



Certified Signing Agent Onboarding Package

CERTIFIED SIGNING AGENT ONBOARDING PACKAGE

Indepth Solutions, Inc.
DBA, Indepth Closing Solutions™
2710 Sunrise Rim Rd. Suite 230
Boise, Idaho 83705
Phone: 1-(877) 947-7640
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Website: <http://www.indepthclosingsolutions.com>



Certified Signing Agent Onboarding Package

Indepth Solutions, Inc., DBA **Indepth Closing Solutions™** is committed to building the very best notary signing company in the U.S. serving the mortgage and real estate title industries. Our proven track record for providing national solutions, over the last eight years, speaks for itself. What sets Indepth Solutions apart is our unwavering dedication to quality, customer service and regulatory compliance. How we accomplish this is through excellence in internal controls, production and leadership, supported by our highly qualified, professional and respected vendor partners.

Partners* being the key word.

We understand and respect the independence and professionalism our Certified Notary Signing Agent partners bring to the table. Too often, in our industry, this is taken for granted or is not fully appreciated. The Indepth Solutions story is your story, entrepreneurship. Started in a home basement with a single employee and built into the national company it is today, we have never forgotten our roots. Every employee and every vendor partner is held with the highest esteem and appreciation.

Change can be very challenging, but change also presents great opportunity. The notary signing industry has definitely seen its share of change over the past couple of years. Indepth Solutions has embraced this process and worked diligently to implement the regulatory compliance requirements brought about, in large part, by the recent Dodd Frank legislation. We maintain relationships with many of the nation's largest financial institutions and are constantly updating our compliance efforts. With the increased regulatory controls of these institutions, the new Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC) and the Office of the Comptroller of the Currency (OCC), third party oversight of signing agents is now a critical mandate they all must implement and comply with. This is our challenge, this is our opportunity. Indepth Closing Solutions™ is their partner and your partner in restructuring and defining the future of our industry.

If you exemplify the very best of the best and want to become a member of our ever growing network, we want you. I invite you to review the attached on-boarding package, as you consider joining our team. Thank you for your time and consideration. I look forward to establishing a successful, long term relationship; one based on mutual respect and shared goals. Together, we will set a new bar for the highest standards and levels of professionalism in our industry.

Sincerely,

A handwritten signature in blue ink, appearing to read "Jennifer S. Perez".

Jennifer S. Perez
Founder, President/CEO

*Not meant to imply legal partnership relationship, but rather the spirit thereof.



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VENDOR PARTNER CONTACT INFORMATION

Company/Individual Name: _____

Primary contact person: _____ ALT: _____

Primary state served: _____

Multiple notaries, please indicate additional state(s)

Counties served:

Zip Codes Served:

Mailing Address: _____

City: _____

State: _____, Zip: _____

Billing Address (if not the same): _____

City: _____

State: _____, Zip: _____

Phone Number: _____ Alternate Phone Number: _____

Fax: _____ Cell: _____

Email address (print clearly): _____

Website Address: _____

Office handles bi-lingual signings: _____ YES _____ NO

If yes, list languages: _____

Copies of the following documentation are MANDATORY
(Must be uploaded through vendor portal or sent electronically)

- Indepth Closing Solutions™ On-Boarding Package
- NNA certification as a *Certified Notary Signing Agent, NSA (if applicable)*
- Errors & Omissions Insurance (\$25,000 minimum)
- General Business Liability and Vehicular Insurance
(In the amounts of not less than \$300,000.00 per occurrence, and \$500,000.00 in the aggregate)
- Valid Government Issued Photo Identification/Driver's License
- Notary License(s)
- Notary Bond(s)
- Indepth Solutions Background Screening and Registration

Register at: <https://indepthbackgroundchecks.com> (NNA background screening acceptable)

- Professional Bio (Include one paragraph bio, may be shared with customers and clients)
- Attorney Bar Registration (if applicable)
- Title Producer's License, (if applicable DC/IN/MD)
- Copy of Completed IRS Form W-9
- Professional, Digital Photograph** (May be used in marketing and/or for identification purposes with customers and clients)

Register and upload documents at: <https://indepthclosingsolutions.com> (Join our Team button)

Closing Types and Stated Fees*

Closing Type	FEES	Total Years Exp.	Number of Transactions Within the last		
			1 YEAR	2 YEARS	3 Years
Borrower In-Home	\$				
In-Bank Branch	\$				
In-Title Office	\$				
1st & 2nd Loan	\$				
Purchase	\$				
Reverse Mortgage	\$				
Commercial	\$				
CEMA (NY)/HELOC(TX)	\$				
Loan Modification	\$				
E-Closing with Laptop	\$				

*Add stated fees to Exhibit B of the General Services Agreement (subject to per order negotiations)



GENERAL SERVICES AGREEMENT

THIS GENERAL SERVICES AGREEMENT (the “Agreement”) is made and entered into as of the ____ day of _____ 20____ by and between Indepth Solutions, Inc., an Idaho Corporation, doing business as (DBA) Indepth Closing Solutions™ and or its subsidiaries and affiliates (collectively the “Client”) having offices located at 2710 Sunrise Rim Road Suite 230, Boise, ID 83705, with production facilities located at 2710 Sunrise Rim Road Suite 230, Boise, ID 83705; AND

_____ (the “Vendor”),
an _____ Corporation(if applicable), having offices located at;

(both Vendor and Client are sometimes hereinafter referred to singularly as, a “Party” and, collectively as, the “Parties”).

WITNESSETH:

WHEREAS, Vendor is in the business of providing certain notary signing and/or title services and closing services and/or real estate related information to the mortgage, real estate title and real estate industries: and

WHEREAS, Client is in the business of providing certain notary signing and/or closing services and related products to the mortgage, real estate title and real estate industries; and

WHEREAS, the Parties desire to enter into a business relationship pursuant to which Vendor will perform certain services, as more particularly specified herein, for and on behalf of Client in connection with the services provided by Client.

NOW, THEREFORE, in consideration of the foregoing premises, the mutual covenants contained herein, and other good and valuable consideration, the receipt, legally bound, the Parties hereby agree as follows:

TERMS

1. Definitions and General Interpretive Rules.

Definitions: All words or phrases defined in this Paragraph 1 (except as herein otherwise expressly provided or unless the context otherwise requires) shall, for the purposes of this Agreement, have the respective meanings specified in this Paragraph 1:

- (1) **Services/ Representation and Warranties of VENDOR:** The products and/or services, representations and warranties of vendor listed in Exhibit A and or any amendment thereto,

which are available to Client through and from VENDOR under the terms of this Agreement.

- (2) **Order**: The request from Client to VENDOR for VENDOR to provide certain specified Services and all information from Client necessary for VENDOR to provide the Services requested.
- (3) **Fee Schedule**: The schedule of fees specifically described in Exhibit B, and or any amendments thereto, which specifies the fees which Client may pay to Vendor for Services, or such fee which may be negotiated (as defined hereinafter) provided by Vendor hereunder this Agreement.

General Interpretive Rules: For purposes of the Agreement, except as otherwise expressly provided, (1) the terms defined in this Agreement have the meanings assigned to them in this Agreement and include the plural as well as the singular and the use of any gender herein shall be deemed to include the other gender; (2) reference herein to "Paragraphs," "Sections," and to "Exhibits" without reference to a document, are to designated Paragraphs, Sections, and Exhibits to this Agreement; and (3) the words "herein," "hereunder," "hereto," or words of similar import refer to this Agreement as a whole and not to particular provisions.

2. **Provision of Services**. Upon receipt by VENDOR of an Order from Client, VENDOR shall provide Client with those Services specified in that Order in accordance with services, representations and warranties of VENDOR attached hereto and incorporated herein by references as Exhibit A.

3. **Compensation**.

- (a) **Charges**. Client shall pay VENDOR on each transaction for which VENDOR performs Services hereunder in accordance with the Fee Schedule as set forth in Exhibit B or as may be negotiated.
- (b) **Billing**. VENDOR will NOT be required to submit an invoice or statement. Client agrees to remit to VENDOR the negotiated balance due on each work order within 45 days of receipt of a completed work order.

4. **Standard of Care:** VENDOR agrees to provide Services to Client using the same degree of care and skill as is standard in the tax, title and real estate closing and information industry and in accordance with industry best practices.

5. **Indemnity.**

(a) Subject to and in accordance with and in all respects as limited by this Paragraph 5, VENDOR will indemnify client for loss or damage it may incur as a direct result of VENDOR errors or omissions on the products and services provided to client.

(b) Client will indemnify and hold harmless VENDOR and its directors, officers, and employees for loss, damage, liability, claim or expense that they may incur as a direct result of (a) a material breach of any client representation or warranty, set forth in this Agreement, (b) a material breach of any obligation of Client under this Agreement, or (c) the negligence, fraud, or willful misconduct of client.

(c) A Party seeking indemnification under this section agrees to notify in writing the other Party from whom indemnification is sought of such action, claim, or proceeding and provide the Party from whom indemnification is sought with all information reasonably accessible to it for such Party to defend the action, claim, or proceeding. The Party seeking such indemnification shall have the right, at its own expense, to participate in the defense of any action, claim, or proceeding for which it is indemnified and which has been assumed in this obligation of indemnity hereunder; however, it shall have no right to control the defense, consent to judgment, or agree to settle any such action, claim, or proceeding without the prior written consent of the Party from whom such indemnification is sought.

(d) The provisions of this section will survive the termination of this Agreement. All rights and remedies of the Parties shall be cumulative and in addition to all rights and remedies available to such Parties at law or in equity.

6. Liability Limitation.

Either Party's liability for any claim or cause of action whether based in contract, tort or otherwise which arises under or is related to this agreement shall be limited to such party's direct out-of-pocket damages, actually incurred, which under no circumstances shall exceed in the aggregate, the amount of fees paid by client to VENDOR under this agreement. In no event shall either party be liable for indirect, special, consequential, incidental or punitive damages of the other party, including but not limited to lost profits, loss of data, lack or loss of productivity, cost of substitute equipment, services, or downtime costs, even if advised of the possibility of such damages in advance.

7. Termination of Agreement.

This Agreement shall continue in full force and effect without any fixed date of termination until terminated by one or both of the Parties. Either Party may terminate this Agreement at any time without cause effective upon thirty (30) calendar days prior written notice to the other Party; provided, however, upon such termination the rights and obligations of the Parties under this Agreement shall continue with respect to Services which had been provided or any work in progress prior to the effective date of such termination. Either Party may terminate this Agreement, by written notice to the other Party, effective immediately upon any material breach of this Agreement by the other Party. Any such notice of termination for cause shall state the cause for termination. In the event that this Agreement is terminated by reason of breach of this Agreement by VENDOR such termination shall not affect either Party's obligations under this Agreement with respect to Services which had been provided or any work in progress prior to the effective date of such termination. Any notice of termination shall be in writing and shall be delivered in accordance with Paragraph 8 below.

8. Notices. Any notice that is to be given or serviced by either Party hereto upon the other Party must be in writing and shall be deemed given or served in accordance with the provisions of this Agreement when the notice is hand delivered or delivered by traceable express mail carrier or deposited in the United States mail, postage prepaid, registered or certified mail, return receipt requested, and addressed to the Parties at the respective addresses set forth below, or at such other addresses as may have been theretofore specified by written notice delivered in accordance herewith:



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(a) If to Vendor:

(b) If to Client:

Indepth Solutions, Inc., DBA, Indepth Closing Solutions™

2710 Sunrise Rim Road Suite 230

Boise, ID 83705

Attn: Jennifer S. Perez, President/CEO

9. Confidentiality and Use of Data.

- (a) During the performance of the Services contemplated by this Agreement, VENDOR will have access to information regarding customers, applicants, prospective customers, and consumers doing business with Client's customers. All information relating to and identified with such persons, will be "Customer Confidential Information" and will be maintained in confidence and not disclosed, used or duplicated, except as described in this Section 9. The Parties acknowledge that each Party has a responsibility under Title V of the Gramm-Leach-Bliley Act of 1999 and the Dodd Frank Act of 2010, their implementing regulations and all respective state and federal laws to keep Customer Confidential Information confidential.**
- (b) VENDOR may use Customer Confidential Information only in connection with its performance of the Services under this Agreement, and VENDOR will not copy Customer Confidential Information or disclose Customer Confidential Information to any third person, including employees, affiliates or VENDORS of VENDOR who do not need Customer Confidential Information in order to perform the Services contemplated by this Agreement. Customer Confidential Information not needed to administer this Agreement will be returned to Client or, with Client's approval, be destroyed once the Services contemplated by this Agreement have been completed, subject to any records retention policy of VENDOR or any regulatory body governing the activities of VENDOR.**

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- (c) If VENDOR proposes to disclose Customer Confidential Information to a third party, including a sub-vendor of Vendor, in order to perform the Services contemplated under this Agreement (an “Ancillary Provider”), ***Client MUST approve Ancillary Provider(s) prior to disclosure of ANY information.*** VENDOR will remain responsible for any breach of these covenants by such ancillary provider. VENDOR must enter into an agreement with each Ancillary Provider under which the Ancillary Provider: (i) is restricted from disclosing, using or duplicating Customer Confidential Information except as consistent with this Section 9, and (ii) agrees to protect the security of all Customer Confidential Information in its possession.
- (d) The restrictions on use and disclosure set forth in this Section 9 will not apply when, and to the extent that, the Customer Confidential Information is required to be disclosed by VENDOR as a matter of applicable law or by lawful order or requirement of a court or governmental authority having jurisdiction over VENDOR, provided that VENDOR uses all reasonable efforts to provide Client with at least ten (10) days’ prior notice of such required disclosure and VENDOR discloses only that portion of the Customer Confidential Information that is legally required to be furnished pursuant to the opinion of legal counsel of VENDOR. Notwithstanding any such required disclosure by VENDOR, the Customer Confidential Information, so disclosed, will remain Customer Confidential Information subject to the terms of this Agreement.
10. **Proprietary Information.** The Parties acknowledge that, as a result of this Agreement, each will learn or will have access to various trade secrets, confidential and proprietary methods, techniques, processes, applications, approaches and other information in various forms; including software, code, customer lists, business methods, business plans, forms, procedures manuals, and other documents and records, which such information is used or useful in the conduct of each Party’s business (collectively, the “Proprietary Information”) which the Parties have and may in the future disclose in connection with the performance of the Services under this Agreement. Each Party specifically acknowledges that this Agreement does not confer upon either Party any interest in or right to use or make reference to the name of the other Party or any of its affiliate companies or any trademark, service mark or other intellectual property rights of such party or its affiliates.

Each Party agrees to accept Proprietary Information disclosed or to be disclosed to it by the other Party according to the terms and conditions of this Section 10, and to use the Proprietary Information only for the purpose of performing the terms and conditions of this Agreement and not use such information in any other manner whatsoever, without the prior written consent of the other Party. With respect to the Proprietary Information each party agrees that it shall:

- (a) Hold the other party's Proprietary Information in strict confidence and protect it from disclosure and not disclose it to any third party or use it for any purpose other than for performing the terms and conditions of this Agreement, using all reasonable care, duty and diligence to protect the confidentiality of the other Party's Proprietary Information; and
- (b) Use the other Party's Proprietary Information only for the purposes of performing under the terms and conditions of this Agreement and to copy or otherwise reproduce, distribute, communicate, disclose, use, employ, appropriate, apply or display any portion or all of the other Party's Proprietary Information to any third person or entity for any purpose or for personal use or application in any fashion; and
- (c) Restrict disclosure of the other Party's Proprietary Information solely to any employees, representatives or agents (collectively, "Employees") who have a definite need to know and consider such information in the ordinary and reasonable exercise of their duties or representation of the Party to whom the necessity for confidentiality has been communicated; and
- (d) Immediately advise all Employees to whom the other Party's Proprietary Information must be disclosed of their strict confidentiality obligations hereunder, and further take all steps reasonably necessary to assure the confidentiality of the other Party's Proprietary Information is maintained by the Employees.

The obligation of a Party to maintain confidentiality of the other Party's Proprietary Information shall terminate if a Party can show, by proper documentation, that such Proprietary Information:

- (1) Was already known by a Party at the time of its disclosure, free of any obligation to maintain such information on a confidential basis;
- (2) Was, at the time of disclosure or thereafter, already a part of the public domain, through no fault or wrongful act of the Party (except to the extent "public domain" is defined by regulatory bodies);
- (3) Was, or becomes available to such Party on a non-confidential basis, provided that to such Party's knowledge, after due inquiry, such source is not prohibited from disclosing such information by a contractual, legal or fiduciary obligation; or
- (4) Is independently developed by such Party without reference to the other Party's Proprietary Information.

Each Party hereby agrees to not reveal the terms and conditions of this Agreement to anyone outside their respective organizations without the prior, written permission of the applicable Party. However, each Party may disclose the terms and conditions of this Agreement: (i) as required by the applicable securities laws, including requirements to file a copy of this Agreement (redacted to the extent

reasonably permitted by applicable law) or to disclose information regarding the provisions hereof order or request of a court or governmental agency with authority; (ii) in confidence, to legal counsel; (iii) in confidence, to accountants, banks, financing sources, business partners, potential purchasers of all or a portion of the applicable Party's business and their advisors; and (iv) in connection with the enforcement of this Agreement or any rights hereunder.

11. **Business Continuity.** VENDOR agrees to establish and maintain contingency plans, recovery plans and proper risk controls to ensure Vendors continued performance under this Agreement and in compliance with state and federal regulations.

12. **Relationship between Parties.** The Parties acknowledge and agree that VENDOR is retained by client as an *"independent contractor"*, and that nothing in this Agreement shall be deemed or construed as constituting an agency, partnership, or joint venture between the Parties. VENDOR shall be entitled to devote its entire time, energy and skill in such a manner as it sees fit. Vendor understands and acknowledges that in the event Vendor is paid in excess of \$600.00 in compensation under this Agreement in any calendar year and is a sole proprietor, Client will file a Form 1099 MISC with the Internal Revenue Service and the appropriate state taxing authority (ies), and provide Vendor with a copy of the same, on or before January 31st of the following year. Concurrently with the execution of this Agreement, Vendor further agrees to execute an IRS Form W-9 to be provided by Client. Neither party shall have any right to obligate or bind the other Party in any manner whatsoever.

13. **Non-exclusivity.** It is expressly acknowledged and agreed by Parties that VENDOR shall provide Services to client on a non-exclusive basis, and that nothing herein is intended to prohibit VENDOR from performing Services for, or acting as agent on behalf of, any other party to a residential real estate transaction. During the term of this Agreement, client may from time to time increase or decrease volumes within the Services.

14. **Invalidity.** The invalidity or unenforceability of any term or condition of this Agreement shall not invalidate, make unenforceable or otherwise affect any other term or condition of this Agreement, which shall remain in full force and effect.

15. **Title and Headings.** Title and headings to sections herein are inserted for convenience of reference only and are not intended to be part of, or to affect the meaning or interpretation of, this Agreement.



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16. **Governing Law.** This Agreement shall be construed and governed in accordance with the laws of the State of Idaho, without reference to the conflicts of laws principles thereof.
17. **No Assignment.** Except for assignment by client to a parent or affiliate entity, neither of the Parties hereto shall without the written consent of the other Party assign nor transfer their rights or obligations under this Agreement.
18. **Binding Nature.** The obligations of this Agreement shall be binding upon, and the benefits thereunder shall inure to, the respective successors and permitted assigns of the Parties.
19. **Force Majeure.** Notwithstanding anything to the contrary contained herein, neither Party shall be responsible for any respective failure to perform any obligation under this Agreement or for the breach of any representation of warranty contained in this Agreement if such failure or breach is the result of war, famine, flood, any act of God or nature or is the result of any other event beyond the reasonable control of a Party, as applicable.
20. **Attorneys' Fees.** In the event of any legal action between the Parties arising out of the subject matter of this Agreement, the prevailing Party in the action shall be entitled to have and recover from the other Party its reasonable attorneys' fees and other reasonable expenses in connection with the action or proceeding in addition to its recoverable court costs.
21. **Agreement in Entirety.** This Agreement and the Exhibits hereto represent the entire understanding and agreement between VENDOR and Client with respect to the matters identified herein. Any representations or agreements that may have been made by any Party prior to the execution of this Agreement with respect to such matters are void, and none of the Parties have relied on such prior representations in executing this Agreement.
22. **Amendment.** No modifications or changes in the terms and conditions of this Agreement may be made, except by written amendment to this Agreement duly executed by both Parties.
23. **Multiple Counterparts.** This Agreement may be executed in two or more counterparts, each of which shall be deemed an original but all of which together shall constitute one and the same instrument.



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24. Licenses, Consents, and Compliance. Each Party, in connection with performance of its duties under this Agreement, has obtained all the necessary or required governmental licenses and consents requisite for the transactions contemplated by this Agreement. No consent, approval, authorization or order of any court or governmental agency or body is required for the execution, delivery and performance by such Party of or compliance by such Party with this Agreement, or, if required, such approval has been obtained. Each Party shall maintain at all times any and all governmental approvals, licenses and authorizations necessary to perform the services contemplated by this Agreement. Each Party represents it has complied and will continue to comply, in all material aspects, with all applicable federal and state laws and regulations (e.g., Equal Credit Opportunity Act, Real Estate Settlement Procedures Act, Americans with Disabilities Act, Dodd Frank Act, Gramm-Leach-Bliley Act etc.) in its business operations related to its performance under this Agreement; and all laws pertaining to wages, hours of employment, social security, unemployment, workers compensation, and non-discrimination in employment.

25. Survival of Terms. The obligations, agreements, representations and warranties contained herein shall survive the termination of this Agreement.

26. No Third-Party Beneficiaries. The Parties intend that this Agreement shall not benefit or create any right or cause of action in or on behalf of any person or entity other than the Parties hereto.

IN WITNESS WHEREOF, VENDOR and client have caused this Agreement to be signed and delivered by their duly authorized officers, all as of the date herein below written.

Vendor: _____

By (sign here): _____ Date: _____

Print Name/Title: _____

Client: Indepth Solutions, Inc., DBA Indepth Closing Solutions™


By:  _____
Jennifer S. Perez, President/CEO

Exhibit A

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SERVICES, REPRESENTATION AND WARRENTIES OF VENDOR

- 1. Services:** Client may, from time to time and in its sole and absolute discretion, utilize VENDOR'S services to deliver loan, escrow and/or legal documents to prospective document signer(s), to obtain the signatures of the prospective document signer(s) on said documents (affixing notary seals as required by law or as per the instructions of Client or the prospective mortgage lender or title company), and to return the signed documents at the instructions of Client, or the prospective mortgage lender or title company (the "Services"). For each transaction in which VENDOR'S Services are utilized, Client shall provide, or have provided VENDOR with the required loan documents and instructions via courier, prepaid U.S. mail, overnight delivery, or electronic means. VENDOR shall comply with any and all instructions provided by Client and any mortgage lender or title company or any state mandated regulations pertaining to document execution and recordings. However, VENDOR shall not have set working hours, and VENDOR shall control VENDOR'S work and be solely responsible for the manner and details of VENDOR'S Services hereunder. VENDOR will be responsible for confirming and attending appointments with the signer(s) and all other necessary parties. VENDOR will advise Client of any inability or failure to complete any signing as per the instructions provided to VENDOR, immediately upon such inability or failure to complete the signing as per the instructions. Following each completed signing, VENDOR shall return the completed loan documents or transaction package to Client or to the mortgage lender or Title Company, as instructed, within the specific time frame set forth in the instructions. As a condition of receiving payment for the Services rendered hereunder, VENDOR shall provide verification of loan closing, return executed loan package within set time frame, and complete all special instructions to closing.
- 2. VENDOR hereby represents and warrants to Client that:**
 - a. VENDOR is and at all times during the term of this Agreement shall remain, duly licensed or commissioned, as applicable, as a Notary Public and/or attorney in the jurisdiction(s) where VENDOR will be performing Services under this Agreement. VENDOR is familiar with the duties of a Notary Public and/or attorney and possesses the training and skills necessary to perform the Services hereunder.
 - b. VENDOR possesses, and at all times during the term of this Agreement shall maintain, at his or her sole expense, errors and omissions insurance coverage in an amount of not less than \$25,000.00 per occurrence, and in the aggregate. VENDOR also possesses, and at all times during the term of this Agreement shall maintain, at his or

Exhibit A

SERVICES, REPRESENTATION AND WARRANTIES OF VENDOR

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her sole expense, comprehensive general and vehicular insurance for claims and damages of bodily injury (including death) in the amounts of not less than \$300,000.00 per occurrence, and \$500,000.00 in the aggregate. VENDOR will provide Client with certificates of such insurance coverage concurrently with the execution of this agreement and VENDOR shall maintain, at his or her sole expense all required licenses, permits, commissions, bonds and insurance applicable to Notaries Public and/or attorney in the jurisdictions where VENDOR will be performing Services under this Agreement. Further, VENDOR shall provide all Services hereunder in accordance with all state, federal and/or city local laws and/or regulations that may apply.

- c. VENDOR recognizes that timely performance of the Services is essential to the continued, efficient operation of Client's business. VENDOR warrants that he/she will not respond to, or take, any assignment to perform Services hereunder unless VENDOR can perform such Services in the time frame specified by Client.

VENDOR is required to remain in communication with Client regarding the status of each active job order assigned to VENDOR, at all times until job order is completed.

Vendor understands that diligent, bilateral communication is critical to the continuation of this relationship and to this agreement.

- d. From time to time VENDOR will be required to accept funds, due at signing, made payable to Client and/or Client's customers. It is the VENDOR's responsibility, and VENDOR agrees, to forward all funds to Client and/or Clients Customers immediately upon receipt, as specifically instructed per order.
- e. No Opinions. All questions arising during the course of a signing, relating to the loan or transaction documents, are to be referred immediately to Client or to the designated representative of the mortgage lender or Title Company customer. VENDOR shall not provide any opinion as to the signing documents or loan documents or the funding process before or after the signing, nor render any legal advice to the borrowers or any other party. If legal advice is requested, VENDOR shall refer the party (ies) to his or her attorney. All questions referring to loan specifics, non-legal in nature, shall be directed to the borrower's loan representative.



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Exhibit B

Closing Types and Stated Fees

(For reference only, all fees are subject to negotiation on a per order basis)

<u>Closing Type</u>	<u>FEES</u>
Borrower In-Home	\$ _____
In-Bank Branch	\$ _____
In-Title Office	\$ _____
1st & 2nd Loan	\$ _____
Purchase	\$ _____
Reverse Mortgage	\$ _____
Commercial	\$ _____
CEMA (NY)/HELOC(TX)	\$ _____
Loan Modification	\$ _____
E-Closing with Laptop	\$ _____

Additional comments/fees:



SUPPLIER DIVERSITY QUESTIONNAIRE

As a certified 100% woman and minority owned company, Indepth Solutions, Inc. DBA Indepth Closing Solutions™ is committed to the goals and principles of a diverse vendor network. Therefore, in an effort to identify diverse businesses and vendors within our supply chains, we ask that you please complete the following questionnaire. **Your participation is strictly voluntary.** If you have any questions, please contact your Indepth Closing Solutions™ representative.

1. Company Ownership

Is the company at least 51% owned, operated, and controlled by one or more U.S Citizens?

Yes

No

2. Business Type

(The company must be at least **51% owned, controlled, and actively managed** by an individual or individuals that meet one or more of these business types) Check the box next to the business types that matches your type of diverse business.

Minority Business Enterprise (MBE), **Certified** (upload or include a copy of your certification)

African American Male

African American Female

Asian Indian American Male

Asian Indian American Female

Asian Pacific American Male

Asian Pacific American Female

Hispanic American Male

Hispanic American Female

Native American Male

Native American Female



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- Women-Owned Small Business Concern (WBE), **Certified** (upload or include a copy of your certification)
 - Lesbian Gay Bisexual and Transgender Business Enterprise
 - Veteran Business Enterprise (VBE)
 - Disabled Veteran-Owned Enterprise (DVBE)
 - Disabled Business Enterprise (DBE)
 - Small Business Enterprise (Certified by U.S. SBA) (SBE) (upload or include a copy of your certification)
 - HUB Zone Small Business Concern
 - 8(a) Business Concern
 - Historically Black College and University (Part B Institution)
 - Small Disadvantaged Business Concern
 - Not Applicable

3. Certification(s)

Check the box next to the certification category that matches the agency that issued your company's certification. **(Upload or include a copy of your certifications)**

- DOT, State, City, and Other Diversity Certifications
- U.S. Small Business Administration (Federal)
- NMSDC Certification
- WBENC Certifications
- NGLCC Certifications
- Other:
- Not Applicable



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GRAMM-LEACH-BLILEY (GLBA)/ DODD FRANK ACT (DFA)

As you know, the privacy regulations and information security guidelines issued by federal financial regulators, pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) went into effect on July 1, 2001. In addition we now have the Dodd Frank Act (DFA), enacted on July 21, 2010 and the Consumer Financial Protection Bureau (CFPB) regulations which took effect on January 10, 2014. Pursuant to those regulations and guidelines, as revised and updated, covered financial institutions, Indepth Closing Solutions™ and their agents, vendors and representatives, with access to confidential data, are required to ensure that all Certified Signing Agents and marketing partners, who have access to customer information, provide for confidentiality and security of such information. To facilitate our ability to demonstrate compliance with the privacy requirements of GLBA, DFA and CFPB, we ask that you agree to the following, which will apply to all data provided to you by Indepth Solutions, Inc. DBA Indepth Closing Solutions™ or any of its affiliates, subsidiaries or agents;

As used herein, the term “Customer Information” shall mean any **“public” or nonpublic personal information** about the “customers” and “consumer” (As those terms are defined by the GLBA, DFA and CFPB) of Indepth Closing Solutions™. “Certified Signing Agent” shall mean the party accepting below as “Certified Signing Agent” and each of its affiliates, associates and subsidiaries that are now or hereafter may be providing any goods and/or services to Indepth Closing Solutions™.

- 1) Certified Signing Agent hereby agrees that, except as may be reasonably necessary in the ordinary course of business to carry out the activities to be performed by Certified Signing Agent under its agreement(s) with Indepth Closing Solutions™ or as may be required by law or legal process, it will not disclose any Customer Information to any third party other than approved affiliates/associates of Certified Signing Agent or Indepth Closing Solutions™.
- 2) Certified Signing Agent hereby agrees that it will not use any Customer Information other than to carry out the purposes for which such Customer Information was disclosed by Indepth Closing Solutions™, unless such other use is (a) expressly permitted by a written agreement executed by Indepth Closing Solutions™, or (b) required by law or legal process.
- 3) Certified Signing Agent agrees to take all reasonable measures, including without limitation such measures as it takes to safeguard its own confidential information, to ensure the security and



Certified Signing Agent Onboarding Package

confidentiality of all Customer Information, to protect against anticipated threats or hazards to the security or integrity of such Customer Information and to protect against unauthorized access to or use of such Customer Information. To maintain at all times industry best practice standards for information security.

- 4) Throughout the term of this Agreement, Certified Signing Agent shall implement and maintain 'appropriate safeguards' as that term is used in section 314.49(d) of the FTC Safeguard Rule, 16 C.F.R. part 314 (the "FTC Rule") for all 'customer information' as that term is defined in section 314.2(b) of the FTC Rule **or by the CFPB**, owned by Indepth Closing Solutions™ and delivered to the Certified Signing Agent pursuant to this agreement.
- 5) Certified Signing Agent certifies that they will comply with their state's requirement for document retention for the license under which they are providing services to Indepth Closing Solutions™. Once the required retention period has expired, Vendor certifies that they will destroy any Indepth Closing Solutions™ related work product via shredding and/or burning in compliance with regulatory requirements.
- 6) Certified Signing Agent shall promptly notify Indepth Closing Solutions™ in writing **Immediately, but in no case any later than 24 hours of such an incident**, of each instance of (1) unauthorized access to or use of that customer information that could result in substantial harm or inconvenience to a customer of Indepth Closing Solutions™ or (2) unauthorized disclosure, misuse, alteration, destruction or other compromise of that customer information.
- 7) Certified Signing Agent shall indemnify, defend and hold harmless, Indepth Solutions, Inc. DBA Indepth Closing Solutions™ for security breaches, violations of GLBA , DFA or CFPB caused by Certified Signing Agent's negligence or misconduct, and loss or material alteration of customer information.

I hereby acknowledge and accept the terms listed above by signing below.

Print Name/Title: _____

Signature: _____ **Date:** _____



Certified Signing Agent Onboarding Package

NOTICE, AUTHORIZATION AND RELEASE REGARDING CERTIFICATES, INVESTIGATIVE REPORTS AND/OR PERSONAL INFORMATION

I have provided or will provide to Indepth Solutions, Inc. DBA Indepth Closing Solutions™ a copy of my background screening report, certifications and/or personal information, herein referred to as "information".

I HEREBY AUTHORIZE Indepth Solutions, Inc. DBA Indepth Closing Solutions™ to release, disclose and/or provide a copy of said information to any client, customer, lender or other financial institution for whom Indepth Closing Solutions™ provides settlement, closing or other services so as to evidence that I meet the requirements, qualifications and standards imposed by such lender or financial institution on persons who receive or have access to consumer financial information or other confidential information.

FURTHER, I HEREBY AUTHORIZE Indepth Closing Solutions™ to release, disclose and/or provide a copy of any and all forms, questionnaires, investigative reports, background checks, evaluations, analysis or other information that I have provided or caused to be provided to Indepth Closing Solutions™, or which Indepth Closing Solutions™ has prepared, to any customer, client, lender or other financial institution on persons who receive or have access to consumer financial information or other confidential information. Based on the Consumer Financial Protection Bureau's (CFPB), Federal Trade Commission's (FTC) and/or the Office of the Comptroller of the Currency's (OCC) regulations and guidelines, I hereby authorize Indepth Closing Solutions™ to release my supplied information to any active or prospective customer, client, lender or borrower.

I hereby agree to attend Gramm-Leach-Bliley Act (GLBA), Consumer Financial Protection Bureau (CFPB) and any other regulatory or security training offered by Indepth Closing Solutions™, as deemed necessary by Indepth Closing Solutions™.

I hereby agree and understand that this Authorization and Release will remain valid as long as I provide any services for or to Indepth Closing Solutions™ and throughout my affiliation with Indepth Closing Solutions™. The matters and information which are covered by this Authorization and Release include, but are not limited to, information concerning my criminal history, motor vehicle history, character, photograph or any other information requested, researched, discovered and or provided.

I hereby release Indepth Solutions, Inc. DBA Indepth Closing Solutions™, to the full extent permitted by law, from any liability or claims arising from releasing, disclosing, providing and/or reporting information concerning me to any party pursuant to this Authorization and Release.

I agree that a copy or fax of this document shall be as valid as the original.

Signature _____

Date _____

Print Name/Title

Company



CERTIFIED NOTARY SIGNING AGENT

POLICIES AND PROCEDURES

You are the best in the industry or you would not have been selected to join the Indepth Closing Solutions™ team, therefore, **we rely heavily on your experience, judgment and expertise.** As you know, the borrower's closing experience could not be of more importance. We have prepared the following policies and procedures in an effort to assist you in achieving the best results for all involved. Should you have any thoughts, ideas or proposed changes, please let your vendor liaison know.

We are always looking for ways to improve

Phone Communications

When contacting the borrower for any reason please consider the following information:

Phone call Introduction: "Hello my name is First and Last Name, a certified signing agent for Indepth Closing Solutions™; I will be closing your loan for Lender's/Title Company's Name.

If you are directed to leave a voicemail, leave a clear message which includes your First and Last Name, that you are a certified signing agent for Indepth Closing Solutions™, who is closing the loan on behalf of Lender's/Title Company's Name. Also state the purpose for calling and give clear instructions for a call back, including your area code. Your call back number should have voicemail with your first and last name and a professional message.

When calling or receiving a call back, do not discuss any information with caller until you have authenticated he/she is a party to the transaction. Never leave confidential information on a voicemail.

Preparing For the Appointment

Obtain directions to signing location from a reliable source such as MapQuest or from the borrower themselves. Indepth Closing Solutions™ will provide a map and directions with most orders.

You must **personally** print two copies (**only** two copies) of the entire document package before signing (unless instructed otherwise); do not assign this responsibility to any other unauthorized person. One is for execution the other copy is

for the borrower's records. **Never send an electronic copy of the closing package, whether signed or unsigned.** If the borrower requests a signed copy, please contact Indepth Closing Solutions™. Confirm the documents are for that particular borrower prior to presenting them to the borrower. If an error is noticed, contact the Indepth Closing Solutions™ Closing Coordinator immediately for guidance.

Punctuality

Always be on time. You **must** notify Indepth Closing Solutions™ of your arrival to the scheduled appointment. You **must** contact the borrower and the designated Indepth Closing Solutions™ Closing Coordinator to advise of any delays, **PRIOR** to the scheduled appointment time, even if you are going to be a couple of minutes past the scheduled appointment time. Preferably, notification should occur to the borrower at least an hour prior to the scheduled appointment time. You should always alert Indepth Closing Solutions™, as well, to allow for lender/title company notification.

It is imperative that as a certified Indepth Closing Solutions™ signing agent partner, you understand that you may **NOT** send anyone else to the signing appointment on your behalf.

The signer(s) will have been sent your photo, included in the appointment confirmation.

Personal Appearance

Dress in professional, business –like attire:

Sport coats, suits, skirts to the knee, slacks/khakis, blouses, and collared shirts are all acceptable.

Not permissible:

Blue jeans, sneakers, t-shirts, shorts, beach sandals or any type of footwear that is open toe or has straps between the toes, i.e. flip flops

Do not show bare backs, cleavage, midribs or hips.

No rips, tears, holes or shredding of any kind.

No distracting facial piercings or exposed body piercings

No inappropriate, distracting or obscene tattoos. (Must be covered)

No hair styles/color that are distracting such as Mohawks, unnatural colors.

You are not permitted to wear any items with logos or writing on clothing other than that of Indepth Closing Solutions™.

(Exceptions are small logos such as Nike, Polo etc. with small logo over the pocket).



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Courtesy

Do not bring a guest (friend, child, spouse or pet). It is acceptable to bring an official witness, as mandated by state requirements, if one cannot be provided by borrower.

Always use designated walkways/paths to get to the front door. Do not cross lawn and/or flowerbeds. Be careful not to track dirt or mud into the borrower's home.

Greet the borrower with a handshake introducing yourself, by first and last name, as a Certified Signing Agent of Indepth Closing Solutions™ on behalf of Lender's/Title Company's Name.

Wait to be invited inside. Once inside suggest an appropriate place to conduct the signing, such as a kitchen or dining room table.

Wear Indepth Closing Solutions™ photo ID badge (if provided by Indepth Closing Solutions™ prior to signing)

Present identification to the borrower to establish your identity. Great ice breaker as you will be asking for theirs.

When signing in a bank branch, **show up 15 minutes early.** Be respectful of the banking center environment. Connect with the bank personnel upon arrival to identify yourself and determine what space has been designated for the signing. Prepare the signing area to your liking in order to make everyone comfortable.

Conduct During the Signing

AIRPLANE MODE: Do not accept calls or text messages during your time with the borrower. All devices should be silenced. The customer must have your complete and undivided attention at all times. Of course, you and or the borrower may utilize your phones to contact the loan officer or Indepth Closing Solutions™ closing coordinator with questions pertaining to the signing.

Verify borrower identification and collect copies, if applicable. Do not take photographs of any borrower information with a camera or smart phone.

Always be present when the borrower is signing the documents;

It is your duty as a signing agent/closing attorney to witness each and every signature.

*****Borrower signature(s) must match exactly how the name(s) appear on documents*****



Certified Signing Agent Onboarding Package

Practice patients. Borrowers should never feel or be rushed through the signing process.

Closing attorneys: Please conduct the closing in a manner that is consistent with the legal and ethical standards contained in the laws and rules promulgated by the state in which you are licensed.

Be accommodating. While you **are not** permitted to give opinions about interest rates, closing costs or terms of the loan, you **are** expected to explain the function of each document within the closing package.

If closings funds are due from borrower, **do not** accept any cash or checks made payable to you.

If the borrower elects **not** to sign, you must contact Indepth Closing Solutions™ Closing Coordinator at 1-(877) 947-7640 **prior** to leaving the closing.

Keep personal conversation with the borrower to a minimum, to avoid distracting the borrower from a focus on the documents before them. Personal conversation can be defined as discussing anything unrelated or not associated with the closing. Many lenders/title companies have policies of actually having no discussions on issues like sports, politics, religion, news events or even comments on the borrower's home; **use your best professional judgment unless specifically instructed otherwise.**

Double check the documentation for accuracy before and after closing.

Respect the importance of this transaction and that of the companies that you are representing.

Always thank the borrower for his/her time and state what a pleasure it was to have met them.

Customer Complaint Escalation Process

A complaint is a situation where a verbal or written problem is escalated due to dissatisfaction with the handling of or resolution of an underlying issue, which results in the customer using Complaint Trigger Language to:

- 1. Request to go on the record as being dissatisfied with the condition or resolution of a service request.**
- 2. Reference seeking legal or media assistance**
- 3. Request to escalate their problem beyond your role.**

At the time of the settlement, if the customer has a complaint as described above, follow the escalation process indicated below. **It is important to distinguish between a complaint and criticism.** An example of criticism would be “The fees are too high.” While we do want you to report to us any criticism expressed by the customer, the notification to us does not have to be immediate.

Complaint Escalation: Immediately contact your Indepth Closing Solutions™ representative who is on the assignment confirmation letter/email you received upon order assignment. If you are unable to reach that representative, follow the personnel escalation list provided.

The customers will have also been provided a link for filing a complaint included in their appointment confirmation email.

After Closing

Scan and upload critical documents back to Indepth Closing Solutions™, as soon as possible, but not later than two hours after the closing.

Once approved; Forward the executed closing package immediately to Indepth Closing Solutions™ or, if directed, directly to the Lender/title company or customer via overnight delivery or as instructed.

Security

To assure the confidential information of our lender’s-borrowers is secure at all times, you should always adhere to the following guidelines:

- ✚ All documents must remain in your possession and secure **at all times.**
- ✚ Never leave unauthorized documents at a borrower’s home.
- ✚ Lock car doors to secure data when in transit.
- ✚ Lock home or office doors.
- ✚ Secure all attachments such as checks, riders, etc.
- ✚ Secure all data - **encrypt and password protect all computers, laptops and electronic devices.**
- ✚ Do not use open or public WYFY networks, unless your devices are properly secured for this type of use.
- ✚ Lock or secure briefcase.
- ✚ Properly dispose of files that contain customer’s sensitive information. As required in the General Services Agreement.

Faxing Documents to Indepth Solutions, Inc.

Some lenders require the return of critical loan documents right after the closing has occurred. Please use the following guidelines when faxing:

- 1) Do not hand loan documents to another party to copy or fax, unless that party has express rights and permissions or authorization to that transaction.
- 2) Ensure faxing is to a secured location and **insure recipient is available to receive data prior to sending.**
- 3) Confirm fax number prior to faxing documents.
- 4) Place cover sheet on all faxes.

Shipping documents

- ✚ Always use secure method of delivery for shipping.
- ✚ Ensure all closing documents are for the intended recipient in the shipping package, **NEVER CO-MINGLE DOCUMENTS.**
- ✚ Confirm the “ship to” recipient data - name, address, telephone.
- ✚ Retain all shipping/tracking data. Immediately send Indepth Closing Solutions™ all shipping/tracking data via electronic communication i.e. vendor portal, secured email or internet connection.
- ✚ Securely seal all packages.
- ✚ All packages must be inserted into the drop box, never left on top of the box or delivered to an unauthorized shipping office.
- ✚ Document exact drop location.

Breach of Information Action

- ✚ Signing Agent to contact Indepth Closing Solutions™ by phone 1-(877) 947-7640 Fax# 1-(877) 947-7641 immediately upon learning of a breach.
- ✚ Ask to speak with the **Vice President for Regulatory Compliance.**
- ✚ Begin gathering information about the privacy event, impacted elements, data elements exposed with dates and locations.
- ✚ **Do not implement any corrective action without prior written approval from Indepth Closing Solutions™.**
- ✚ Cooperate with Indepth Closing Solutions™ investigation by participating in meetings, as requested, and providing timely responses to data requests.
- ✚ Implement Process Improvements to prevent future occurrences.

Fees

- ✦ All fees will be negotiated and confirmed prior to the appointment of orders.
- ✦ Signing agent shall not refuse to perform services for any assignments that have been previously accepted, in dispute over a negotiated fee.
- ✦ **Signing agent will not accept any referral fees, fee splits or “kickbacks”.**
- ✦ Signing agent must submit a statement for orders on the 15th and 30th day of the month in which the order was completed, for processing of payment. (orders for the prior two weeks only on each statement)

Additional Items

- ✦ You agree to the terms of all privacy and confidential Information Policies.
- ✦ You agree to complete any training that Indepth Closing Solutions™ reasonably requires. As a notary, you know and recognize the difference between an acknowledgement and a Jurat.
- ✦ An acknowledgement ensures that the signature on the document can be trusted by the receiving agency. Many important documents, such as recordable documents, loan agreements, and powers of attorney require acknowledgments.
- ✦ A Jurat (verification upon oath) requires the signer to be compelled to truthfulness regarding the content of the document. The signer is required to take an oath/affirmation before the notary in order for the receiving agency to trust the signer’s statements within the document. Jurats are often performed on affidavits and depositions.
- ✦ For both acknowledgements and jurats, the following must be true:
 1. Signer personally appears
 2. Signer is positively identified
- ✦ For a jurat, the signer must swear to the content of the document.
- ✦ **Acknowledgements are more widely used, particularly within the context of a loan signing. Its main purpose is to positively identify the signer and verify that the signer signed freely.**
- ✦ Jurats must be signed in conjunction with an oath or affirmation being administered.

BACKGROUND SCREENING REQUIREMENTS

Indepth Closing Solutions™ requires that all Certified Signing Agents be background screened prior to becoming an approved member of our VENDOR partner team and rescreened **annually** thereafter.



Certified Signing Agent Onboarding Package

We will not rely on other licensing (state) or memberships (NNA) **without** having a copy of a complete background screening that meets the industry standards developed by the Signing Professionals Workgroup (SPW), which currently includes, but is not limited to, the following criteria:

- ✚ 10-Year Search of Criminal Records ***1**
- ✚ Social Security Number Trace
- ✚ USA Patriot Act search including Terrorist Watch List
- ✚ County, State, National and Federal Criminal search ***2**
- ✚ Motor Vehicle Records ***3**
- ✚ National Sex Offender registration search
- ✚ Federal District Court Search

**1 California, Kansas, Maryland, Massachusetts, Montana, Nevada, New Hampshire, New Mexico, New York and Washington laws limit reporting to 7 years.*

**2 New York restricts criminal checks to a statewide level and does not offer county criminal court searches.*

**3 Unavailable in Washington and Pennsylvania.*

Please login to <https://indepthbackgroundchecks.com> to register for our background check program and obtain your on-boarding background check (a copy will also be automatically sent to you). Once registered, you will be notified annually as to your renewal date.

As a service to you, our valued vendor, you ARE permitted to utilize our industry standard, SPW approved background checks to satisfy your background check requirements anywhere you choose.

If you have one, we also do accept your Background Check Report from the National Notary Association. Please contact the NNA at www.nationalnotary.org or 800-876-6827 to obtain your copy.

If you have associates and or employees working under your vendor profile with access to customer information, **we require a background screening on ALL associates and employees independently.**

I have read, understand and agree to the policies and procedures listed above.

Print

Name/Title _____

Signature _____ Date _____



Certified Signing Agent Onboarding Package

SIGNING AGENT SERVICE LEVEL AGREEMENT

As an approved Certified Signing Agent vendor for Indepth Closing Solutions™, you are required to meet our performance expectations. Indepth Closing Solutions™ will continually monitor the quality and service levels of our agent network. You hereby, agree to provide services in accordance with the provisions outlined below:

Service Level Standards

Borrower Contact

Every attempt must be made to contact the borrower to confirm the appointment the same day the order is accepted.

Print Loan Package

Two (2) copies of entire loan package must be downloaded and printed to lender specifications, even if they do not require signatures. **You must print all documents, unless instructed otherwise.**

Pre-Closing Call

Signing agent must be available to receive pre-closing calls from Indepth Closing Solutions™.

Confirm Closing

Indepth Closing Solutions™ must receive confirmation of closing within 1/2 hour of closing adjournment.

Upload of Critical Documents

Signing agent must scan and upload or fax critical documents for quality assurance within 2 hours of scheduled appointment for approval; **you must receive approval prior to shipping executed documents.**

Shipment of Loan Package

Loan documents must be shipped SAME day as closing, if possible, by following day if not.

Notification of Cancellation

Signing Agent must notify Indepth Closing Solutions™ within 24 hours prior to scheduled appointment if unable to keep accepted assignment

Quality Control

Signing agent must return executed loan documents that meet the requirements of Indepth Closing Solutions™, Lender/Title Company and state mandated guidelines to ensure timely disbursement and recordation.

Borrower/Client Communication

Signing agent must represent Indepth Closing Solutions™ in a professional manner which meets client and borrower expectations.

I have read, understand and agree to the service level responsibilities listed above.

Print Name/Title_____

Signature_____ Date_____

CERTIFIED SIGNING AGENT PERFORMANCE

Indepth Closing Solutions™ has created strong relationships with our extensive and highly accredited network of Certified Signing Agents. **We are pleased to welcome you to our network.**

As an approved Certified Signing Agent for Indepth Closing Solutions™, you will be monitored for quality assurance. Our internal vendor maintenance staff administers detailed and on-going quality control procedures and client specific training to ensure the highest quality and service levels are maintained. We have developed a system that tracks signing agent volume, fee structure, quality and Client and borrower feedback; these factors are utilized to create a performance rating for each of our signing agents. These performance ratings are reviewed on a regular basis in order to rank our vendor network. Your ranking will determine your ability to remain an approved Certified Signing Agent **and will, in part, determine assigned order volume.**

Examples of quality control issues: the following will negatively affect your overall rating with Indepth Closing Solutions™ and may be grounds for permanent removal from our approved network.

- ✚ Failure to adhere to terms of Service Level Agreement, Policies and Procedures and or General Services Agreement.
- ✚ Lack of professionalism
- ✚ Attending closing in inappropriate attire
- ✚ Being rude or impatient with borrowers, Clients, Customers or Indepth Closing Solutions™ staff.
- ✚ Failure to fully explain documents
- ✚ Showing up late to closing appointments/ failure to notify arrival at scheduled time
- ✚ Confirmation of closing late/missing
- ✚ Documents not being scanned/uploaded, as directed by Indepth Closing Solutions™
- ✚ Misplacing or losing loan documents
- ✚ Failure to ship documents in a secure and timely manner
- ✚ Failure to show up to signing appointments
- ✚ Improperly executed documents
- ✚ Missing initials/corrections (if allowed) are not initialed properly by borrower(s)
- ✚ Missing notary stamp/seal/signature
- ✚ Missing dates
- ✚ Improper notary stamp
- ✚ Incomplete Acknowledgment
- ✚ Borrower signature errors (**don't match EXACTLY how the name(s) appear on documents**)
- ✚ Over-signing of docs (spouse signing when not on loan)
- ✚ Missing signature, missing aka



Certified Signing Agent Onboarding Package

-
- ✦ Funds not collected and/or properly forwarded to Indepth Closing Solutions™ or lender/title company or as instructed
 - ✦ Printing errors
 - ✦ Not collecting required documentation such as borrower identification, power of attorney, death certificates, etc.
 - ✦ Deed forms not signed correctly
 - ✦ Failure to use proper colored ink **as instructed** (blue pen for example)

Indepth Closing Solutions™ will continually monitor your work as a certified signing agent, and report any errors to our Leadership team in an effort to provide on-going counseling and score carding of our vendor network.

Conversely, any and all positive client or borrower feedback will be quantified and will enhance your overall performance rating. As your closing volume increases without errors, so will your rating. Indepth Closing Solutions™ thanks you, in advance, for your efforts in maintaining the highest standards and levels of professionalism in the industry.

WE APPRECIATE THE SIGNIFICANCE OF YOUR ROLE IN CREATING THE MOST SATISFYING CLOSING EXPERIENCE POSSIBLE FOR OUR CUSTOMERS AND THEIR BORROWERS

We look forward to building a long term, mutually beneficial relationship with you as a valued partner in achieving our mutual goals.

If you have any questions, please contact our Vendor Liaison Team at:

Indepth Solutions, Inc.
DBA
Indepth Closing Solutions™
2710 Sunrise Rim Rd. Suite 230
Boise, Idaho 83705
1-(877) 947-7640
Fax# 1-(877) 947-7641

signingagents@indepthsolutions.com

Register and upload documents at: <https://indepthclosingsolutions.com> (Join our Team button)

Or email us your completed and executed on-boarding package. We will certainly process it in a timely fashion and get right back to you.

Thank you again for your time and consideration.



Certified Signing Agent Onboarding Package

PROFESSIONAL BIO

(One short paragraph)