



AMROCK
TITLE TALK

Vol. 27

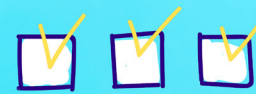
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*Payment Schedule Changes,
eClosing Excitement and More!*

Ready for a Successful New Year?



CHECKLIST

Add these 8 pro tips to your year-end checklist.



As 2018 draws to a close, it's the perfect time to reflect on the past year and start planning for the one ahead. For our signing agent partners, it's also a good time to review your business to-do list. And we've got some helpful tips to help you stay on top of your business game.

1 Review your goals.

Where do you want to be at this time next year? Do you want to have more business? Expand your skills and knowledge base? Network with peers and attend conferences? Write down your goals (and keep them where you can see them), then research how to attain them. The internet is a great place to start!

2 Check your certification status.

Are your business registrations and personal certifications up to date? Now is a good time to check their expiration dates to ensure you're in good standing with state and local authorities.

3 Look for updates in notary legislation.

The notary profession has changed quite a bit over the years. (Given that the first “notaries” were ancient Egyptian scribes, it only stands to reason.) Many states are now adopting [eClosing legislation](#); if your state has, but you're not sure how to become certified to do eClosings, [contact us](#). Check with the legislative branch in your state which governs notary regulations to see if there were other notable updates in 2018.

4 Check your insurance.

Individual signing agents should carry at least \$25,000 in Errors and Omissions (E&O) or Professional Liability insurance – is yours up to date? While we're on the subject, review your homeowner's policy and vehicle policy to make sure you have adequate coverage for all the important tools you need for the job.

CONTINUED

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5 Review and renew professional memberships.

Take a look at your professional memberships and how they're benefitting you. Are there any new opportunities that will help you attain your business goals? Are you making the most of your current memberships? Even if it isn't time to renew your memberships, now is an ideal time to think about the ones you have and consider new ones.

6 Look at educational opportunities.

Often, these are a perk of your professional memberships. But there are all kinds of other educational resources for learning new skills or enhancing your current ones. Talk to peers, consider attending conferences and conduct some online research. Many school districts or community colleges offer affordable courses that can help keep your business and technical skills up to date.

7 Review your recordkeeping process.

Are you properly (and efficiently) documenting your revenue and expenditures? There are several free or low-cost online resources that can advance your accounting game. Good recordkeeping is critical to the success of your business. Stay on top of it! Also, help protect our clients' privacy by making sure to fully delete and/or shred any information that is no longer required to be kept.

8 Check your equipment and supplies.

Is it time for a new notary stamp? What about new business cards, printer cartridges or paper? Stocking up on supplies now is a smart way to start off the year because you may be able to tap into pre-holiday deals.

Don't forget about your car, which is one of your most important tools. Take it in for a routine check-up to make sure it's in safe and reliable condition.

In the next issue of Title Talk

We'll look at ways you can improve your business marketing through developing your online presence. *Stay tuned!*

Payment Changes



Beginning January 2, 2019, Amrock will move to a new payment system. As part of this transition, we will be disbursing all open payables in our current system through December 31, 2018.

Here's what you can expect during the changeover:

WEEK OF DECEMBER 24TH

Amrock's normal payment plan will be suspended, and all open payables to date will be paid.

DECEMBER 31ST

Any outstanding payables as of Monday, December 31st, will be paid on Monday, December 31st.

JANUARY 2ND

Standard payment schedules resume.

Payments made the week of December 24th will include invoices that are being paid before their due date. Please note that if you received one of these "early" payments, you may not receive a payment during the first few weeks in January. However, you will soon be returned to the standard payment schedule.

What's New with the My Signings App?

New year, new app-dates!

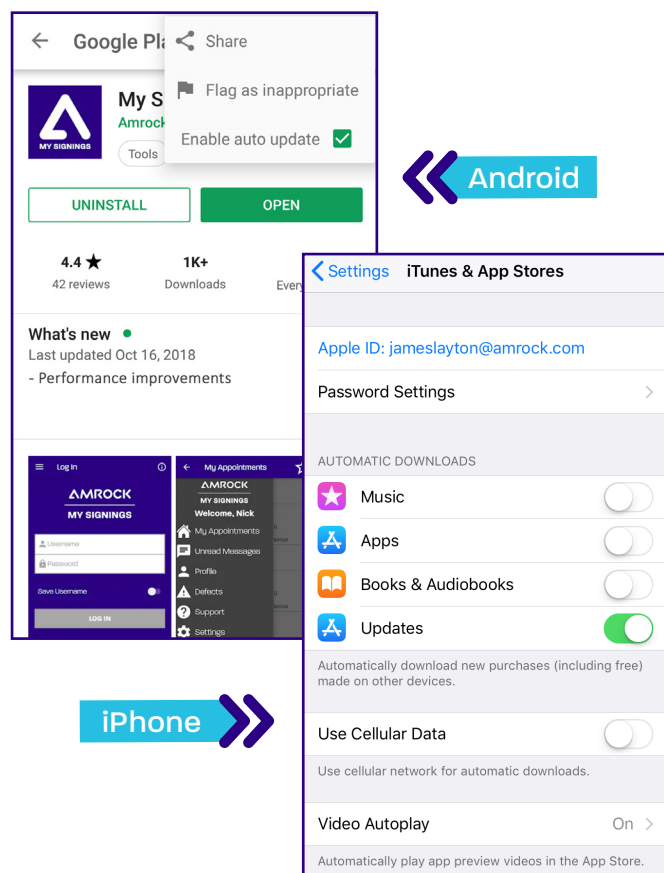
Wondering what's in store for the My Signings app for 2019? For starters, you can look forward to a wireless printing feature. That's right – if you can connect to a Wi-Fi enabled printer, you have the power to wirelessly print closing packages from your mobile device through the app!

- 1 To do this, simply connect your printer and mobile device to the same Wi-Fi network.
- 2 When the closing package becomes available, a Wireless Printing button will appear when you open up one of your orders.
- 3 Tap the button, and choose which version of the package to print (all pages, legal or letter). You will then have the option to open the closing package as a PDF document within any of the PDF viewing apps on your mobile device.

NOTE

During this process, the package will be temporarily saved to your device's memory. Once the package has been successfully sent to Amrock, it will automatically be removed from your phone's temporary storage. For security and privacy reasons, please refrain from permanently saving the package to your phone.

If you need assistance in setting up your Wi-Fi printer, please contact its manufacturer or your internet service provider.



Automatic App Updates

Do you want to automatically receive the latest and greatest updates to the My Signings app? It only takes a few steps! (Amrock will avoid releasing updates during business hours so an automatic app update won't interfere with your workday.)

If you have an iPhone:

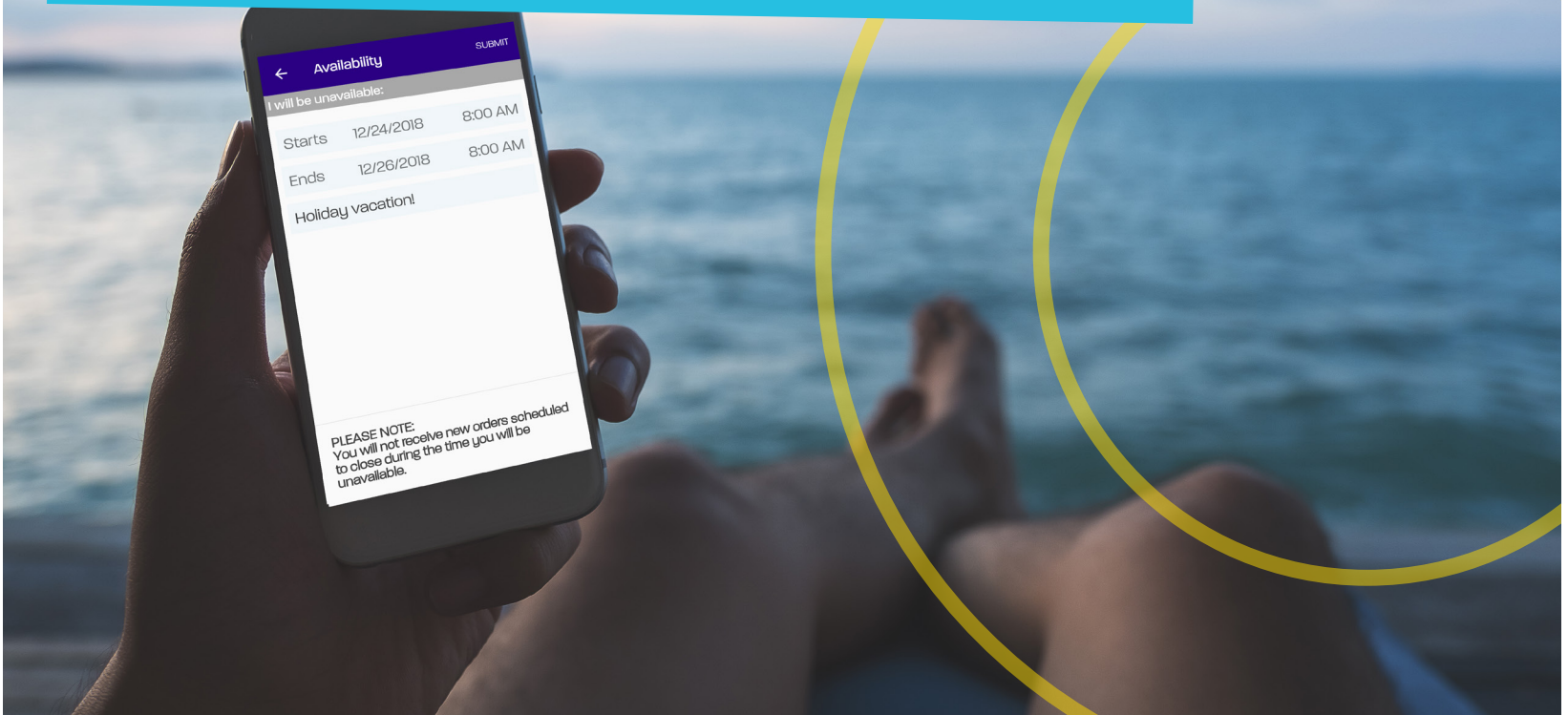
1. Open up the iPhone Settings screen.
2. In Settings, tap the iTunes & App Store button.
3. From here, tap the Updates button to enable automatic updates.

If you have an Android:

1. Open the Play Store app on your phone.
2. Search for My Signings by Amrock.
3. Open up the app in the Play Store.
4. Tap the icon with three vertical dots in the upper right hand corner.
5. Ensure "Enable auto update" is enabled.

Planning a Holiday Hiatus?

Remember to update your availability.



If you're enjoying some away-time this holiday season, be sure to update your availability on the My Signings app. To set your availability dates and times, simply:

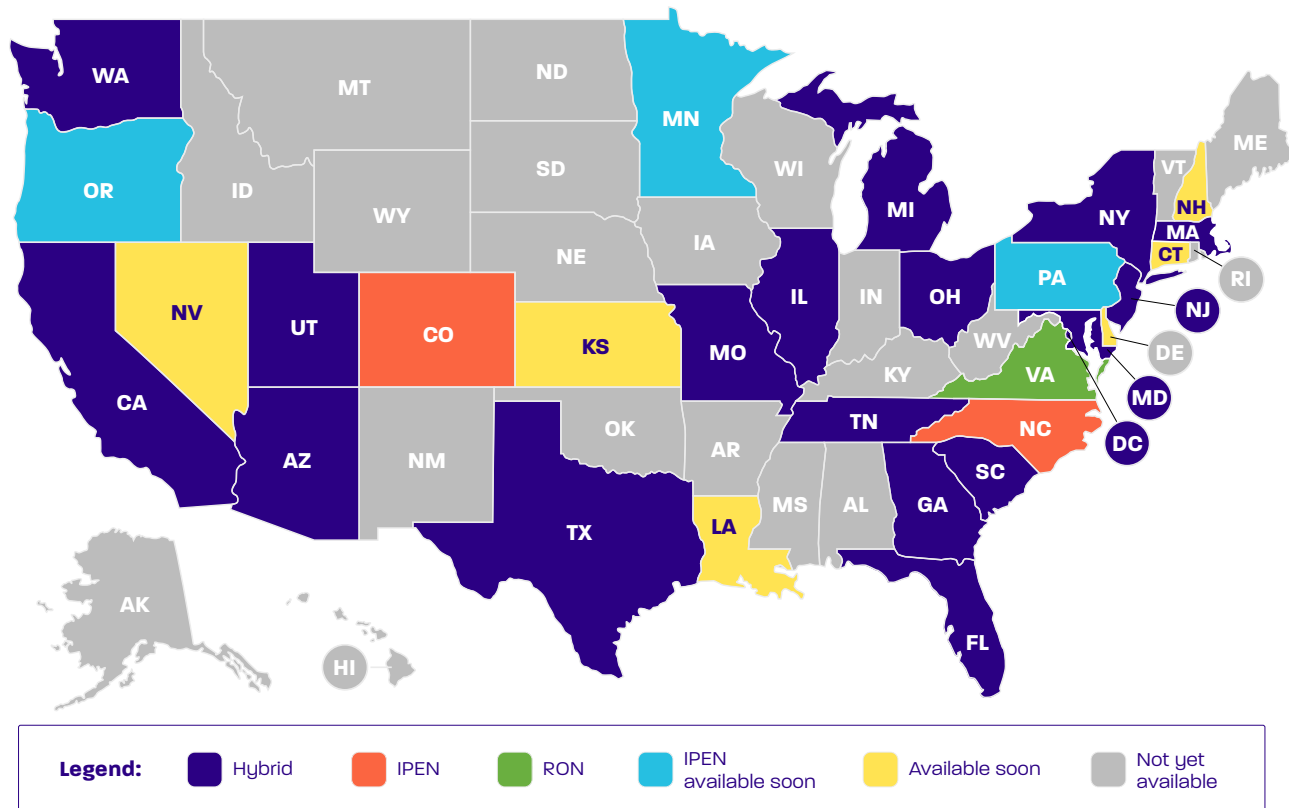
- 1 Access your profile from the left-side menu of the app.
- 2 Tap the **Availability** button in the bottom-left corner of the screen.
- 3 Tap the **Add** button in the upper right-hand corner.
- 4 Select starting and ending dates that you are unavailable.
- 5 Tap **Submit** and you're good to go!

eClosing Excitement

The results are in, and eClosings are a hit!

The numbers are staggering! From January 1st through November 15th of this year, Amrock and our signing agent partners have completed over 8,000 eClosings nationwide! Translating that into dollars, we've topped the \$1 billion mark for eClosing transactions for the same period this year.

As of press time, we currently offer eClosings in 20 states plus the District of Columbia. By the end of 2018, we expect to have eClosings in 29 states!



Those numbers are impressive, to be sure. But our highest goal remains client satisfaction. And we've got some great news there, too. We received information from a major lender that, according to the results from surveys sent out after the loan closing, the vast majority of clients were "extremely satisfied" with their eClosing experience. Stay up to date on Amrock's eClosing plan by checking out our [rollout guide](#).

While we're thrilled with the results, we're always looking for better ways of doing things. So, in the months ahead, we'll continue to refine our eClosing processes to make them even faster and better for both our signing agent partners and our clients. Watch your email and future issues of *Title Talk* for updates!



The Lowdown on Loan Application Signings



Looking for more business opportunities?

One way to potentially increase bookings is by offering Loan Application Signing services through Amrock. In a Loan Application Signing, you assist the lender in getting the borrower to sign the application with limited assistance in filling it out, either by delivering and returning a loan application or by picking it up.

We're currently working on ways to add this capability to our app solutions. Until then, all documentation must be submitted in hard-copy form, including an image of any documentation, such as the client's ID.

Note that as a signing agent, you are not

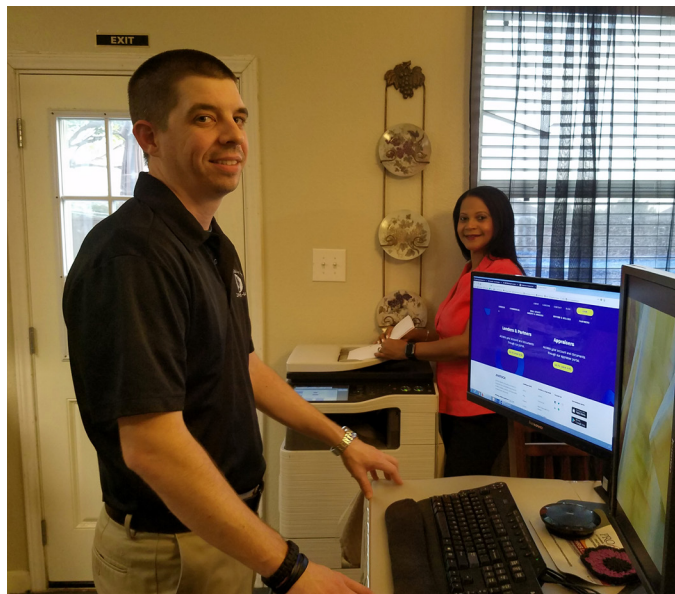
allowed to take pictures of the client's ID (or other personal information) with your own device. But you can advise the client that they should take a picture of it and email the picture to the lender if providing a hard-copy form of identification isn't feasible.

How do you sign up for Loan Application Signing services? You don't! When one comes available, Amrock will notify signing agents in the area via phone. So, if you get the call, and you want to expand your service offerings, be sure to accept the job.



It's All in the Family

For signing agents Greg and Nova Fisher, notary services are a family affair.



It's hard for Greg and Nova Fisher to stop talking shop. That's because this dynamic husband-and-wife duo head up Fisher Notary Signing Service, a busy signing agent service based in Lewisville, Texas. We recently caught up with them and talked about the fun and the challenges of running a notary service together.

So, how did this start, you and Greg and your business?

Nova: For me, I've always been in the mortgage industry. I've been a processor, a loan officer, a junior underwriter, a real estate agent – I've had all kinds of roles related to mortgages. I became a signing agent in 2003, and went out on my own as a sole proprietor in 2013.

I met Greg when we worked at the Department of Housing. He was in IT, and eventually I recruited him to become a signing agent – to come to the other side of the mortgage world. We've been married for five years now.

How did you start working with Amrock?

Nova: When I started branching out, people told me I needed to work with Amrock. I got talking with Kris Davidson at one of the ice cream socials at the NNA conference and he set me up.

We love working with Amrock. Everyone there is really professional. You'll get very specific about the transaction, and if you need to call the hotline during a closing, they're very patient and very detailed. They'll pull it up on their screens and all the information is right there, so we're all on the same page. Plus, they treat us very well and make us feel very special.

What's it like for both of you to work as signing agents?

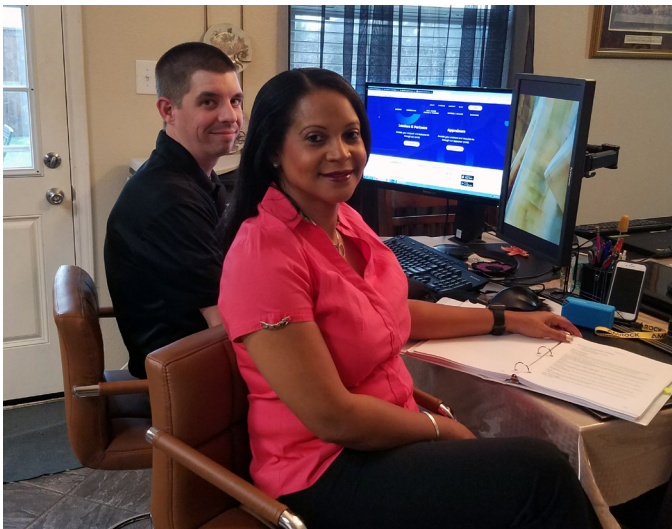
Nova: We're always in contact. I'm on the road a lot and Greg makes sure that nothing gets missed. He's my backup when I'm busy; he responds to phone and text messages when I can't. And we always check in with each other when we finish a closing.

It's All in the Family

For signing agents Greg and Nova Fisher, notary services are a family affair.

How do you divvy up the responsibilities? Are there certain tasks that one of you does because you're more suited to it?

Nova: Greg is my go-to person for everything IT; that's his background and his day job. He is definitely my IT support! He makes sure all our tech is up and running and that the signing agents who work with us know how to scan. He sets up the conference calls, too.



What about vacations? Do you travel together?

We absolutely do travel together! We schedule our "time off" together, though we're never really off the clock; we're still working and getting calls on our phones and scheduling our signing agents. We went to Jamaica in February and we went to the NNA conference together, and we were working almost the whole time we were there!

Greg, it's your turn. How do you like working as a signing agent?

Greg: I really enjoy it. Like Nova said, I take care of most of the IT and computer stuff for the business. But I like going out to signings, meeting different people, having different experiences.

What advice would you have for signing agents who are just starting out?

Nova: Pay attention to the details. Don't miss any signatures, make sure your clients are signing the right date on all the pages and that the dates are legible. Oh, and always answer your phone!

Greg, do you have any advice for couples who are thinking of going into the signing agent business together?

Greg: It's going to be just like a marriage. You find a rhythm that works for you and you go with it. Yes, you may get on each other's nerves sometimes, and you're going to have conflicts. But you work it out and get back to that rhythm and get back to business.

So does Nova give you time off for good behavior?

Greg: (Chuckling). Nah, she's always making me work.

IN THE SPOTLIGHT

Dorian Lankford-Parnell

This escrow team leader finds adventure in everything she does. On the job, she leads her escrow team through each chapter in a purchase closing, guiding them in their quests for successful transactions and satisfied clients. Away from the office, she loves to immerse herself in a good book. For Dorian, it's all about the happy ending. Learn more about her by watching the video below:





we hello December

We at Amrock wish you a
wonderful, peaceful holiday season
&
a new year full of **health, success**
and **happiness!**



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 gift card!

1. What day will the standard payment schedule resume in 2019?
2. Who should you contact for assistance in setting up a Wi-Fi printer?
3. In how many states do we expect to offer eClosings by the end of 2018?

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**.

