

FLAGSHIP TITLE SERVICES, INC.
50 WEST QUEENS WAY
HAMPTON, VA 23669

PHONE: (757) 722-2989

FAX: (757) 722-8343

EMAIL: FLAGSHIP1@VERIZON.NET or
USFLAGSHIP@AOL.COM

WELCOME TO FLAGSHIP TITLE
SERVICES, INC.!

In order to process your request to become a notary closing agent with Flagship Title Services, Inc., some essential information is needed. It is imperative we collect this information for our records. Please provide the following:

- Notary Certificate**
- Copy of Drivers License**
- CRESPA Certification (if applicable)**
- E&O Insurance**
- Vendor/Partner Confidentiality Agreement**
- W-9**
- Price list and Coverage area**
- Completed Notary Questionnaire**
- Notification of any previously determined vacation days**

Please review our Flagship Title Notary Closing Requirements contained in this package. It is Flagship Title's goal to provide the best service to our customer's and to maintain a professional atmosphere inside and outside of the office. We appreciate you providing the above-mentioned criteria. Please feel free to call with any questions and/or concerns. Thank you and welcome to our team!

-Closing Department

Flagship Title Notary Closing Requirements

CHECK ID FIRST!

REQUIREMENTS:

- 1. FLEXIBILITY MEANS THAT YOU GET MORE BUSINESS.**
- 2. EMAIL AND PRINTING CAPABILITIES FOR E-DOCS.**
- 3. RELIABLE TRANSPORTATION.**
- 4. CELL PHONE (ON VIBRATE DURING CLOSINGS)**
- 5. NO CRIMINAL RECORD (I KNOW, STILL NEED TO KNOW).**
- 6. TRIP FEE ONLY IF CUSTOMER SIGNS THE “DID NOT CLOSE” NOTICE.**
- 7. BUSINESS CASUAL DRESS. NO BLUE JEANS, SHORTS, T-SHIRTS FLIP FLOPS, ETC. PREFER SLACKS, POLO OR BUTTON DOWN SHIRT, SWEATER, SKIRTS AND OR DRESSES.**
- 8. A PHYSICAL MAILING ADDRESS FOR OVERNIGHT DOCS. (NO P.O. BOXES)**
- 9. SOME ACTUAL EXPERIENCE WITH LOAN DOCS.**
- 10. NO LEGAL ADVICE GIVEN AT TABLE AND ABSOLUTELY NO ADVICE, OPINIONS OR COMMENTS ARE TO BE MADE ABOUT RATES, FEES, OR AGREEMENTS OF ANY KIND. WE ARE THERE TO NOTARIZE AND FACILATATE A SMOOTH CLOSING.**
- 11. MUST BE AWARE OF THE PURPOSE OF THE THREE-DAY RECESSION AND BRIEF KNOWLEDGE AND UNDERSTANDING OF CLOSING DOCS.**
- 12. W-9 AGREES TO PAY FOR MISTAKES OR NOT BE PAID.**
- 13. MUST HAVE A PRICE LIST.**
- 14. MUST INCLUDE AN INVOICE WITH EACH CLOSING.**
- 15. ALL CLOSING PACKAGES SHOULD HAVE FLAGSHIP DOCUMENTS, THESE ARE CLEARLY MARKED. IF YOU DO NOT HAVE FLAGSHIP DOCUMENTS IN YOUR PACKAGE MAKE SURE YOU HAVE A SPARE COPY IN YOUR POSSESSION AT ALL TIMES IN CASE OF AN EMERGENCY.**
- 16. NOTARY MUST BE ON TIME TO THE CLOSING. IF FOR SOME REASON YOU FEEL YOU’RE GOING TO BE WITHIN 30 MINUTES IT IS YOUR RESPONSIBILITY TO CONTACT THE CUSTOMER. IF YOU ARE GOING TO BE OR ARE MORE THAN 30 MINUTES LATE YOU MUST CONTACT THE NOTARY COORDINATOR AT THE OFFICE AND LET THEM CONTACT THE CUSTOM**

17. DOCUMENTS SHOULD BE PRESENTED AND SIGNED IN A PARTICULAR ORDER AT ALL TIMES. MAKE YOURSELF FAMILIAR WITH THESE IMPORTANT DOCUMENTS SO YOU CAN LOCATE THEM QUICKLY INSIDE THE PACKAGE. THERE ARE CERTAIN LAWS THAT GOVERN THIS PROCEDURE.

PRESENTED:	SIGNED:
HUD1	TIL (TRUTH AND LENDING)
NOTE	HUD1
DEED OF TRUST	NOTE
TIL (TRUTH AND LENDING)	DEED OF TRUST
RIGHT TO RECIND	RIGHT TO RECIND

18. DOCS ARE TO BE RETURNED IMMEDIATELY AFTER CLOSING.
19. YOU MUST UTILIZE THE FOLLOWING NUMBERS TO FIND THE CLOSEST AND THE ONE WITH THE LATEST AVAILABLE DROP OFF WHEN YOU HAVE TO MAIL A PACKAGE OUT.

FEDERAL EXPRESS	1-800-GO-FEDEX
UPS	1-800-PICK-UPS

20. IF CLOSING OCCURES BEFORE 4:00 P.M. IT NEEDS TO BE BACK IN THE OFFICE NO LATER THAN THE NEXT MORNING BY 10:00A.M.
21. IF CLOSING OCCURES ON A FRIDAY IT MUST BE BACK IN THE OFFICE ON MONDAY BY 10:00A.M. PLEASE USE NUMBERS PROVIDED TO FIND A DROP OFF LOCATION WITH SATURDAY PICKUPS.
22. ALL PAGES OF THE PACKAGE MUST HAVE CUSTOMERS INITIALS UNLESS THEY REQUIRE A SIGNATURE.
23. ALL PACKAGES TO BE SIGNED IN BLACK INK UNLESS OTHERWISE INSTRUCTED TO IN BLUE INK.
24. NOTARY MUST CONTACT THE OFFICE, BEFORE THEY LEAVE THE CLOSING, IF THE CLOSING DOES NOT CLOSE, NO MATTER WHAT TIME IT IS. IT IS ABSOLUTLEY IMPERATIVE THAT YOU SPEAK TO A PERSON BEFORE LEAVING.
25. PLEASE DON'T GIVE OUT CELL PHONE NUMBERS TO ANYONE SIGNING UNLESS OTHERWISE INSTRUCTED BY CLOSER.
26. NOTARY MUST REVIEW ALL DOCUMENTS AT THE CLOSING TABLE AT THE END TO DOUBLE CHECK THAT EVERYTHING HAS BEEN SIGNED AND NOTARIZED. MISS SIGNED DOCUMENTS WILL PREVENT THE CUSTOMER FUNDING ON TIME AND COST YOU AND THE COMPANY TIME, MONEY AND THE RISK OF LOSING FUTURE WORK.
27. MUST OBTAIN A COPY OF THE CUSTOMERS PHOTO ID REQUIRED.

CONTACT LIST

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President/C.E.O.

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Closing Processor

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Curtis Minton
Witness Closing Manager

Flagship1@verizon.net

AFTER HOURS 757-310-9028

**VENDOR/PARTNER
CONFIDENTIALITY AGREEMENT**

1) Non-Disclosure of Trade Secrets and Confidential Business Information

During the course of my work assigned by FLAGSHIP TITLE SERVICES, INC., I will have access to and become familiar with various trade secrets consisting of inventions, formulas, patterns, devices, compilations, computer programs, methods, techniques and processes owned by FLAGSHIP TITLE SERVICES, INC. and/or used in the operation of FLAGSHIP TITLE SERVICES, INC. business. I agree not to disclose to others, or take or use for my own purposes or purposes of others, any trade secrets, confidential information or data used in the operation of FLAGSHIP TITLE SERVICES, INC. business. I agree that these restrictions also shall apply to: (1) information, trade secrets, or data belonging to third parties in FLAGSHIP TITLE SERVICES, INC. possession; and (2) information, trade secrets or data conceived, originated, discovered or developed by me in the course of my work assigned by FLAGSHIP TITLE SERVICES, INC. or through the use of FLAGSHIP TITLE SERVICES, INC. time, materials, facilities or trade secret information. I recognize that this obligation applies not only to technical information, but also to confidential business information relating to FLAGSHIP TITLE SERVICES, INC. financial arrangements (such as stock issues, refinancing, mergers or acquisitions), business plans (such as planned products, services or promotions), sales manuals, customer or client lists, accounts and the like, the disclosure of which would be harmful to FLAGSHIP TITLE SERVICES, INC. interests and which is not generally ascertainable by proper means, has limited disclosure within FLAGSHIP TITLE SERVICES, INC. and is treated or designated as confidential information by FLAGSHIP TITLE SERVICES, INC.. For the purposes of this Agreement, trade secret includes all information which derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use and the subject of efforts to maintain its secrecy that are reasonable under the circumstances. No obligation of confidentiality applies to any information that the (A) already possesses without obligation of confidentiality; (B) develops independently; or (C) rightfully receive without obligation of confidentiality from a third party. No obligation of confidentiality applies to any information that is, or becomes, publicly available without breach of this Agreement. Additionally, Vendor agrees to strictly adhere to all provisions of the Gramm-Leach-Bliley Financial Modernization Act of 1999 in the protection of consumers' personal financial information. Vendor further agrees to use utmost care to protect any customer information in its possession.

2) Return of FLAGSHIP TITLE SERVICES, INC. Property

I agree that upon termination of my vendor relationship, I shall immediately return to FLAGSHIP TITLE SERVICES, INC. all property to FLAGSHIP TITLE SERVICES, INC. which may be in my possession, including but not limited to, all original documents

and copies of documents containing FLAGSHIP TITLE SERVICES, INC. trade secrets, confidential information or data that may be in my possession or control.

3) Solicitation Of Employees

During my vendor relationship with FLAGSHIP TITLE SERVICES, INC., I agree not to engage in any employment, self-employment or consulting activity, whether for compensation or no compensation which: 1) would conflict with the interests of FLAGSHIP TITLE SERVICES, INC.; or 2) would impair my ability to satisfactorily perform by obligations to FLAGSHIP TITLE SERVICES, INC.. During the course of my vendor relationship and for one (1) year thereafter, I will not induce, hire or encourage any employee to terminate employment with FLAGSHIP TITLE SERVICES, INC. or to directly or indirectly solicit the retention or employment of employees or contractors of FLAGSHIP TITLE SERVICES, INC.

4) Miscellaneous Provisions

- A. This Agreement constitutes the entire agreement between FLAGSHIP TITLE SERVICES, INC. and me and shall supersede all previous agreements by and between FLAGSHIP TITLE SERVICES, INC. and me relating to the subject matter hereof. This Agreement may be modified only upon a written agreement duly signed by both parties.
- B. The parties to this Agreement agree that the laws of the State of Virginia shall govern the interpretation and enforcement of this Agreement, and that if any provision of this Agreement is held to be invalid, void or unenforceable for any reason, the remaining provisions shall nevertheless continue in full force and effect.
- C. In any action brought to enforce any provision(s) of this Agreement, in addition to any other relief granted, the prevailing party shall recover its reasonable costs of enforcement, including but without limitation, costs and reasonable attorneys' fees incurred therein.

VENDOR ACKNOWLEDGEMENT OF NOTICE OF RECEIPT

I acknowledge that, on the date indicated below, I received a copy of the FLAGSHIP TITLE SERVICES, INC. Vendor Confidentiality Agreement. I agree to abide by the terms of the agreement and acknowledge that my vendor relationship continues to be at will, terminable by either FLAGSHIP TITLE SERVICES, INC. or me at any time.

Vendor Signature

Date

Print Name

NOTARY QUESTIONNAIRE

What forms of identification can you accept as a notary?

_____	_____
_____	_____
_____	_____

What are some references that you can utilize for direction to the customer house?

Should you always call and personally verify your appointment with the customer?

YES _____ NO _____

Is it a good idea to call and let the customer know what the essentials are pertaining to their loan documents?

YES _____ NO _____

What would some of those essential be?

_____	_____
_____	_____
_____	_____

Is it possible for a customer to live somewhere else other than the address on the HUD 1 or other documents in the package?

YES _____ NO _____

What can you as notary except as proof of identification?

Can a person use a power of attorney to sign loan documents?

YES _____

NO _____

Are there any special requirements to use a Power of Attorney?

Are fax copies of a closing package acceptable?

YES _____

NO _____

Explain _____

Can you notarize a signature with out the person present?

YES _____

NO _____

Can you notarize signatures for a property that is located out of state?

YES _____

NO _____

If a customer asks you for advice on a document, an interest rate, prepayment penalty, etc., what do you do?

Is a Deed of Trust binding if a Husband and Wife own a property Tenants by the Entireties and only one suppose signs the documents?

YES _____

NO _____

What would you do if you were late to a closing?

What if the customer isn't there?

Is it important to have customers initial all documents?

YES _____

NO _____

Should you ever make changes on any documents without lender or title office approval?

YES _____

NO _____

When you fill out the City/County portion of the notary clause, do you use the city in which you are notarizing in or the city/county in which you received your notary commission?

City/County in which I am in. _____

City/County in which I received my commission. _____

Is Virginia known as a:

STATE _____

COMMONWEALTH _____

Can a notary public certify true copies?

YES _____

NO _____

Except: _____

Is it your responsibility as a witness closer to thoroughly explain all documents being signed?

YES _____

NO _____

Why? _____

Can a person sign with and "X"?

YES _____

NO _____

Why? _____

If a Flagship Title Services client were to call you to set up a closing, what would you do?

Which of the following can and will prevent the borrower from receiving their proceed monies and payoffs of there current debts on time?

- Not following instructions thoroughly at closing
- Not return documents to the appropriate entity
- Not following post closing instructions thoroughly

Who's Responsibility is it to fill out all appropriate forms, over night envelopes and keep documentation of it?

CLOSING INVOICE

DATE: _____

PAY TO: _____

AMOUNT: _____

CLIENT: _____

ORDER NUMBER: _____

BORROWER NAME: _____

BORROWER ADDRESS: _____

TRACKING NUMBER: _____

FEDEX _____

UPS _____

* IF YOU ARE OVERNIGHTING THE CLOSING PACKAGE TO ANYWHERE OTHER THAN "FLAGSHIP TITLE" PLEASE MAKE NOTE OF ANY INSTRUCTION PROVIDED ON OUR SUBSCRIBERS ORDER SHEET HAVING TO DO WITH FAXING OF ANY DOCUMENTS BEFORE YOU OVERNITE THE PACKAGE. PLEASE FAX THEM HERE AND TO WHERE THE INSTRUCTIONS SAY.

IN ORDER TO BE PAID ACCORDINGLY YOU MUST FILL OUT THIS INVOICE IN ITS ENTIRITY. THANK YOU FOR YOUR HARD WORK.

FLAGSHIP TITLE SERVICES FEE SHEET

County	Daily Rate	Piggyback Rate	Trip Fee
ACCOMACK			
ALBEMARLE			
ALEXANDRIA			
ALLEGHANY			
AMELIA			
AMHERST			
APPOMATTOX			
ARLINGTON			
AUGUSTA			
BATH			
BEDFORD			
BLAND			
BOTETOURT			
BRISTOL			
BRUNSWICK			
BUCHANAN			
BUCKINGHAM			
BUENA VISTA			
CAMPBELL			
CAROLINE			
CARROLL			
CHARLES CITY			
CHARLOTTE			
CHARLOTTESVILLE			
CHESAPEAKE			
CHESTERFIELD			
CLARKE			
CLIFTON FORGE			
COLONIAL HEIGHTS			
COVINGTON			
CRAIG			
CULPEPER			
CUMBERLAND			
DANVILLE			
DANVILLE INDEP. CITY			
DICKENSON			
DINWIDDIE			
EMPORIA			
ESSEX			
FAIRFAX			
FALLS CHURCH			
FAUQUIER			
FLOYD			
County	Daily Rate	Piggyback Rate	Trip Fee
FLUVANNA			
FRANKLIN			
FRANKLIN INDEP. CITY			
FREDERICK			

FREDERICKSBURG			
GALAX			
GILES			
GLOUCESTER			
GOOCHLAND			
GRAYSON			
GREENE			
GREENSVILLE			
HALIFAX			
HAMPTON			
HANOVER			
HARRISONBURG			
HENRICO			
HENRY			
HIGHLAND			
HOPEWELL			
ISLE OF WIGHT			
JAMES CITY			
KING AND QUEEN			
KING GEORGE			
KING WILLIAM			
LANCASTER			
LEE			
LEXINGTON			
LOUDOUN			
LOUISA			
LUNENBURG			
LYNCHBURG			
MADISON			
MANASSAS			
MANASSAS PARK			
MARTINSVILLE			
MATHEWS			
MECKLENBURG			
MIDDLESEX			
MONTGOMERY			
NELSON			
NEW KENT			
NEWPORT NEWS			
NORFOLK			
NORTHAMPTON			
NORTHUMBERLAND			
County	Daily Rate	Piggyback Rate	Trip Fee
NORTON			
NOTTOWAY			
ORANGE			
PAGE			
PATRICK			
PETERSBURG			
PITTSYLVANIA			
POQUOSON			
PORTSMOUTH			

POWHATAN			
PRINCE EDWARD			
PRINCE GEORGE			
PRINCE WILLIAM			
PULASKI			
RADFORD			
RAPPAHANNOCK			
RICHMOND			
RICHMOND INDEP. CITY			
ROANOKE			
ROANOKE INDEP. CITY			
ROCKBRIDGE			
ROCKINGHAM			
RUSSELL			
SALEM			
SCOTT			
SHENANDOAH			
SMYTH			
SOUTH BOSTON			
SOUTHAMPTON			
SPOTSYLVANIA			
STAFFORD			
STATE OF VIRGINIA			
STAUNTON			
SUFFOLK			
SURRY			
SUSSEX			
TAZEWELL			
VIRGINIA BEACH			
WARREN			
WASHINGTON			
WAYNESBORO			
WESTMORELAND			
WILLIAMSBURG			
WINCHESTER			
WISE			
WYTHE			
YORK			