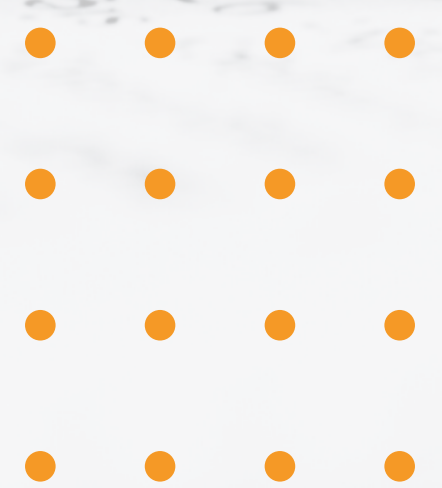




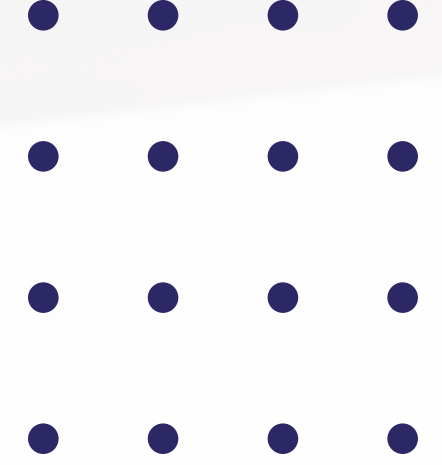
# *Decoding Notary Signing Services:*

## **Debunking Myths, Unveiling Facts and Unleashing the Signature Xcel / Sign X Difference**



excellence is the bottom line

- formerly Sign X -



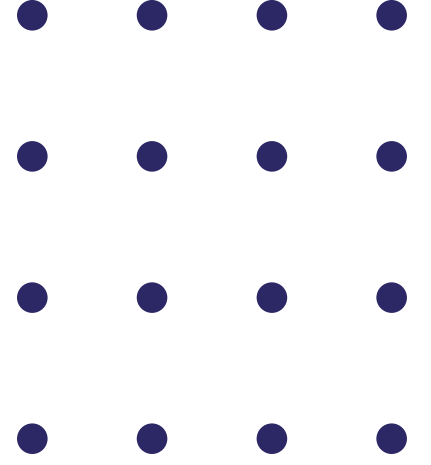
# Table of Contents

- Introduction (p. 3)
- Cheapest Service? (p. 4)
- Notary Pools (p. 6)
- Risk Transference (p. 8)
- Integrations (p. 10)
- Managing vs. Agency (p. 12)
- Client Service (p. 14)
- Signing Agencies (p. 16)
- Notaries Getting Paid (p. 18)
- Slow Industry Periods (p. 20)
- Support Hours (p. 22)
- Local Signing Agencies (p. 24)
- RON Services (p. 26)
- Scanbacks (p. 28)
- Contact Us! (p. 30)



# Separating Myth from Fact

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In the specialized world of notary signing services, it is crucial to separate fact from fiction, dispel misconceptions and explore the true essence of this critical field. Take this journey with Signature Xcel / Sign X to demystify the realm of notary signings, and let us highlight the unparalleled expertise and commitment offered by our team and our services.

Throughout this comprehensive guide, we will delve into the myths surrounding notary signing services, unravel the facts that every client should know and reveal the distinctive qualities that set Signature Xcel / Sign X apart from the rest. The bottom line is that we're committed to empowering you with the knowledge and understanding needed to make informed decisions regarding notary signings.

**It's all part of the Signature Xcel difference.**



## CHEAPEST SERVICE?

Choosing the cheapest service is the best choice while trying to keep expenses down since they are all about the same.

**MYTH**



As the saying goes, “Price, service, quality...Choose two!” It is unrealistic to expect all three elements in every situation, and sometimes you may not even get two out of the three. In many instances, the cheapest choice becomes the most expensive option when things don’t go well.



**FACT**



# The Signature Xcel Difference

At Signature Xcel / Sign X, we prioritize service, quality and fair pricing. While everyone deserves high customer satisfaction, referrals and repeat business, it is crucial to consider the implications of relying on the cheapest available option. Is it worth having the lowest-paid individual represent your service and leave the last impression on your signer?

We believe in providing exceptional service and maintaining a high standard of quality, all while offering competitive and reasonable pricing. We understand that the cost does not solely determine value but is also influenced by the level of service and quality of the experience. With Signature Xcel, you can trust that you will receive a combination of service, excellence, superior quality and a fair price, ensuring the impression left on your signers reflects the professionalism and commitment you strive to deliver and maintain.

***Myths vs. Facts***





**Most signing agencies employ the same pool of notaries.**

**MYTH**



**While there is indeed a significant overlap in the notaries used by various agencies, the crucial distinction lies in how these agencies vet and select their individual notaries. The process ensures that only qualified and competent individuals are entrusted with the act of notarizing documents.**

**Many agencies use an automated system to just assign the closest available notary to the signing.**

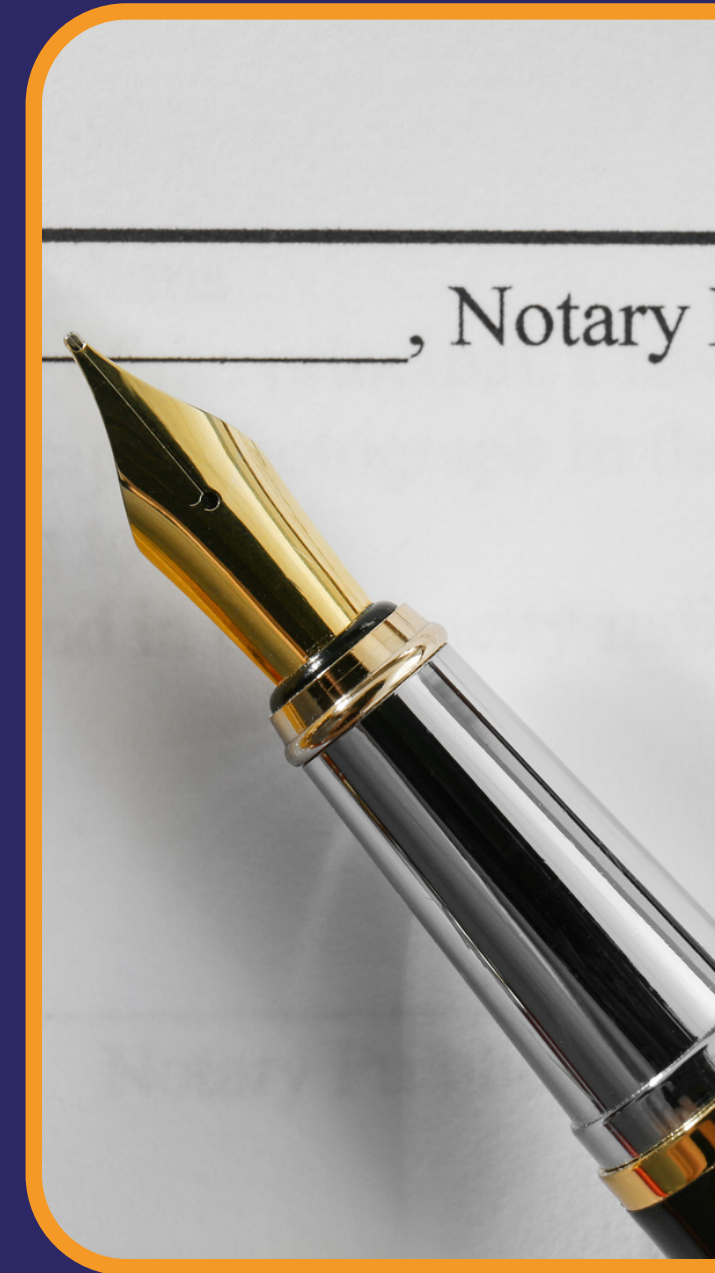


**FACT**

# The Signature Xcel Difference

At Signature Xcel, we uphold the highest standards by exclusively engaging National Notary Association (NNA) Certified Notary Signing Agents (NSAs) who possess up-to-date credentials and go through background checks. Our nationwide database includes over 70,000 notaries, with over 1,500 we have identified as preferred or approved. Moreover, we maintain an extensive “blacklist” of notaries who we have learned not to use again from past experiences.

We understand the importance of not only your documents but the significance of a smooth and reliable client signing experience. That’s why even with all the potential time-saving technology innovations, we take the time to personally vet all our notaries, assessing their credentials, experience, professionalism and demeanor via a short phone interview before assigning them an order. With Signature Xcel, you can trust that you are not a guinea pig; we prioritize our client’s peace of mind and promise that only the most qualified signing agents handle your important transactions and represent you well with your clients.







**A notary's errors and omissions (E&O) policy with decent coverage is sufficient for assurance.**

**MYTH**



**Notaries vary in degrees of E&O coverage, typically ranging from \$25,000 to \$100,000. Signing agencies generally carry coverage from \$100,000 to \$1 million.**

**Some notary E&O policies only cover general notary work and don't extend to real estate closing signings.**



**FACT**

# The Signature Xcel Difference

At Signature Xcel / Sign X, we ensure comprehensive coverage to offer our clients the highest levels of protection available from any notary signing agency. Our E&O policy provides extensive coverage of up to \$2 million, which overlays and surpasses the notary's policy in case of a claim, (which we have never had!). Additionally, we have Cyber insurance coverage for up to \$2 million, ensuring safeguards against potential online threats and Fraud/Crime coverage of up to \$1 million to mitigate risks associated with fraudulent activities.

Most signing agencies do not come close to being able to offer these coverage levels and types. The current landscape focuses on effective risk transference, and our commitment to robust coverage reflects our dedication to your peace of mind.





**The order process flow is generally similar across all signing agencies.**

**MYTH**



**Ensuring the security of your documents is of utmost importance. How an agency receives, stores, provides and returns your information can significantly impact document security.**

**It is worth noting that some agencies rely on email to transmit documents to the assigned notary.**



**FACT**



# The Signature Xcel Difference

Signature Xcel / Sign X prioritizes both efficiency and document security in our order processing. Our order-processing software seamlessly integrates with leading platforms such as Qualia, ResWare, SoftPro and RamQuest powered by NotaryLoop. This integration enhances the user experience, simplifies the order placement and, most importantly, enhances security measures. Integrations also save large amounts of time and cut down on mistakes by eliminating the need for your team to re-enter all the detailed information again on a third-party portal. For clients utilizing their own proprietary systems, we offer the flexibility to develop a customized process to align with their specific requirements, leveraging our advanced order management platform.

By prioritizing integration, ease of use and robust security measures, Signature Xcel sets itself apart, ensuring a streamlined and secure order process for our valued clients.





**Managing our own pool of notary signing agents instead of relying on an agency saves money.**

**MYTH**



**While managing notary signing agents internally may seem more cost-effective, it comes with challenges. Handling the order fulfillment, communication with notaries and managing out-of-area signings can be complex and time-consuming. Ensuring compliance with the notary's commission, bond, insurance and background check expirations can be laborious.**

**Mistakes in this process can lead to failed underwriter audits or transaction disputes.**



**FACT**

# The Signature Xcel Difference

At Signature Xcel / Sign X, we provide a compelling alternative to the burdensome management of notary signing agents. As a 100% variable-cost solution, we eliminate the fixed overhead associated with internal staffing. Whether you have 10, 100 or 1,000 orders, our scalable infrastructure ensures seamless handling without unnecessary fixed overhead expenses.

Also, in the event of a claim, our comprehensive insurance coverage helps protect you from immediate financial impact, while notaries' limited coverage may leave you more vulnerable. Multiple claims on your policy can lead to higher ongoing insurance premiums and more stringent renewal approvals.







**Service standards are non-existent among notary signing agencies.**

**MYTH**



**Most notary signing agencies strive to provide good service to their clients.**



**FACT**

# The Signature Xcel Difference

Quantifiable results back our Signature Xcel / Sign X commitment to service excellence. We have achieved an outstanding rating of 4.9 out of 5 in the Qualia vendor marketplace from thousands of surveys as we continue to strive to do even better for our clients. This translates to an impressive 98% approval rate across tens of thousands of orders. Additionally, we have forged successful partnerships with numerous national title entities, rapidly becoming their top signing agency vendor partner out of sometimes a roster of 5-10 vendors within 6-12 months. The driving force behind this accomplishment lies in our consistent track record of maintaining the lowest error percentage, highest SLA (Service Level Agreement) compliance, unparalleled service quality and rapid response times.

While we acknowledge that perfection is unattainable, Signature Xcel is dedicated to providing excellent service for you and your clients. Our commitment to delivering exceptional service sets us apart within the notary signing industry, ensuring that your experience is characterized by efficiency, accuracy and prompt attention to your needs.



## **SIGNING AGENCIES**

**Using the signing agency recommended by your title insurance underwriter is always best.**

**MYTH**



**It is important to note that several major title insurance underwriters have ownership stakes in their own signing agencies. However, the reviews regarding service quality are mixed and subjective.**



**FACT**

# The Signature Xcel Difference

As an entrepreneurial company, we understand the importance of delivering outstanding service consistently and maintaining a client-focused approach. Signature Xcel / Sign X goes beyond being just another vendor—we strive to be your trusted partner in achieving exceptional results. Rather than simply relying on an underwriter's company-owned provider, we believe in earning your business through our dedication to superior service.

When selecting a signing agency, it is crucial to prioritize the best partner who will provide unparalleled service. Our independent status allows us to concentrate on earning your trust and satisfaction through our exceptional service rather than relying solely on affiliations. By choosing Signature Xcel, you can rest assured that we are committed to meeting and exceeding your expectations.

***Myths vs. Facts***







**Notaries getting paid by signing agencies are irrelevant to the client.**

**MYTH**



**Title clients should indeed be concerned about the reliability of signing agents being compensated.**

**We all know delays or issues in payment can lead the signing agent to seek compensation directly from the title company or even the lender.**



**FACT**

# The Signature Xcel Difference

Signature Xcel / Sign X prioritizes timely payments to our notary signing agents on a set schedule provided to them before the assignment. This commitment fosters loyalty among our extensive notary database, especially when fulfilling orders in challenging locations or with short notice requirements. When you partner with us, there's no reason to worry about if or when the notary signing agent will be compensated.

We go above and beyond by offering payment cycles twice as frequently as other signing agencies (twice per month on a set schedule), ensuring notaries receive compensation promptly. Maintaining a reliable payment system mitigates the risk of notaries seeking payment from title companies, ultimately protecting and benefiting our valued clients.



## **SLOW INDUSTRY PERIODS**

**During slow periods in the industry, you shouldn't be looking to make changes.**

**MYTH**



**Slower periods provide an ideal opportunity to evaluate and enhance your systems, processes and vendor relationships in preparation for future busy periods.**



**FACT**

# The Signature Xcel Difference

There's never a bad time to join the Signature Xcel / Sign X family. We can onboard you during your quiet - or busy - times and immediately start providing the services you need. We've partnered with several new clients during down times. This experience enables them to make informed decisions about entrusting us with their business once industry activity picks back up.

At Signature Xcel, we believe that excellence is not just a goal; **it's the bottom line.** With years of experience and an unwavering dedication to exceptional service, we have established ourselves as a leading notary signing agency for nationwide services. Our mission is to provide our clients with unmatched professionalism, accuracy and efficiency throughout the notarization process. We are professional signing services you can trust, and we would be honored to partner with you for your notary signing needs.

***Myths vs. Facts***





## SUPPORT HOURS



**All signing agencies' support hours are generally similar.**

**MYTH**



**While most signing agencies provide support during regular working hours, reaching them outside of these hours or on weekends becomes increasingly challenging.**



**FACT**

# The Signature Xcel Difference

Signature Xcel / Sign X is renowned for its exceptional availability and prompt responsiveness. We understand the importance of being accessible when you need us most. We have a nationwide footprint, and our support schedule reflects that.

Our dedicated order support team is accessible from 7 a.m. to 10 p.m. ET, covering a remarkable 15 hours per day, including weekends and holidays. You can also always send us an email anytime at [orders@signaturexcel.com](mailto:orders@signaturexcel.com).





**Opting for a local signing agency provides greater convenience.**

**MYTH**



**Signing agencies limited to specific locations often struggle to fulfill orders in various parts of the country.**



**FACT**

# The Signature Xcel Difference

Signature Xcel / Sign X offers nationwide coverage across all 50 states (plus DC) and attorney states. Our extensive network allows us to secure qualified notary signing agents in hard-to-find areas, ensuring we can fulfill orders for our clients where other vendors may fall short.

Our commitment to excellence has earned us an outstanding reputation within the notary community, attracting signing agents who actively seek to join our network.





## RON SERVICES

**Title companies must rely on separate notary signing agencies for in-person signings and Remote Online Notarization (RON) platforms for digital signings to handle different types of signings.**



**MYTH**



**While some signing agencies offer RON services, most do not. Additionally, RON platforms do not handle in-person mobile notary signings, and most do not have a notary pool available.**



**FACT**

# The Signature Xcel Difference

Signature Xcel / Sign X is your “one-stop service” providing comprehensive solutions covering in-person mobile notary signings, IPEN, hybrid and RON signings. We can handle various signing types, including Purchase (lender and cash), Seller, Refinance, Commercial, Reverse, HELOCs (Home Equity Line of Credit) and most all types you need. Our expertise extends beyond being a mere SaaS (Software-as-a-Service) tech platform—we are a total solutions provider.

By offering both in-person and RON services, we eliminate the need to switch between vendors for different types of signings. Our versatile capabilities allow us to pivot seamlessly based on your needs, ensuring a smooth and efficient process. Whether you require traditional in-person signings or the convenience of RON services, Signature Xcel is your trusted partner, offering flexibility and agility to meet your needs promptly and effectively.





**Scanbacks are not a requirement for all orders.**

**MYTH**



**Some agencies intentionally omit the requirement for scanbacks to reduce costs and pay the notary a lower fee.**



**FACT**

# The Signature Xcel Difference

At Signature Xcel / Sign X, we prioritize the inclusion of scanbacks as part of our process. Our internal document review team thoroughly and expediently examines the scanbacks provided by the notary, identifying any necessary corrections before the document originals are returned to you. This proactive approach helps minimize deficiencies and potential funding delays, ensuring a smoother transaction.

Moreover, scanbacks serve as a valuable contingency plan when overnight packages are delayed due to unforeseen circumstances, such as inclement weather. In such instances, having access to scanbacks becomes a crucial lifeline for title companies striving to meet strict deadlines. We will never have a package delayed being returned to you due to scanbacks unless you prioritize the receipt of the scanbacks over the originals when tight overnight package drop-off time frames exist.







Ready to take the **next** step?

Click [\*\*here\*\*](#) to get started!

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**Website:** [www.signaturexcel.com](http://www.signaturexcel.com)

**Phone:** (888)-827-4469



**Chuck Haney, CEO**

