESS PRINTING

A typical closing involves a lot of documents, which can mean a lot of printing and copying. In an eClosing, some or even all of the documents may be electronic – saving paper, ink and money. (The trees will thank you.)

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3 BETTER ACCURACY

Dotting all the I's, crossing all the T's and signing all the lines are crucial for a successful close, and missing one or more can result in delays and maybe even a defect. In many eClosings, documents cannot be submitted unless all necessary forms are completely filled out, minimizing the chance for omissions.

4 EASY DOCUMENT SUBMISSION

We've got nothing against the United Parcel Service (really, they're good people). But do you really want to go there if you don't have to? Most eClosing documents are submitted electronically; with these closings, there is no post-close rush to drop-off the signed documents.

5 ENHANCED CLIENT EXPERIENCE

Many of our clients are tech savvy, and they appreciate the speed, accuracy and convenience of an eClosing – almost as much as our signing agent partners. Happy clients may mean more referrals. And more referrals can pave the way for a boost in business.

**Amrock is looking for more
eClosing signing agents.
How about you?**

Your first step is to see what kind of eClosings are available in your area. (See the [eClosing Rollout Guide](#)). Then contact your Secretary of State's office (or the governing body that regulates signing agents) to find out what's required for certification in your state. When eClosings become available in your area, Amrock will email you specific instructions for completing our training requirements. Refer to this email or contact Partner Management for more information.

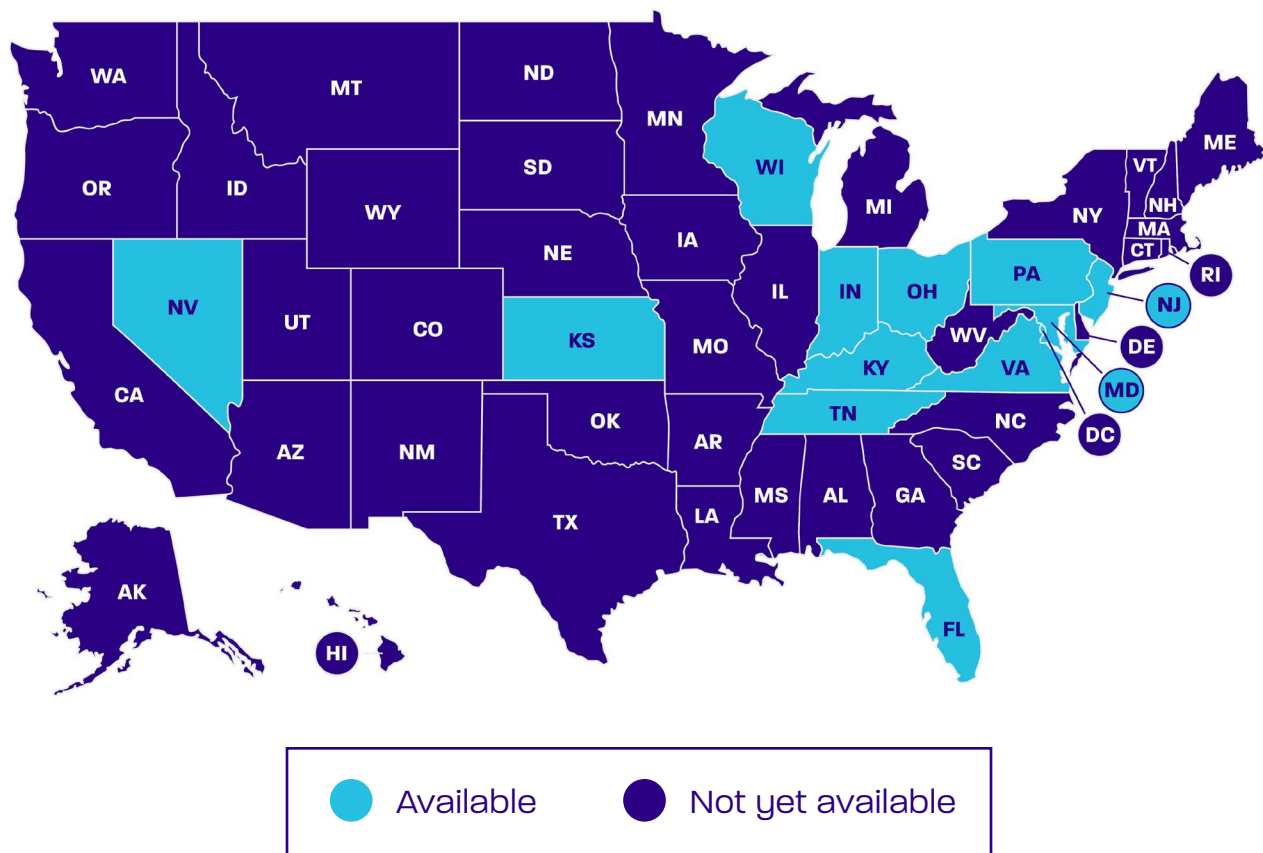
Two Ways to Broaden Your Service Offerings

Looking for ways to become an even more in-demand signing agent partner? Think about expanding your services to include purchase closings and data collection.

PURCHASE CLOSINGS TRAINING

The demand for homes is high right now and isn't expected to slow down any time soon. We need purchase closers to keep up

with demand, and we're providing training to signing agents. Currently we offer purchase closer training in the following states:



Interested in receiving purchase training, email partnermanagement@amrock.com. Please note that purchase closer training is being rolled out state by state.

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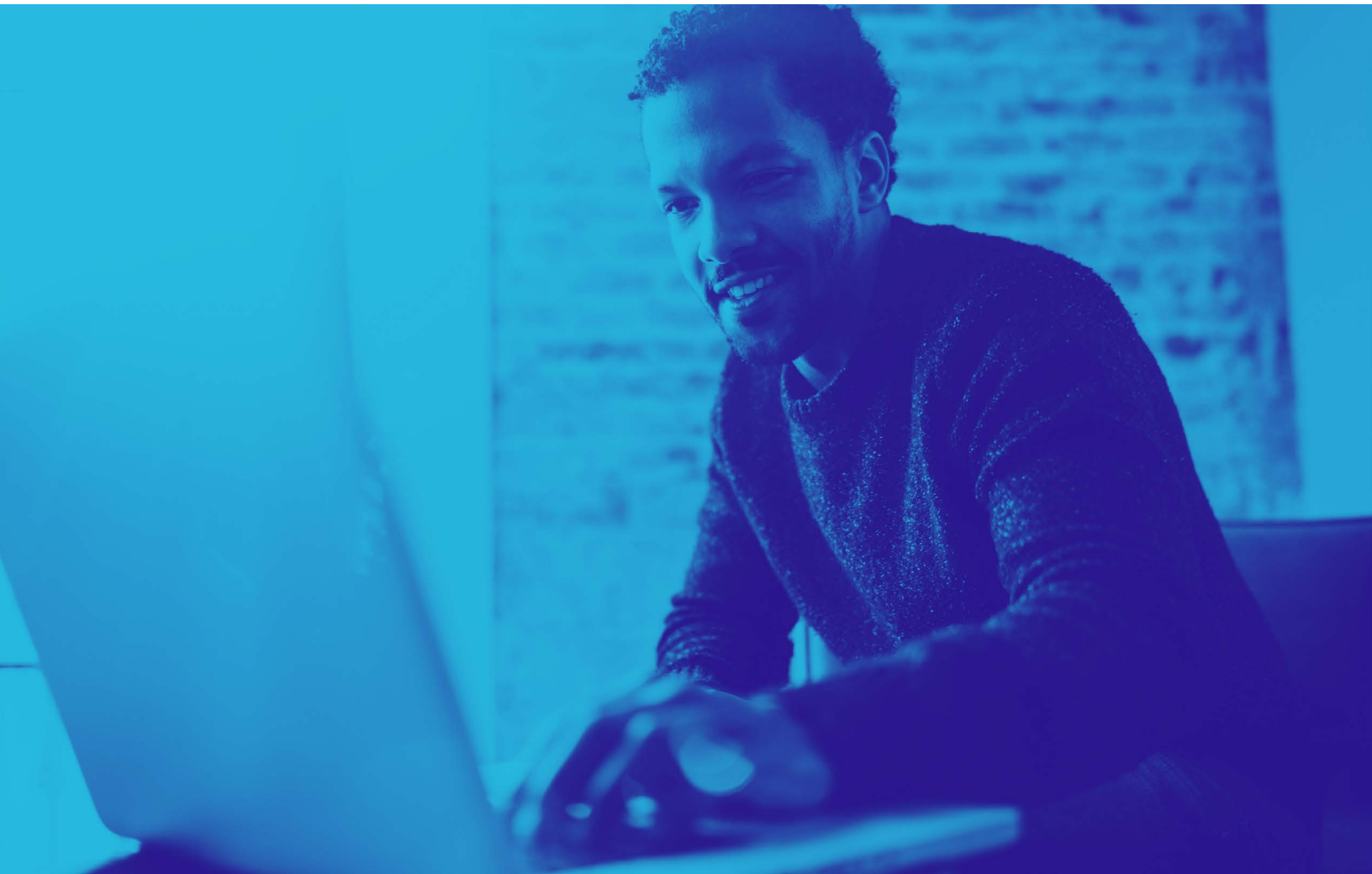
Two Ways to Broaden Your Service Offerings

DATA COLLECTION

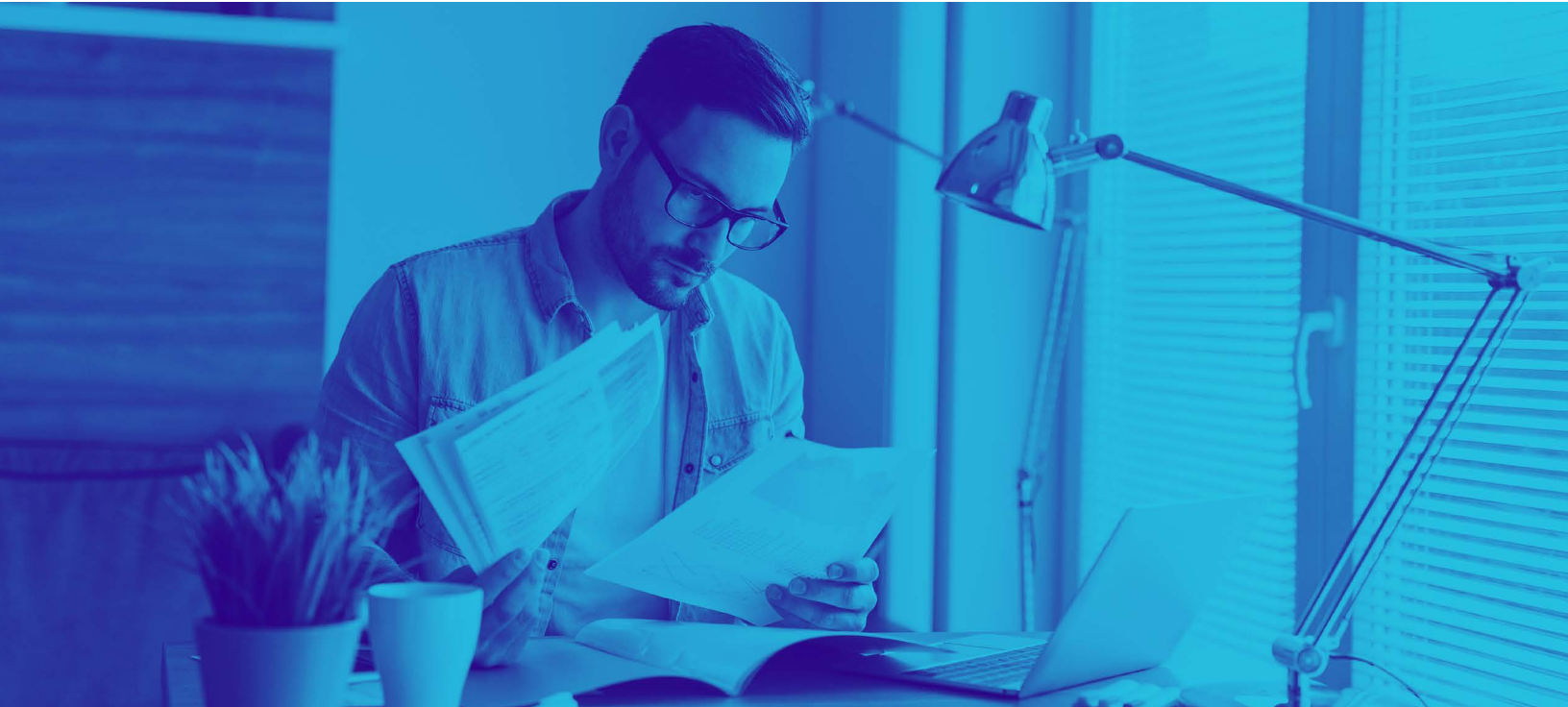
As you know, data collection is an important part of the real estate process. Now you can train for data collection when it's convenient for you and have that service added to your profile! We've put together a group of Skillo training modules

and webinars that will walk you through the data collection process.

If you'd like to take part in our data collection service, email amrockquestions@amrock.com to get started.



Properly Prep those PennyMac Documents



If you work with PennyMac closings, pay special attention to the Affidavit of Occupancy and the USA Patriot Form.

PennyMac Loan Services recently informed us that there has been an increase in the number of defects on those two important documents. View these forms by clicking on the buttons below. We've highlighted areas on the photos where it's critical to include the correct information. Note that the red box on the Affidavit of Occupancy **will have the actual date of occupancy** on a live order, so you know what to tell the client to fill in.

[View Affidavit](#) 

Also, when completing the USA Patriot Form, the client must show two pieces of identification, and the information from those IDs must be correctly entered, along with the information we've highlighted.

[View Form](#) 

A Few Minutes with Katherine Grant

July was a big month for both Amrock and signing agent partner Katherine Shea Grant of Mecklenburg, North Carolina. It was Amrock's first In-Person Electronic Notarization (IPEN) eClosing, and Katherine was the signing agent partner chosen to administer it. We recently chatted with Katherine about that day and about the highlights and insights she's had in her career.



Katherine and her husband, Shelton Grant

Tell us about your background – how you became a signing agent and why you decided to work with Amrock?

I became a signing agent about six years ago, and I've been working for Amrock since I started. Before becoming a signing agent, I worked for a company that sold homes and had its own bank. So I had already been involved with literally thousands of closings, but in a different capacity. Eventually, I decided that I wanted to work for myself, and becoming a signing agent was the ideal way for me to do that. That's what prompted me to take the leap and jump into training.

I connected with a couple of people who took training classes with me. They worked for Amrock and talked so highly about the company that I had to check it out.

Of course, I ended up working with you, as does my husband and my best friend. It's a family affair down here.

What do you like about being a signing agent?

"I LOVE MEETING ALL TYPES OF PEOPLE. I LOVE HAVING THEM WELCOME ME INTO THEIR HOME, MEETING THEIR FAMILY AND PETS."

I feel like people don't get a lot of face-to-face time these days, and I love to sit down and talk and learn from them.

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A Few Minutes with Katherine Grant

I get a lot of great tips and recommendations for restaurants, service providers – all kinds of things.

I also love the flexibility of working from home and being able to take blocks of time off. I tend to work really long hours for a period of time, then just stop taking work for a while and go on vacation. It's one of the best parts of my job.

What do you like about working with Amrock?

I really enjoy working with everyone there. You're all very professional and nice to work with. Your closings and closing packages are streamlined and organized – when signing agents work with you, they know what to expect. Interacting with your team is as easy as it gets.

Let's talk about your IPEN eClosing. What was that like?

It was easy, and I was honored to be asked to do it. I walked through it with an attorney the day before the signing, so I had a good idea of how it would go. I was a bit nervous at first, but everything went smoothly. The

biggest surprise, and this has happened with every IPEN eClosing I've done so far, is how long it takes for clients to pick out their eSignature!

What's great about eClosings is there's no chance for omissions. You can't move off the page if you haven't completed it properly. Plus, when it's done, it's done. You don't have to worry about double- or triple-checking the documents or dropping them off to UPS afterward. You just shut down your device, and you're good to go.

Besides that first IPEN eClosing, tell us about another memorable closing you've done.

I do a lot of purchase and refinance closings for homebound people and veterans.

“I ONCE DID A CLOSING FOR A MAN WHO WAS IN HIS MID-90S. HE WAS A VETERAN OF WWII, THE KOREAN WAR AND VIETNAM WAR. IT WAS AN HONOR TO TALK WITH HIM.”

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A Few Minutes with Katherine Grant

Along with signings, I do depositions with lawyers and witnesses. I swear-in people and take oaths, affirmations and acknowledgements. I was once hired for a deposition in an adoption case. The child was from another state, as was the judge, who Skyped in for the deposition. The parents described the love they had for the child. The judge finalized it, and a relative brought in the child from another room. It brought tears to everyone's eyes.

What advice would you give to other signing agents?

You need to be able to go with the flow and have lots of patience and flexibility. You

have to be able to adjust your agenda to keep clients and partners happy and on schedule.

“AND, THIS IS REALLY IMPORTANT, YOU HAVE TO PAY ATTENTION TO THE DETAILS.”

You have to make sure you've got all the information on the documents and that all that information is correct before you submit it. Other than that, enjoy your job and your clients.



IN THE SPOTLIGHT

Matt Griffin

Escrow's Team Leader Matt Griffin may be the new guy on the block in Signing Agent Services (he transitioned from the audit team in April of 2018), but he has what it takes to keep his team sharp, partners in-the-know and clients happy. Spend a few minutes with this high-energy gamer/drone tamer to find out how he rolls. Watch the video below!



Title Talk

TRIVIA

Did you enjoy reading this issue of Title Talk?

Test your knowledge about the articles in this issue. Answer the following questions and submit your answers to titletalk@amrock.com. The first three people who submit the correct answers will receive...

(drumroll, please)

... a \$5 Starbucks gift card!

- 1. How many pages does the average traditional (non-eClosing) mortgage closing package contain?**
- 2. What are two ways you can broaden your service offerings?**
- 3. When completing the USA Patriot Form on PennyMac documents, how many forms of identification must a client show?**
- 4. In what month did Amrock's first IPEN eClosing occur?**

PARTNER MANAGEMENT

Have inquiries about your portal profile, scorecard, mobile app or required trainings? Call us at **(888) 784-2514**.

SIGNING AGENT SERVICES

Signing Agent Services can handle all of your transaction or order-related inquiries. Call us at **(888) 784-2523**.