



KAY NOTARY
& BUSINESS SERVICES LLC
— PROFESSIONAL. CONVENIENT. TRUSTED. —

OPERATIONS GUIDE

Loan Signing Service Instructions

Order acceptance, package control, signer experience, scanbacks, shipping, and
billing

EFFECTIVE July 22, 2026	OWNER Operations	REVIEW CYCLE Quarterly
-----------------------------------	----------------------------	----------------------------------

PROFESSIONAL. CONVENIENT. TRUSTED.

kaynotary.com | info@kaynotary.com | (801) 949-5169
220 W 300 N, #4, Salt Lake City, UT 84103

Role and professional boundary

A signing agent identifies signers, presents documents in the instructed order, performs permitted notarial acts, checks execution, completes scanbacks, and returns the package. The signing agent does not explain loan terms, select a notarial act, practice law, or pressure a signer.

STOP-AND-CALL RULE

If the signer questions a rate, fee, cash-to-close amount, right to cancel, vesting, document content, or whether to sign, pause and contact the hiring party. Do not answer from personal interpretation.

Order acceptance checklist

- Hiring company, order number, signing type, date/time, location, signer count, and contact numbers.
- Package delivery time, page count, paper size, print sets, scanback requirements, shipping label, and drop deadline.
- Required credentials, background-screening status, witness rules, language/accessibility needs, and facility restrictions.
- Fee confirmation covering package workflow, printing, scanbacks, additional copies, and mileage.
- Conflict, capacity, identity, safety, or scheduling issues that require acceptance or decline.

Pre-appointment procedure

1. Accept the assignment only when credentials, time, printing, travel, and return requirements can be met.
2. Download the package through the approved secure channel. Verify borrower/signer name, property, package version, page count, and print instructions.
3. Print at 100% on the correct paper size. Print borrower copies when required and separate them clearly.
4. Review the package for signature, initial, date, witness, and notarial-certificate locations without altering substantive content.
5. Confirm the appointment with the signer using a privacy-conscious message: time, general location, acceptable ID, witnesses, and estimated duration. Do not disclose loan details.
6. Carry current commission credentials, journal, seal, spare certificates permitted by policy, pens, shipping materials, and the hiring party's contact information.

At the table

7. Verify identity, willingness, and awareness before notarizing. Follow current Utah law and company notary procedure.
8. Set a calm pace, present documents by title, and direct substantive questions to the hiring party.
9. Keep the package under your control. Do not photograph, copy, or transmit pages outside the approved workflow.
10. Check each completed document before moving on: signature, printed name, initials, date, witness, certificate, venue, seal, and required fields.
11. If the signer refuses, stops, appears coerced or unaware, lacks acceptable identification, or the documents conflict with instructions, stop and contact the hiring party.

Post-signing quality control

12. Conduct a full page-by-page review against the package checklist before leaving when practical.
13. Complete scanbacks using the approved secure channel. Confirm page count, orientation, legibility, and successful upload.
14. Do not destroy or ship originals until scanback approval is received when approval is required.
15. Package documents in the specified order, use the provided label, record tracking, and meet the carrier cutoff.
16. Update order status and invoice with separately itemized workflow fee, permitted notarial fees, mileage, printing, scanback, and other approved charges.
17. Delete local electronic copies after confirmed return and the retention period required by the hiring agreement.

Pricing

Assignment	Starting fee	Notes
Seller / buyer package	\$125	Package workflow; notarial acts and mileage itemized separately
Refinance / HELOC	\$150	Standard two-set printing and workflow
Reverse / complex package	\$175	Longer or enhanced workflow
Commercial / specialty closing	\$200	Scope confirmed before

Assignment	Starting fee	Notes
		acceptance
Scanbacks	+\$25	Up to 100 pages; higher volume quoted
Oversized package >150 pages	+\$35/set	Per printed set
Additional borrower copy	+\$25	Standard-size package
Travel	\$0.725/business mile	Estimated and agreed before dispatch

Security, incidents, and performance

- Use only company-approved devices, printing, storage, upload, and communication channels.
- Never send loan documents through personal email or unencrypted consumer messaging.
- Report lost documents, wrong-package delivery, missed signatures, seal errors, identity concerns, late shipping, or data exposure immediately.
- Track on-time arrival, error-free packages, scanback acceptance, carrier cutoff success, client rating, and corrective actions.