

GET SET UP in 3 SIMPLE STEPS

- 1) DOWNLOAD AND PRINT THIS FILE;
- 2) Ensure ALL blanks are completed, and ALL pages appropriately initialed or signed;
- 3) FAX THE COMPLETED SERVICE AGREEMENTS, ALONG WITH THE ATTACHMENT-A IN THEIR ENTIRETY, WITH A PHOTOCOPY OF YOUR DRIVER'S LICENSE TO:

407-628-5996

You CAN immediately take advantage of the “NEW CUSTOMER INCENTIVE,” and with no further obligation to ever send me another loan, let me earn your continued business ...

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In turn, shortly after receiving your completed package, I'll sign, initial and fax a copy back to you for your records.

That's it! Just call with assignments, and relax ... I'll take care of the rest.

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THANK YOU FOR YOUR BUSINESS !!

SERVICE AGREEMENT

(Please Print CLEARLY)

Date: _____ / _____ /20 _____

This agreement is by and between _____, hereinafter "Company", whose principal place of business is located at _____, in _____ (city), _____ (state), _____ (zip) within _____ County, and Christopher J. Fairing, as specifically identified within.

Company office phone number(s) is/are _____. In the event email notification is needed or requested, please email all correspondence to _____. When faxing, fax to _____.

Company has selected to use PLAN _____ as described in Attachment-A, and attached hereto and made a part hereof. Further, Company reserves the right to select a different PLAN, as detailed in Attachment-A, by sending an email notification to Signing Agent, at FloridaNotary@msn.com. As receipt of said email, Company will also send and retain, either a carbon copy (cc) or blind carbon copy (bcc) of the same email to _____, or the email address previously identified above (if blank).

I, Christopher J. Fairing, hereinafter known either as "Certified Signing Agent," "Signing Agent," "Independent Contractor," "Contractor," or "Notary," and as such hereby agree to perform all duties associated with the proper signing of loan documents accepted by me for closing on behalf of "Company," as further described in "Attachment-A," attached hereto and made a part hereof. The best way to reach me is through my office. That number is 407-628-5996, and is normally forwarded when I'm out. Signing Agent's principal place of business is located at 1162 Park Drive, in Casselberry (city), Florida (state), 32707 (zip) within Seminole County. Additionally, my cell phone number is 407-619-0719. You may also contact me via email at FloridaNotary@msn.com, or thru the www.CentralFloridaNotary.com website.

For and in consideration of the mutual covenants contained herein and other good and valuable consideration, the sufficiency of which is hereby acknowledged, the parties hereby agree as follows:

Documents. Documents, sometimes referred to as "Docs," or "eDocs," shall mean loan, escrow, or other legal documents requiring Borrower's signature(s), or this Agreement, or attachments thereto.

Client. For the purpose of this Agreement, "Client" shall be synonymous with, and exclusive to the "Borrower(s)" for which the loan documents were prepared.

Confidentiality and Non-Competition. Contractor recognizes and acknowledges that, in the performance of the Services herein, Contractor may be exposed to confidential and/or proprietary information of Company. For the purpose of this Agreement "Confidential Information" shall include, Client lists, all documents including eDocs, interest rates, annual percentage rates, loan amounts, social security numbers, employment and salary information, and policies, procedures, training materials, and Company developed manuals, memoranda, reports, or computer programs that are specifically designed by and for Company. Contractor shall at all times maintain, in strict confidence, any information provided by Company, its lenders, loan agents, escrow or title company, and parties to Contractor in the course of Contractor performing services under this Agreement, and Contractor shall not disclose any such personal or financial information to any person without the affected persons prior written consent, except pursuant to a validly issued

court subpoena or order. Contractor agrees that he has no proprietary interest in the confidential information and shall not disclose any confidential information to any third person, firm, company, association or other entity for any reason or purpose whatsoever without the prior written consent of the disclosing party. This provision shall survive termination of this Agreement and continue to survive for as long as Company, in its sole judgment, considers the information to be confidential information. The obligations under this paragraph will not apply to any confidential information that is now or becomes available to the public through no fault of Contractor or to Contractor's disclosures as required by law, judicial or administrative process, and further excludes any Client information offered to Contractor by any third party in which Contractor offered no input of such information. Contractor agrees that any and all Company's property in Contractor's possession continues to belong to Company. Contractor shall return or destroy all such documents and property immediately upon termination of this Agreement or at such earlier time as Company may reasonably request. Company agrees that neither it or any of its employees, shall discuss or disclose in any manner any detail, or any part of this or subsequent agreements, or any item found in the members only area of the Signing Agent's website, as identified within, with any third party whom is not otherwise acting in the capacity of the Company's attorney or accountant. Contractor may not knowingly either personally or on behalf of any other person, firm or corporation, interfere with any Company contracts, use Company information, solicit or interfere with any of Company's Client(s), or Client referrals known to Contractor, nor will Contractor in any way directly or indirectly, for itself or for others knowingly take any Company business. All Client information is proprietary in nature, considered to be the trade secrets and the exclusive property of Company. For the purpose of this agreement, Contractor will, now and hereafter, retain any and all rights to contact, and or work with separate of this agreement, any lender, mortgage brokerage, correspondent lender, title, escrow or similar company which may or may not be currently used by Company. This provision excludes both the Notary's log, billing information, and records which may be required at a later date by the court, IRS, Contractor's accountant, attorney, or other legal entity.

Notary's Log. Company is aware that Notary is required by the National Notary Association to maintain either a logbook, or similar type records, and although such records are considered the personal property of the Notary, and a public record which may be made available to the court, and although being considered confidential in nature, neither it or any of its pages will be destroyed or compromised under this or any other provision herein, and this provision shall survive termination of this Agreement and continue to survive for as long as Notary, in its sole judgment, considers such log necessary.

Relationship. This Agreement shall NOT create a partnership, joint venture, agency, employer/employee or similar relationship between Company and Signing Agent. Signing Agent shall be an independent contractor. Company will not withhold any amounts for state or federal income tax or for FICA taxes or any other applicable self-employment taxes from sums becoming due to Signing Agent under this Agreement. Signing Agent assumes all responsibility for paying any and all of his tax liabilities. Signing Agent shall not be considered an employee of Company and shall not be entitled to participate in any plan, arrangement or distribution by Company pertaining to or in connection with any pension, stock, vacation pay, sick leave, retirement, insurance, social security, workers compensation, disability, bonus, profit sharing, unemployment benefits, or other benefit extended to Company's employees. Company agrees to provide a yearly earning statement (IRS Form 1099-MISC), for miscellaneous income paid throughout the year (period starting 1 Jan and ending 31 Dec) that will be mailed to Signing Agent not later than the 31st of January of each year following provided service. Signing Agent shall be free to utilize his time, energy and skill in such manner, as he deems advisable to the extent that he is not otherwise obligated under this Agreement.

Assignments. Company's representative, or someone appointed as a point of contact for the Company will call Signing Agent for availability and acceptance of each assignment. If Signing Agent accepts assignment, the Company Representative, or someone acting on behalf of Company will send Signing Agent either an email, or fax to confirm the assignment as part of normal protocol. Said email or fax, must include at least the customer's name, address, phone

number, your name, address, phone number, the lender, the type of package, and Loan Officer contact information, and any appointment information. (For your convenience, forms for this are also available in the member's area of www.CentralFloridaNotary.com.)

Nature, Scope, Services, Terms, Conditions, Responsibilities, and Pricing. The nature, scope, responsibilities, terms, conditions, and pricing applicable to described Service(s) are more fully set out in Attachment–A, attached hereto and made a part hereof, to the extent they are relevant and material. Further, it is agreed amongst the parties, that all price changes (if any) as provided within the provisions, terms, and conditions stated within Attachment–A, and that such changes to Attachment–A, or it's revised replacement as described under "price changes" of Attachment–A, will become effective hereto, providing proper email notification of such changes has been made within the time constraints identified in Attachment–A.

Governing Law. This Agreement, and all transactions contemplated hereby, shall be governed by, construed and enforced in accordance with the laws of the State of Florida. The parties hereby waive trial by jury and agree to submit to the personal jurisdiction and venue of a court of subject matter jurisdiction located in Seminole County, State of Florida; unless specific jurisdiction is otherwise mandated by the venue in which the loan documents were signed within the state of Florida, at which time, that venue at the direction of the court will take precedence.

Enforceability. In the event any of the provisions of this Agreement, are deemed to be invalid or unenforceable, the same shall be deemed severable from the remainder of this Agreement and shall not cause the invalidity of unenforceability of the remainder of this Agreement, or any attachment hereto. If such provisions shall be deemed invalid due to its scope of breadth, such provision shall be deemed valid to the extent of the scope of breadth, such provision shall be deemed valid to the extent of scope of breadth permitted by law.

Notice. All notices shall be in writing and shall be effective upon delivery. Notice may be delivered personally, by overnight mail, by facsimile if immediately followed up by another method set forth herein, or by certified or registered mail, return receipt requested, to the address set forth at the beginning of this Agreement.

Attorney Fees. Should either party institute legal action, at law or in equity, to enforce any of the provisions hereunder, the prevailing party shall be entitled to receive from the other party, all costs and reasonable attorneys' fees to the extent authorized within the provision of Governing Law herein.

Construction. The language used in this Agreement will be deemed the language chosen by the parties to express their mutual intent, and no rules or strict construction will be applied against either party. Section headings, captions or abbreviations are used for convenience only and shall not be used in interpreting this Agreement. Wherever the context so requires, the masculine shall refer to the feminine, the singular shall refer to the plural, and vice versa.

Equipment and Supplies. Contractor agrees to supply all office equipment, automobiles, and other physical items needed to perform Notary duties and shall bear all cost of these items, unless otherwise stated herein.

Attachments and/or Exhibits. The attachments and/or exhibits attached to this Service Agreement are hereby incorporated herein and made a part hereof for all purposes.

Notarial Responsibility. Notary agrees to maintain at his sole expense all required licenses, permits, commissions, bonds, and insurance required by the laws of his commissioning state, Florida. Notary agrees to conduct all notarial acts in accordance with Florida state notary laws and to refuse to perform notarizations that violate such laws. Additional responsibilities are spelled out in Attachment-A.

Facsimile (“Faxed”) copies as originals. Each party agrees to accept from the other all faxed copies of this agreement, and any subsequent part(s) thereof, to include Attachment-A, as an “original.” As such, said original, faxed copy/copies, may also be used for the purpose of signature authentication.

Waiver. The failure of either party to insist on strict compliance with any of the terms, covenants, provisions, or conditions of this Agreement by the other party shall not be deemed a waiver of that term, covenant, provision, or condition, nor shall any waiver or relinquishment of any right or power at any one time or times be deemed a waiver or relinquishment of that right or power for all or any other time or times, nor be construed as a continuing waiver.

Term. The term of this Agreement shall commence on the Effective date and shall continue until terminated by either party in accordance with the Agreement.

Expiration or Termination. Following the expiration or termination of this Agreement, whether by its terms, operation of law, or otherwise, the terms and conditions set forth, as well as any term, provision, or condition require for the interpretation of this Agreement or necessary for the full obligation and performance by each party hereto of all rights and obligations arising prior to the date of termination, shall survive such expiration or termination.

Modifications. This Agreement may not be changed in any manner except by written instrument duly executed and acknowledged before both parties.

Agreement in Counterparts. This Agreement may be executed in several counterparts, all of which shall constitute one agreement, binding on all parties hereto, notwithstanding that all parties are not signatory to the original or same counterpart.

Acts of God. Neither party shall be liable or deemed to be in default for any delay or failure in performance under this Agreement or interruption of service resulting, directly or indirectly, from acts of God, fire, sinkhole, lightning, flood, strikes, riots, civil disobedience, insurrection, boycotts, acts of public authorities, delays or defaults caused by the public or common carriers, computer associated service outage or failure, civil or military authority, acts of public enemy, war, riots, civil disturbances, accidents, fire, explosions, earthquakes, the elements, labor disputes, unanticipated traffic delays, or any other cause beyond the reasonable control of the party. In such events, communication of mitigating circumstances will be conveyed to the other party as soon as safe to do so by any means available.

Access to Members Area of Signing Agent’s Website. In anticipation of new website features, Company understands and acknowledges that each time anyone enters the members area of this site, that all activity on the site is recorded. Activity includes, but is not limited to both log in, and out times and dates, and necessary for the security of new time sensitive features still being developed. Company hereby acknowledges and agrees that such activity is acceptable to this business arrangement. Member’s area of this site will contain helpful tools and other proprietary information, which Company agrees to hold in strict confidence, nor will it disclose any feature of this area to any third party without the express written consent of Signing Agent prior to such disclosure.

Acknowledgements. As evidenced by the below signature(s) Each party acknowledges that he or she has read, and fully understands the terms of this Agreement and its legal effect, that he or she is signing the same freely and voluntarily and that neither party has any reason to believe that the other did not freely and voluntarily execute said Agreement. Each party further acknowledges receiving a copy of both this Service Agreement, and it’s Attachment–A in their entirety. For the identification purposes of Attachment-A, which was revised prior to it’s signing, as identified in the footer of each page by the revision date of ____/____/20____.

Effective Date. COMPANY AGREES THAT THIS AGREEMENT DOES NOT BECOME EFFECTIVE UNTIL THEY RECEIVE THEIR SIGNED COPY BACK FROM "SIGNING AGENT'S" OFFICE. IN WITNESS HEREOF, the parties have hereunto set their hand and seals.

Entire Agreement of the Parties. This Agreement, and any exhibit hereto attached, contains the entire understanding of the parties and no representations, warranties, inducements, promises, or agreements, orally or otherwise, have been made by any party, or anyone acting on behalf of any party which are not embodied herein, and that no other agreement, statement, or promise not contained in this agreement shall be valid or binding on either party, except that any other written agreement dated concurrent with or after this Agreement shall be valid as between this signing parties thereto. If there are any conflicts in the terms of this Agreement and its exhibits, the terms of this Agreement shall prevail.

AS EVIDENCED BY THE SIGNATURES OF THE UNDERSIGNED FULLY AUTHORIZED PARTIES, EACH HAVING BOTH READ, AND UNDERSTOOD THE ABOVE TERMS AND CONDITIONS OF THIS AGREEMENT, FURTHER ACKNOWLEDGE HAVING RECEIVED A COPY OF SAME, INCLUDING ANY AND ALL ATTACHMENTS REFERENCED HEREIN.

X _____
Company's' Authorizing Agent (Company)

Date: _____

(Print Name)

X _____
Christopher J. Fairing ~ Mobile Notary Services
(Signing Agent)

Date: _____

Under the penalty of perjury, I the undersigned witness(es) hereby acknowledge, and certify that the "Company's Authorizing Agent," as identified within, and who is personally known individually to me, and who has on his or her own volition initialed, signed, sealed and delivered in my/our presence both the "Service Agreement" & "Attachment-A," in their entirety.

X _____
Witness (#1)

Date: _____

(Print Name) Witness (#1)

Witness (#1) – Phone Number

X _____
Witness (#2)

Date: _____

(Print Name) Witness (#2)

Witness (#2) – Phone Number

Attachment – A

MONTHLY PRICING PLANS ~ Pricing is determined and selected by your “Business’ Authorizing Agent” (as identified in separate “Service Agreement) prior to the beginning of the month, or at least prior to me receiving the first package of the month (whichever occurs later) for the proceeding month, and continuing month to month while closings are being requested. You may of course change your PLAN as set forth within.

***** NEW BUSINESS INCENTIVE *****

SOME PEOPLE ARE A LITTLE HESITANT ABOUT MAKING CHANGES. SO, IN AN EFFORT TO MAKE YOU FEEL BOTH COMFORTABLE AND CONFIDENT IN YOUR DECISION, I’D LIKE TO OFFER YOU AS A FIRST TIME CUSTOMER A SPECIAL RATE OF ONLY \$75.00 ON YOUR FIRST PACKAGE ANYWHERE WITHIN A 60 MILE DIAMETER OF THE INTERSECTION DESCRIBED IN EITHER OF THE ABOVE PLANS. THIS IS YOUR OPPORTUNITY TO “TEST THE WATERS,” SORT OF CHECK THE FIT IF YOU WILL, AND HAVE THE BENEFIT OF FOLLOWING UP WITH YOUR CLIENT’S EXPERIENCE. AGAIN, THIS OFFER IS EXTENDED TO FIRST TIME CUSTOMERS ONLY. EXPERIENCE THE DIFFERENCE!

(Additional terms and fees may apply, please see details below (i.e. eDocs, faxing, making copies, shipping)

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PRICING ~ “PLAN A”

SAME FLAT FEE FOR ALL PACKAGES

**ANYWHERE within a 70 MILE DIAMETER of INTERSECTION
(436 & 17/92 ~ Intersection Located in CASSELBERRY, FLORIDA 32707)**

Includes: most of Brevard, Lake, Orange, Osceola, Polk, Seminole, or Volusia Counties

ALL PACKAGES ARE PRICED AT \$110.00 PER PACKAGE.

Refer to our ZIP CODE & NAUTICAL MAP For Specific Details Of Covered Areas ~ or visit www.CentralFloridaNotary.com For Latest Updates.

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PRICING ~ “PLAN B”

**ONE WAY ~ NAUTICAL DISTANCE FROM INTERSECTION OF ~ 436 & 17/92
(Intersection Located in CASSELBERRY, FLORIDA 32707)**

Within 10 Nautical Miles Out	(20 Miles Round Trip)	\$85.00
Within 10 to 20 Nautical Miles Out	(20 - 40 Miles Round Trip)	\$95.00

Attachment – A (continued)

Within 20 to 25 Nautical Miles Out	(40 - 50 Miles Round Trip)	\$110.00
Within 25 to Nautical 30 Miles	(50 - 60 Miles Round Trip)	\$125.00

Refer to our ZIP CODE & NAUTICAL MAP For Specific Details Of Covered Areas ~ or visit www.CentralFloridaNotary.com For Latest Updates.

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\$\$\$ DISCOUNT INCENTIVES \$\$\$

Same high level of service ... with a saving you can pass on ...

- 1) If you have me close 10 or more loans in a month* ALL your pricing set for the next month gets approximately 10%** off, regardless of your selected PRICING PLAN.
- 2) If you REFER another lender, broker, escrow or title company that closes 10 or more loans packages with me in a month* ... NOT ONLY DO THEY GET APPROXIMATELY 10%** off their next month's selected PRICING PLAN ... BUT ... YOU DO TOO !!

* All loan counts are reset to zero on the first of each month. Maximum discount is 10% off listed PRICING PLANS. You must let me know of your referral prior to them signing up.

** The net amount will be rounded up to the nearest \$5.00 increment.

INDUSTRY RELATED ~ IN HOUSE CLOSINGS

Are you a local realtor, mortgage broker, lender, escrow or title company? Are you doing volumes of business and just need a Certified Signing Agent to show up and do your closings? If so, special pricing will be offered based on your location and number of consistent weekly closings. For more information, please call my office at (407) 628-5996.

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Realizing this next section is a bit long, and detailed, please rest assured that I will give that same attention to detail in each of your closings. To avoid confusion, please take the time to read everything over and call with any questions. Considering all the extended services I provide, I believe you'll find all pricing extremely fair.

For your convenience, or quick reference, you may also chose to use the "CONTROL" "F" feature of windows to search for either a key word or phases.

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Attachment – A (continued)

ADDITIONAL TERMS & FEES

(This section affects both of the previously mentioned pricing plans.)

Notarization Fees. All Notary fees are **INCLUDED** in the fees within each PLAN. An itemized invoice will break these fees out of those stated in your selected PLAN.

Reprint CORRECTED documents at CLIENT'S HOME. **NO CHARGE** provided you're available when I try to call you, the lender is available to make the correction, and they can email the corrected documents back to me at FloridaNotary@msn.com, within 30 minutes. When I call, you must be able to supply me with your lender's contact information, including a specific point of contact, appropriate phone(s) that might include either the weekend or after hour's number(s), and when possible, the email address from which the file will be sent. This information is often different than that listed in the 1003, but could prove to be extremely vital in helping you get the package funded. I'm able to print, reprint in laser quality right on the spot ... to take advantage of that, please realize I need to stick to this 30 minute window which has been allotted in addition to a reasonable window for the actual close, and I've planned it in anyways, but I have to give the next stop the same timely service as I've given this client, and have to stick to the schedule.

HELOCS, SECONDS, THIRDS, etc. Other than applicable "copy cost," these will be **INCLUDED** at **NO CHARGE** providing they are completed during the original closing with a new FIRST mortgage and Company has completed two (2) other closing with Signing Agent in the preceding thirty (30) days; otherwise an additional charge of fifty dollars (\$50.00) will apply. If however these loan packages are stand-alone packages, full pricing, as set forth within, will be charged.

Fingerprinting, Signature Recognition & Photos. We all know FRAUD prevention is a big thing. So in addition to getting the right thumb print of ALL signing parties, and using the most up-to-date I.D. checking guide, to help me correctly identify and check an I.D. for authenticity, or the lack thereof, technological changes in the industry are now ready for the next step. In an effort to take advantage of every possible preventive option available ... I plan to take advantage of a new tool that digitally records their finger print, their signature, and even a photo ... and offer that extended service to you when available at **NO CHARGE**. (This electronic feature coming sometime soon !!) Client's refusal in and of itself will NOT be reason enough to deny the notary seal. However, refusal with the slightest bit of doubt (i.e. an aged picture) will of course draw even closer attention, to the likelihood of fraud. Please also note, the name on the I.D. card must be equal to or MORE than but not LESS than the name as it appears on the documents (i.e. "William" on the I.D., "W." on the documents would be OK; whereas "W." on the I.D. and "William" on the Documents would be unacceptable.)

AVAILABILITY. To accommodate your client's needs, generally **AVAILABLE ~ ANY TIME OF DAY or NIGHT** (Monday – Saturday). No Sundays!

Early Morning Hours. In addition to the prices listed in each PRICING PLAN, there is a fee of \$25.00 for closings conducted between the hours of 12:00 AM EST to 8:00 AM EST. (Again, I do NOT work Sundays.)

Period of Selected Plan. Both PRICING PLANS, although based on the previous month's closings, each period shall start with the first loan closed within each calendar month, continue until the last day of the month, and renew on a month to month basis as further determined herein.

Point of Origin. For the purpose of this document, the "Point of Origin" unless specifically changed in writing will always refer to a reference point at the approximate center of the intersection better known as the cross streets located at 436 & 17/92. Said intersection is located in CASSELBERRY, FLORIDA 32707.

Attachment – A (continued)

NAUTICAL MILEAGE (as the crow flies). NAUTICAL MILEAGE IS TRULY A BENEFIT TO YOU ~ IT WILL **ALWAYS** BE LESS THAN ACTUAL MILEAGE (unless of course, it too is in a straight line). Your benefit, although apparently obvious, is a much larger coverage area than that maybe first perceived.

Mileage in excess of Plan Limits. When the mileage exceeds the maximum amount identified within your selected PRICING PLAN, it will be charged at an additional amount of \$2.00 for each additional NAUTICAL mile (*The price accounts for the round trip, in effect 2 miles, at \$1.00 a mile*), as calculated by GPS. FOR QUESTIONS, or help with GFE pricing, please either call me at the office (407 628-5996), or send your email to FloridaNotary@msn.com, with the address(s) in question. Packages outside the areas indicated in selected PLANS, are accepted on a case-by-case basis.

Signing Agent is NOT an attorney. Brokers, Lenders, Signing Services, Escrow and Title Companies understand Signing Agent is NOT an attorney licensed to practice law in the State of Florida, and I may not give legal advise or except fees for legal advise. ALL closings are witness only closings.

Cancellation prior to arrival. NO CHARGE, provided I'm called a minimum of 2 hours prior to a scheduled appointment time. It should also be noted however, in the event the documents can't be signed on the assigned date, the package will have to be REDRAFTED, to do otherwise, whether "back dating," or "post dating," is illegal ... so please, don't even ask.

Policy for cancellations at the door, no shows, or halts during closing; I will attempt to call you, if client is unavailable or in the unlikely event they're unwilling to talk with someone from your office, or when someone from your office can't overcome your clients objections to move forward with the signing, a charge equal to 1/2 the amount regularly charged in PRICING ~ "PLAN B", regardless of current month's selected plan will be charged. The same fee is charged for a no show, I'll wait for a maximum of 30 minutes from the scheduled appointment time, longer if they've called ahead and made some kind of agreeable arrangements with me.

Borrower & Co-Borrower(s) separate signing locations. The original trip charge will be based on your selected plan and any additional mileage to the location furthest away from the intersection as previously described. The second trip if within 10 nautical miles of the first, and available for signing right after the first, the second signing will be done at half the original charge. However, if the second location is more than 10 nautical miles from the first, a second trip charge equal to the **LESSER** of either the second trips distance from the point of origin, or 1/2 the original trip charge will be added.

Invalid Identification. If one or more of the loan signing parties can NOT produce an acceptable valid I.D., or the I.D. appears in any way to be altered, the meeting will be considered over, and a charge equal to 1/2 the amount regularly charged in PRICING ~ "PLAN B," regardless of current month's selected plan will be charged. **However, if you can later show documentation that the same loan has later closed (whether thru myself or even another notary), or you can show that you've assisted in the prosecution of the party or parties involved for fraud, that upon your request ... THIS ENTIRE AMOUNT WILL BE REFUNDED TO YOU AS PROMPTLY AS POSSIBLE.** _

Shipping Cost. Brokers, Lenders, Escrow and Title Companies, **must respectfully pay their own return shipping cost or make appropriate arrangements for it.** These cost if not In the event "Signing Agent" must provide shipment separate from either that supplied, or upon failure of being issued clear shipping instructions, or the supplying of adequate shipping instructions by "Company," or it's lender, company agrees to pay "Signing Agent's" actual cost of his elected carrier plus 10%, rounding the total to the next higher dollar amount. Any package leaving my possession will be shipped with the use of a tracking number. You may call or request that this tracking number be emailed to you or your lender. Please also be aware, Saturday deliveries may

Attachment – A (continued)

be more expensive. Companies closing 10 (ten) or more packages with me in a month, and located WITHIN 15 (FIFTEEN) NAUTICAL MILES OF THE 436 & 17/92 INTERSECTION CAN HAVE PACKAGES RETURNED TO THEM AT NO CHARGE, time permitting.

Immediately After the Closing. I will call both the lender and/or the person you identify in your “Service Agreement,” providing the closing is within your regular business hours or you’ve requested an after-hours call to let everyone know how the closing went. It’s simply part of the service !

On-Site Email Notification. On-Site Email Notification is also available, and at the discretion of the “Business’ Authorizing Agent” herein, you may request this email notification on any package you may have concerns on. When requested, this notification is usually done within a few minutes of closing. NO CHARGE

End of Month Jamb. We all know that the end of the month can get real hectic. Please remember, because I can print on the fly, it still might be possible to get that one loan you’re still having problems placing done. I’ll try to help as often as I can. ALL fees are the same.

eDocs. In the event the Company, or it’s selected lender chooses to send eDocs (emailed documents), the liability and security of sending such documents over the internet remains the Company’s sole responsibility, and Signing Agent shall remain harmless from any claims or liabilities, UNLESS Company’s lender sends them to Signing Agent through an encrypted email with separate instructions for both downloading and printing, and further agree to accept all signed packages, or any portion thereof as being returned via an expedited overnight services, or unless otherwise directed herein (local). There is NO CHARGE to download and print the first set of originals, the LENDER’S signing copy, provided I’ve received it at least 24 hours in advance, otherwise, normal “copy cost” will apply. However, applicable “Copy Cost” will still apply for each copy needed in addition to the original (i.e. Your Clients Copy (REQUIRED), or Your Copy (if NOT the lender)). Of course we can print files sent in .pdf format, and although I do have Adobe Acrobat software, and a scanner to recapture signed documents, because of the lack of true encryption through the internet security controls available when sending documents this way, this practice is NOT recommended, and as such, this method may be removed, or discontinued at any time without notice.

Late Docs with Pre-scheduled Appointment ~ First let me say I’ve been in the mortgage business for quite awhile now, and I’m amongst the first to realize things don’t always go as planned. Normally, that hasn’t been a big deal. However, after much consideration, and even some reluctance to adding this, I feel I must after a recent experience, when I had an out of state company who prescheduled an appointment with their client at 7:00 PM, then with seemingly no regard for either the client’s, or my schedules, decided to FINALLY SEND A SET OF EDOCS at 10:00 PM. Although the signing went O.K., the customer, who hadn’t slept since the previous morning (4:00 AM), was not at all happy. In our business, we all pretty much recognize the importance of promptness, and the rippling effects of poor planning. With that preface said, and some reluctance I must add this. In the event that an appointment was preset by anyone other than myself, and I have not received all loan docs PRIOR TO two (2) hours of that appointment, Signing Agent reserves the right to decline that assignment anytime thereafter without further reason or cause, and be held harmless from any claims or liabilities. In any event, should the closing still occur, outside the original PRESET appointment time by more than thirty (30) minutes, a fifty dollar (\$50.00) additional charge will apply.

Signing Agents Right to Cancel. In the event any appointment must be changed by more than an hour from its original date and time, and dependent upon Signing Agent’s availability and sole discretion, the appointment will either be reschedule to another time on that SAME day, or elect to cancel the assignment without further recourse to Signing Agent. In either case, Signing Agent will keep Company informed.

Attachment – A (continued)

Incomplete Packages. Fortunately this doesn't happen too often, and normally if you've given me the request 24 hours to look it over, I may notice something missing that will save everyone a bunch of time and still resulting in a stress-free closing. However, due to the simple nature of our industry, there are times the luxury of time is not on our side, and I understand this. Provided this is the exception rather than the rule, there will be **NO CHARGE** for printing these off at the customer's home, unless it happens more than twice a month, or results in a complete new set of docs, at which point, a \$15.00 copy cost will be applied to each incident thereafter. This fee will also be waived anytime someone else catches it before me.

Missed Documents. In the event Signing Agent missed getting a document signed, which for the record, I do take extra steps to prevent this from ever happening ... but things sometimes slip by even the best of us so, I will at **NO CHARGE**, make the return trip as expeditiously as possible, and will include shipping cost at my own expense. However, if a document, or group of documents was not included in the original package, and a second trip is required, a charge equal to 1/2 the amount regularly charged in PRICING ~ "PLAN B", regardless of current month's selected plan will be charged.

Copy Cost ~ \$15.00 (Per Set of Loan Documents Copied) Clients **MUST** have copy.

FAX Back Cost ~ Up to 20 pages ~ **NO CHARGE.** Requesting of faxed copies (unless date / time sensitive) must never interfere with the expedited return of documents. All pages over 20 (as indicated above), will be charged at .50¢ per page.

Faxing in General ~ Before faxing anything to my office, please do me a favor, offer me a quick courtesy call so I have enough time to check the paper level, in the long run, it could make both of us a little happier by reduce a potential problem.

ALL closing are currently being done in ENGLISH only, therefore, ***ALL signing parties must be able to clearly understand the English language.*** Unfortunately, in the event I'm sent to close a package where English is NOT understood, the package will be returned unsigned, and you agree to have it reassigned to another witness closer, and the same fee as an at the door closing cancellation will be charged. **UNDER THESE CIRCUMSTANCES, YOU AGREE TO RELEASE AND HOLD HARMLESS ANY AND ALL RESPONSIBILITIES OF SIGNING AGENT (Notary Public).**

Reading of Documents ~ Sorry, unless specific written arrangements are make at least 48 hours in advance, I do NOT provide the service of reading a complete set of documents to a client. Being Dyslexic myself, I would fall into the same category as they would.

Both pricing plans (whether A or B, above) always refer to the cost of each individual closing package.

In the event a loan rescinds, a charge equal to 1/2 the amount regularly charged in PRICING ~ "PLAN B", regardless of current month's selected plan will be charged. Our goal is the same ... we both want it to fund.

Extra effort when you're NOT around ~ In the event you have a late night closing, and both you and your lender where unavailable to answer your customer's concerns ... I'll make the extra effort to write these concerns down and include them as the top page of your returned package.
NO CHARGE

Requirement of a Second Witness ~ Generally a second witness is NOT required in the State of Florida. However, in the event a second witness is required, but can NOT be provided, and "Signing Agent" is given a heads-up with enough time (roughly 48 hours before closing), "Signing

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Agent” will attempt to find a second witness. In the event, “Signing Agent” accepts this package, and provides an additional witness for the closing, an additional fee of \$45.00 will be charged. When this applies; and to avoid related charges, please refer to the second witness section of “Company Responsibilities” (below).

Price changes ~ Before any and all price changes take effect, you will receive an email notification. This notification will be sent out by the 15th (fifteenth) of the month, and take effect on the 1st (first) day of the proceeding month. **CHANGES ON THE WEBSITE DO NOT AUTOMATICALLY CONSTITUTE CHANGES TO YOUR “SERVICE AGREEMENT.”** Neither changes, nor revised updates will affect your selected pricing UNLESS either the pricing has been reduced, or you have been sent an email notifying you that the “Attachment – A” has been revised, and will affect next months pricing. In event of these changes, you hereby further agree to download, print, execute, and attach it in it’s entirety, the new “Attachment – A” to your “Service Agreement.” If you have any problems doing this, please call me, and either I’ll fax one to you, or if you prefer, send a new agreement package to you for signature. In the event “Company” chooses to providing any future loan packages in, or after, the month proceeding the month which the email notification was sent from “Signing Agent” (as evidenced by either carbon or blind copied email retained by Signing Agent) both parties as identified in separate Service Agreement, agree that any and all changes, will constitute acceptance of any and all changes and therefore become part of the “Service Agreement” as your new “Attachment – A.” **ANY DISCOUNT INCENTIVES EARNED FOR NEXT MONTH WILL BE APPLIED TO THE NEW PRICING.** (Please see “Discount Incentives” for more info.) It is recommended that you check www.CentralFloridaNotary.com often for updates and changes as they apply.

COMPANY RESPONSIBILITIES

IMPORTANT NOTE: Loan Officers, Brokers, Lenders, Escrow and Title Companies assume all responsibilities for informing all signing parties that they MUST have proper Identification, usually a Drivers License, and Social Security Card ... present at the closing in order to sign anything. Depending on circumstances, a clear resemblance in the picture of the parties signing may be taken, and thumb print affixed to the Notary’s Journal for all involved signers (including witness(es)).*** YES, I’ll remind them of this when I call, but they should already be aware of what to expect.

*** Although this may sound a little extreme, mortgage business fraud in this country is said to be approaching “epidemic” levels. The National Notary Association, and their working efforts with the Assistant FBI Director Chris Swecker, who heads the FBI’s Criminal Division in Washington D.C., along with my Notary Appointment standard as issued from the Governor’s Office ... suggest every step of due-diligence we can take towards curbing, reporting and prosecuting persons involved in mortgage fraud is a step in the right direction in reducing the five-fold increase in mortgage fraud over the past three years. So, with all that said, I’m asking you to inform your client of what to expect when I get there ... it helps pave the way for a smooth closing.

In the event, the lender has a second witness requirement, you must inform your client that they either need to provide this person (who must be at least 18 years of age and also have a recognized VALID PICTURE I.D.), or you will ensure either the originating Loan Officer, or another representative from your office will meet with me at the signing location, prior to the appointment time before any documents can be signed. In the event a proper witness is unavailable at the time of the appointment, and I have not received a cancellation prior to my arrival, the signing will need to be rescheduled, and the appointment will be treated like an at the door closing cancellation with applicable fees charged. Witness(es) CAN NOT have either a financial interest in, nor be a party to the underlying transaction. In Florida, there is nothing to prevent a notary from being a witness, UNLESS the witness signature is also being notarized. A notary notarizing his/her own signature is a criminal violation of notary law, if you the lender’s document(s) require this, please make the appropriate arrangements.

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Dates of Notarization ~ To most everyone this goes without saying, yet I must. Under NO CIRCUMSTANCES will this ever deviate from the actual notarization date. To ask me to do otherwise is asking me to commit fraud and will greatly endanger any, and or all, future business relations between us. This type of request is unacceptable, and is taken very seriously.

Normal Protocol For Setting An Appointment ~ Once I've accepted responsibility for doing a specific package, and received a copy of same, the closing place and time are arranged. Normally I prefer to call your client to set the place and time of closing. However in the event your client has already requested a closing place and time, please notify me immediately with a courtesy call. Of course, time permitting; I will always try my best to accommodate your client's request. To avoid any later confusion, refer to "Late Docs with Pre-scheduled Appointment" (above), to review how late docs will effect pricing. PLEASE NOTE: ALL closings will take place in either their personal residence, their place of business, or at the property location as identified in the 1003. TO AVOID POSSIBLE FRAUD THEY WILL NEVER BE DONE AT PLACES LIKE COFFEE SHOPS, GAS STATIONS, PARKING LOTS, or any other such location.

Detail of Assignment ~ After I've accepted your assignment, please email or fax a copy with the clients name, address, available phone number(s), date and time of signing, lender or title contact, loan or escrow number, and the address where the documents will be shipped. I will immediately make contact with the borrower(s) and return a call to you verifying contact and confirming date and time of signing.

PACKAGE ROUTING & INVOICING

Shipping packages to me ~ Your packages should be shipped using expedited overnight services and sent to 1162 Park Drive, Casselberry Florida 32707, emailed to FloridaNotary@msn.com, or time permitting, I'll be happy to pick them up from a location within the 15-mile radius of the 436 & 17/92 intersection in Casselberry Florida 32707.

When the loan documents have been directly shipped to your client ~ In the event you, or your lender ship the package directly to your client, please advise them to review all documents for proper spelling of name(s), and have them inform you right away with any changes or questions. In the event of changes don't worry. As long as you can email the changes to me prior to the appointment, and give me a call, we'll be fine. I'll just print them off when I get there. Please also inform them in the interest of time that they should fill out the "Statement of Information," or other similar forms, PRIOR to our appointment.

Invoicing ~ An itemized invoice for each package is usually mailed shortly after returning the package, and due upon receipt. So we may properly track your payments, with maybe 20 Smiths in the system, your invoice number recorded In your check's memo section of your check will ensure proper credit... please make all checks PAYABLE TO: "Christopher J. Fairing – Mobile Notary Services." If you prefer to just record it by client's name, please remit the bottom portion of the invoice. For your convenience, you will also receive a monthly breakdown, which is usually sent within the first few days of the proceeding month. If for some reason you don't receive it by the 10th, please give me a call. Prompt payments will also ensure your closing request are kept at the highest priority. Balances over 30 days from the date of originally invoice, will accumulate at fifteen percent (15%) compound interest per annum until paid. In the event the Company shall register an inquiry or dispute concerning said charges, such inquiry or dispute shall be communicated in writing within (30) days from the billing date of the original invoice or it shall be conclusively waived.

THANK YOU FOR YOUR BUSINESS !!

LET'S DO BUSINESS