

Regulatory Updates for Signing Agents

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Regulators of Signing Agents





SERVING
NOTARIES
SINCE 1957



MT SECRETARY OF STATE OVERSIGHT

Key New Notary Laws for NSAs

- 1** You must identify signers according to new standards (MCA 1-5-603)
- 2** You may refuse to notarize for certain reasons (MCA 1-5-622)
- 3** You may not withhold access to or retain possession of original documents (MCA 1-5-625[1][f])
- 4** You may not engage in the unauthorized practice of law (MCA 1-5-625[3][a])
- 5** You may have action taken against you as a Notary for violating a federal law (MCA 1-5-621[1][e])



SERVING
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**CONSUMER FINANCIAL PROTECTION
BUREAU OVERSIGHT**

Regulatory Timeline

- Gramm-Leach Bliley Act (GLBA)

- Refinance boom
- NSAs proliferate

1999

2001

2002

2004

- GLBA Interagency Guidelines
- 9/11
- PATRIOT Act

- GLBA regulators conduct audits

Regulatory Timeline

- NSA background screenings begin

- Refinance boom
- RESPA/TILA Reform (HUD-1/GFE)

2006

2008

2009

2010

- Economy collapses
- Subprime mortgages
- Foreclosures

- Dodd-Frank Act
- Robo-Signing

Regulatory Timeline

- CFPB opens
- “Know Before You Owe” launched

- Refinances peak
- CFPB integrated disclosures rule

2011

2012

2013

2015

- National Mortgage Settlement
- HARP 2.0
- CFPB Bulletin 03-12

- Integrated disclosure rule implemented

Federal Laws Touching NSAs

Privacy



- Gramm-Leach-Bliley Act & Interagency Guidelines
- Fair and Accurate Credit Transactions Act

Lending



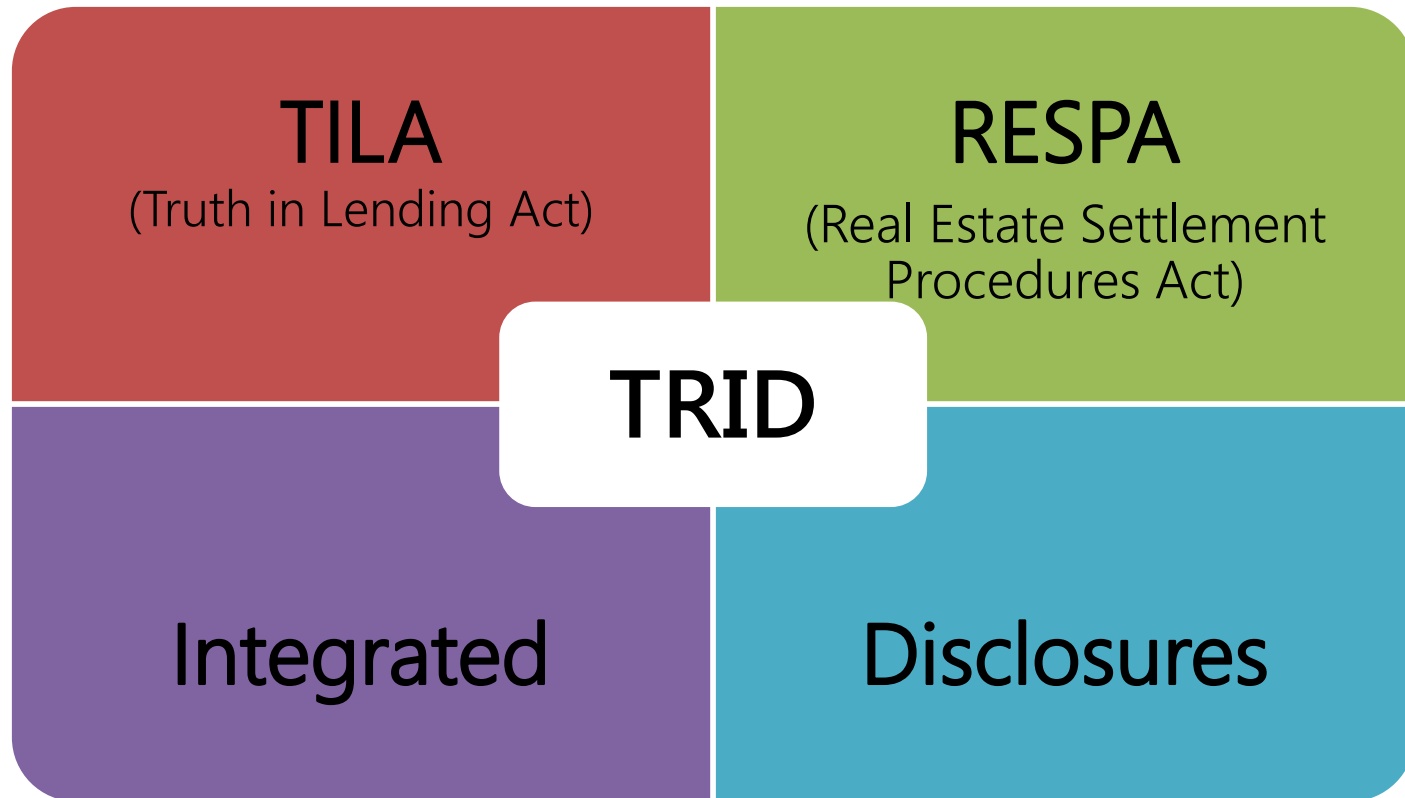
- Truth in Lending Act and Regulation Z
- PATRIOT Act

Settlement Services



- Real Estate Settlement Procedures Act

What Is TRID?



What Is TRID?

“Not later than 1 year after the designated transfer date, the Bureau shall propose for public comment rules and model disclosures that combine the disclosures required under the Truth in Lending Act and sections 4 and 5 of the Real Estate Settlement Procedures Act of 1974, into a single, integrated disclosure for mortgage loan transactions covered by those laws, unless the Bureau determines that any proposal issued by the Board of Governors and the Secretary of Housing and Urban Development carries out the same purpose.” – 12 USC 5532(f)

TRID Disclosures



Yesterday

Today

TRID Disclosures



Yesterday

Today

Loans Covered by TRID

All closed-end consumer mortgage loans secured by real property and purchased primarily for personal, family or household purposes

Loan Types Covered by TRID

- 1 Purchase loans
- 2 Refinance loans
- 3 Construction-only loans
- 4 Loans for vacant land
- 5 Loans secured by 25 or more acres

Loans Not Covered by TRID

- 1 Home-equity lines of credit*
- 2 Reverse mortgages
- 3 Mortgages secured by a mobile home or dwelling not attached to land
- 4 Certain no-interest second mortgages
- 5 Loans made by creditor who makes 5 or less mortgages a year

* Closed-end home equity loans are covered by TRID

TRID Implications

#1

You'll see the Closing Disclosure (CD) for *most* loans

Purchases and refinances will have a CD

#2

You'll see the TIL and HUD-1 for *some* loans




HELOCs and reverse mortgages won't have a CD

#3

The CD has non-public personal information in it (name and loan number), so handle it carefully

TRID Timing

May 2016									
SUN	MON	TUE	WED	TH	FRI	SAT			
1	2	3	4	5	6	7			
	9	10	11	12	9	13	10	14	11
8	9	10	11	12	13	14			
		12		13		14			

-  Signing date
-  Disclosures due to borrower (mail, eMail or hand delivery)
-  Date disclosures must be mailed for scheduled signing date

If There Are Changes...

New Closing Disclosure and 3-Day Waiting Period Required

- When the APR becomes inaccurate
- When the loan product changes, causing the “Product” information required on page 1 to become inaccurate
- When a prepayment penalty is added

Practical Repercussions* for NSAs

- 1 Documents should not be as late or arrive last minute as in the past
- 2 Companies may schedule NSAs up to a week in advance of the signing date
- 3 Since companies may schedule in advance, they will “cherry pick” the best NSAs
- 4 You must stand out from other NSAs to receive more assignments
- 5 Borrowers should ask fewer questions and signings should take less time

* At least in theory. Based on anecdotal evidence it is unclear if appointments are actually being scheduled earlier, documents are arriving sooner and signings are taking less time.

GETTING TO KNOW THE NEW CLOSING DISCLOSURE

COMING IN AUGUST OF THIS YEAR, Notary signing agents will begin to see the Consumer Financial Protection Bureau’s new Closing Disclosure form in loan document packages. The Closing Disclosure replaces the final Truth in Lending (TIL) Disclosure and HUD-1 Settlement Statement, and must be provided to borrowers three days before consummation or closing of their transaction. Versions of the Closing Disclosure will vary depending upon the type of transaction. Home equity lines of credit and reverse mortgages will continue to use the HUD-1 form. Here is an overview of the new Closing Disclosure.

Closing Disclosure *This form is a statement of the loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
Date Issued 9/15/2015 Closing Date 9/15/2015 Disbursement Date 9/15/2015 Settlement Agent Zeta Title File # 12-3456 Property 123 Anywhere Street Anytown, ST 12345	Borrower Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345 Lender Ficus Bank	Loan Term 30 years Purpose Refinance Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA CVA <input type="checkbox"/> Loan ID # 123456789 MIC # 009874513
Appraised Prop. Value \$180,000		

Loan Terms	Can this amount increase after closing?	
Loan Amount \$150,000	NO	
Interest Rate 4.25%	NO	
Monthly Principal & Interest \$737.91 <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	NO	
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments	Does the loan have these features?	
Payment Calculation	Years 1-4	Years 5-30
Principal & Interest	\$737.91	\$737.91
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206.13	+ 206.13
Estimated Total Monthly Payment	\$1,026.39	\$944.04

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time. See details on page 4.</i>	\$356.13 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? YES YES NO
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Costs at Closing		
Closing Costs	\$5,757.57	Includes \$3,495.50 in Loan Costs + \$2,762.07 in Other Costs - \$500 in Lender Credits. See page 2 for details.
Cash to Close	\$29,677.43	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

CLOSING DISCLOSURE PAGE 1 OF 5 - LOAN ID # 123456789

- 1 Every Closing Disclosure has the essential “Closing,” “Transaction” and “Loan” details at the top of **page 1**.
- 2 The Disbursement Date for each loan appears on the Closing Disclosure.
- 3 Refinance loans will read “Appraised Property Value”; purchase transactions, “Sale Price.”
- 4 “Loan Terms,” “Projected Payments” and “Costs at Closing” present information previously found on the TIL and HUD-1.
- 5 Loan Terms and “Yes” and “No” answers previously found on the HUD-1, page 3.
- 6 Projected payments previously found on the TIL.
- 7 Property taxes and other charges previously found on the HUD-1, page 3.
- 8 Cash to Close previously found on the HUD-1 line 303.

For more detail on the Closing Disclosure, see the digital edition of this issue of The National Notary.

Closing Cost Details		Borrower-Paid	
Loan Costs		At Closing	Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)			
Loan Costs Subtotals (A + B + C)			
Other Costs			
E. Taxes and Other Government Fees			
01	Recording Fees	Deed:	Mortgage:
02			
F. Prepays			
01	Homeowner's Insurance Premium (mo.)		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (per day to)		

Page 2 of the Closing Disclosure is a complete redesign of the itemization of closing costs for the loan formerly presented on the HUD-1. Closing costs are grouped in new categories with new line numbers. The total of closing costs at the bottom of page 2 is carried forward and appears at the bottom of page 1.

Payoffs and Payments		Use this table to see a summary of your payoffs and payments to others for	
TO	AMOUNT		
01			
02			
03			

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate.	
	Loan Estimate	Final	Did this change?
Loan Amount			
Total Closing Costs (J)			
Closing Costs Paid Before Closing			
Total Payoffs and Payments (K)			
Cash to Close			
	<input type="checkbox"/> From <input type="checkbox"/> To	<input type="checkbox"/> From <input type="checkbox"/> To	Closing Costs Financed (Paid from your Loan Amount)

This version of **page 3** is for a transaction without a seller, such as a refinance typically handled by NSAs.

- 1 The "Payoffs and Payments" section itemizes the payoffs of old loans with the proceeds of the loan amount.
- 2 The "Calculating Cash to Close" section allows borrowers to compare figures from the Loan Estimate to see what has changed. The bottom-line amount is carried forward to page 1.

Loan Disclosures		Escrow Account	
Assumption If you sell or transfer this property to another person, your lender will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.		For now , your loan will have an escrow account (also called an account) to pay the property costs listed below. You would pay them directly, possibly payments a year. Your lender may be liable for failing to make a payment.	
Demand Feature			
Adjustable Payment (AP) Table		Adjustable Interest Rate (AIR) Table	
Interest Only Payments?		Index + Margin	
Optional Payments?		Initial Interest Rate	
Step Payments?		Minimum/Maximum Interest	
Seasonal Payments?		Change Frequency	
Monthly Principal and Interest Payments		First Change	
First Change/Amount		Subsequent Changes	
Subsequent Changes		Limits on Interest Rate Changes	
Maximum Payment		First Change	
		Subsequent Changes	

- 1 This version of **page 4** presents disclosures about the loan previously found on the TIL.
- 2 The "Adjustable Payments Table" will appear for certain loans.
- 3 The "Adjustable Interest Rate Table" will appear for loans that have an adjustable interest rate. The table will not appear for fixed-rate loans.

Loan Calculations		Other Disclosures	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.		Appraisal If the property was appraised for your loan, you give you a copy at no additional cost at least 30 days before you receive the loan. If you have not yet received it, please contact your lender for more information.	
Finance Charge. The dollar amount the loan will cost you.		Contract Details See your note and security instrument for information on: • what happens if you fail to make your payments • what is a default on the loan, • situations in which your lender can require you to prepay the loan, and • the rules for making payments before the loan is paid in full.	
Amount Financed. The loan amount available after paying your upfront finance charge.		Liability after Foreclosure If your lender forecloses on this property and the sale of the property does not pay off the loan, you may be liable for the unpaid balance.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.			
Contact Information			
Name	Lender	Mortgage Broker	Settlement Agent
Address			
NMLS ID			
License ID			
Contact			
Contact NMLS ID			
Contact License ID			
Email			
Phone			
Confirm Receipt			
By signing, you are only confirming that you have received this form. You do not have to accept this loan because you are not required to do so.			
Applicant Signature	Date	Co-Applicant Signature	

Page 5 sections may not appear on all forms.

- 1 The "Loan Calculations" has the Annual Percentage Rate (APR) previously found on the TIL and adds a new "Total Interest Percentage."
- 2 The lender's, mortgage and real estate broker's and settlement agent's contact information.
- 3 The "Confirm Receipt" with borrower's signature is optional. If it does not appear, a separate "Loan Acceptance" disclosure must appear. ■

CFPB Bulletin 2012-03



CFPB Expectation #1

Conduct thorough due diligence to verify service provider understands and is capable of complying with federal consumer financial law

CFPB Bulletin 2012-03



CFPB Expectation #2

Review service provider's policies, procedures, internal controls and training materials to ensure provider trains and oversees agents and employees

CFPB Bulletin 2012-03



CFPB Expectation #3

Create clear expectations in contracts regarding compliance and the enforceable consequences of violating compliance-related duties

CFPB Bulletin 2012-03



CFPB Expectation #4

Establish internal controls and ongoing monitoring to determine whether service provider is complying with federal consumer financial law

CFPB Bulletin 2012-03



CFPB Expectation #5

Take prompt action to address problems identified through the monitoring process, including termination of the relationship where appropriate

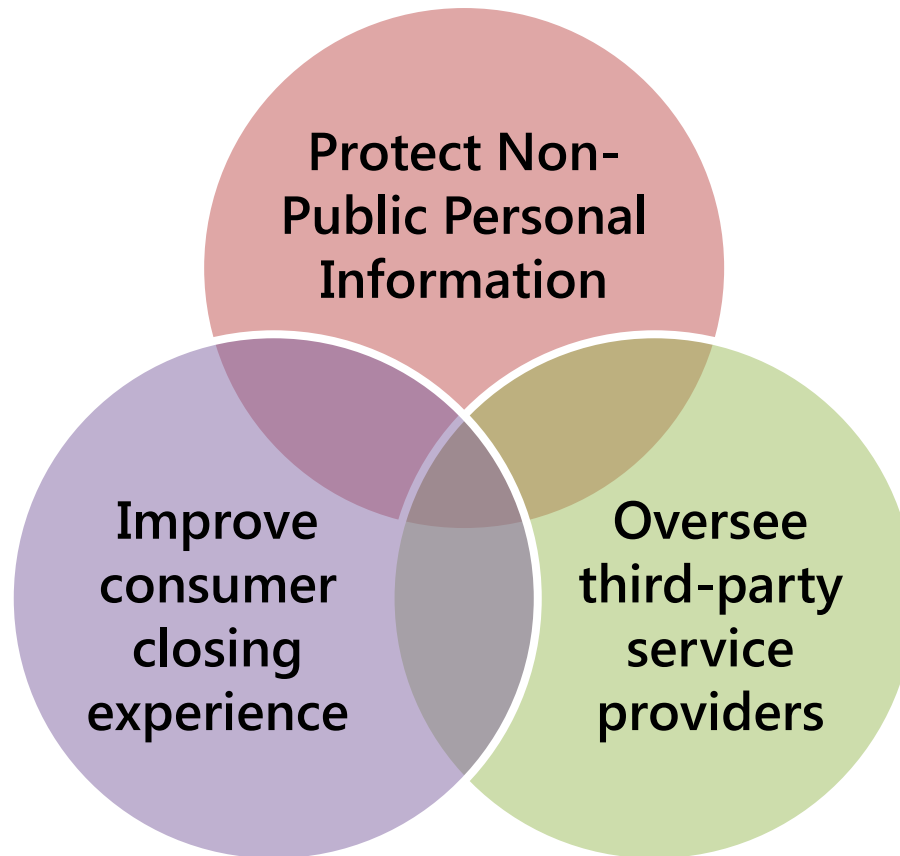


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LENDER OVERSIGHT

Top Lender Issues



What is NPPI?

Non-Public

- Data provided by a customer on a form/application
- Information about a customer's transactions
- Any other information about a customer which is otherwise unavailable to the general public

Personal Information

- Customer's first name or first initial and last name coupled with any of the following:
 - Social Security number
 - Driver's license number
 - State-issued ID number
 - Credit card number, debit card number
 - Other financial account numbers

NPPI Self-Assessment

- We created a self-grading assessment for you to rate yourself on how securely you handle NPPI
- The assessment is an Excel spreadsheet but if you don't use Excel, you can open it in Google Sheets
- The self-assessment has 74 questions in 8 areas
- There is an optional area on credit card handling practices, if that applies to you
- It's free; you can get it at www.NationalNotary.org > Knowledge Center > Signing Agent Resources > Signing Agent Tools

NNA NPPI Self-Assessment

NATIONAL NOTARY ASSOCIATION

Notary Signing Agent Self Assessment

This Notary Signing Agent Self-Assessment was developed by the National Notary Association to assist you in rating yourself on how securely you handle the non-public personal identifying information (NPPI) of consumers in mortgage loan document packages. It is comprised of questions in nine specific areas:

- [Document Acceptance](#)
- [Document Handling](#)
- [Signing Appointments](#)
- [Document Delivery](#)
- [Notary Journals](#)
- [Communications](#)
- [Computers and Networks](#)
- [Mobile Devices](#)
- [Credit Cards](#)

To take the Self-Assessment, click on each of the tabs at the bottom of this spreadsheet. After each question, click in the Response column to activate a drop-down list. Select "Yes" or "No" as appropriate. A running score for each section is provided at the bottom of the tab. Your final overall score is recorded at the bottom of the MD tab. Since many NSAs do not handle credit cards as a method of payment for Notary services, this section is scored separately and will not count toward your final score.

Scoring is rated according to the following scale:

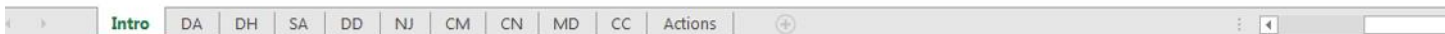
- **STRONG:** You're doing a good job and are doing many things right! (90-100%)
- **PRETTY GOOD:** You're doing OK, but your processes aren't as strong as they could be (80-89%)
- **SO-SO:** Improvement is needed (70-79%)
- **OFF THE MARK:** You better fix your processes (60-69%)
- **AT RISK:** Immediately action is needed (59% and under)

The Action tab is where you can document any responses, action plans or remediation efforts you will implement to improve your security procedures.

Taking this Self-Assessment is completely voluntary. It may be used as a tool for personal professional development or as a means to document and share your security practices with your contracting companies.

NOTICE: This self-assessment is designed to assist Notaries and Notary signing agents in evaluating their professional security and information-handling procedures according to generally-accepted computer and information security best practices. You should consult a professional security consultant to draw definitive conclusions on your procedures. In offering this self-assessment, the NNA does not represent or warrant that it is an expert in computer and information security; nor that achieving a particular score ensures or does not ensure the security of your clients' information; nor that by achieving a particular score you will qualify or be disqualified for, or receive or not receive, an offer to provide Notary or signing agent services.

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NNA NPPI Self-Assessment

NATIONAL NOTARY ASSOCIATION

DOCUMENT ACCEPTANCE (DA)

Do you follow best practices to protect the personal information of consumers when you receive documents?

Number	Self-Assessment Question	Response
DA 01	Are you personally present to receive any physical shipment of documents from a shipping carrier?	Yes
DA 02	If you are not personally present to receive a physical shipment from a shipping carrier, do you have a reasonably secure means of receiving document packages?	Yes
DA 03	Do you make sure that the seals on document packages that you accept from a shipping carrier are not broken upon receipt?	Yes
DA 04	Do you promptly report to your contracting company any incident in which the seal on a document package accepted from a shipping carrier is broken upon receipt?	Yes
DA 05	Do you avoid downloading e-docs on any computer or laptop other than your own?	Yes
DA 06	Do you avoid saving e-docs on your computer?	No
DA 07	Do you prevent others from downloading and printing loan documents for you?	Yes
DA 08	Do you access documents directly from a secure email link or website?	Yes

Click
"Response"
cell arrow
to select
"Yes/No"

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SECTION RANKING > 88% PRETTY GOOD

Each section
tabulates its
own score

NNA NPPI Self-Assessment

NATIONAL NOTARY ASSOCIATION

SIGNING APPOINTMENTS (SA)

Do you follow best practices to protect the personal information of consumers when at loan signing appointments?

Number	Self-Assessment Question	Response
SA 01	Do you avoid bringing the documents from a previous or future appointment into the location of your current appointment?	Yes
SA 02	Do you take reasonable steps to ensure you do not leave documents unattended during the signing?	Yes
SA 03	Do you positively identify all signers before allowing them to view the documents to ensure they are the individuals authorized to view the documents?	Yes
SA 04	Do you take reasonable steps to ensure that you do not allow anyone other than the borrowers (or authorized signers) to view the documents?	Yes
SA 05	Do you seal the return package containing the signed documents and any stipulations or attachments in the presence of the borrowers at the signing table?	Yes
SA 06	When it is not possible to seal the return package in front of the borrowers*, do you place all documents, stipulations and attachments in envelope or sleeve within an attaché or messenger bag in the presence of the borrower?	Yes
SA 07	Do you place any stipulations† to be returned with the signed documents in a special envelope, marking it clearly and securely attaching it to the documents before placing it in the shipping envelope?	Yes
SA 08	If the signing appointment does not proceed to completion, do you take all copies of the documents with you when you leave the appointment?	Yes

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SECTION RANKING >

100%

STRONG

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Notes

* For example, when you must fax back certain documents after the appointment

† For example, a check for closing costs, Form W-2 or 1040, insurance declarations, financial statements, etc.

NNA NPPI Self-Assessment

NATIONAL NOTARY ASSOCIATION

MOBILE DEVICES (MD)

Do you follow best practices to protect the personal information of consumers by securing your mobile phone and tablets?

Number	Self-Assessment Question	Response
MD 01	Have you set a PIN* or use a biometric (e.g. "Touch ID") to access your phone?	Yes
MD 02	If you use a PIN to secure your mobile device, do you change the PIN every 3 months?	No
MD 03	Do you ensure that any pictures of ID cards or documents taken on your mobile device are immediately deleted at the conclusion of an assignment?	No
MD 04	Does your mobile device have software to locate your phone if it is lost or stolen, and have you enabled this feature?	No
MD 05	Do you promptly apply system firmware and operating system updates to your device(s) when they become available?	No
MD 06	Do you download and install apps and programs only from official app stores?	Yes
MD 07	Does your mobile device's operating system have software to remotely lock and wipe the contents of the phone if your phone is lost or stolen, and have you enabled this feature?	Yes
MD 08	Do you permanently wipe data prior to disposal, recycling or selling a mobile device?	No

NOTICE: This self-assessment is designed to assist Notaries and Notary signing agents in evaluating their professional security and information-handling procedures according to generally-accepted computer and information security best practices. You should consult a professional security consultant to draw definitive conclusions on your procedures. In offering this self-assessment, the NNA does not represent or warrant that it is an expert in computer and information security; nor that achieving a particular score ensures or does not ensure the security of your clients' information; nor that by achieving a particular score you will qualify or be disqualified for, or receive or not receive, an offer to provide Notary or signing agent services.

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SECTION RANKING >

38%

AT RISK

Total score

OVERALL RANKING, TABS 1 THROUGH 8 >

72%

SO-SO

Notes

* Personal Information Number, usually 4 digits in length

† For example, Google Play, Apple App Store, etc.

How Oversight Works

Lenders Vet Closing Agents

Licensure
Trust accounts
Handling NPPI
Liability/fidelity insurance
Consumer complaints
Consumer financial law
Pricing, production, delivery

Notary commission
Current BGS
Handling NPPI
Insurance (some companies)
Consumer complaints

Closing Agents Vet NSAs

Signing Professionals Workgroup

Compliance

Help SPW members meet state and federal compliance obligations

Standards

Create uniform standards for NSAs

Experience

Improve the customer experience at the signing table

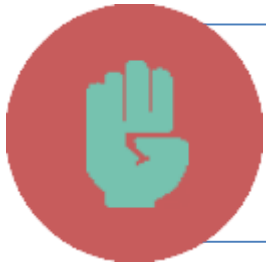
SPW Standing Committees



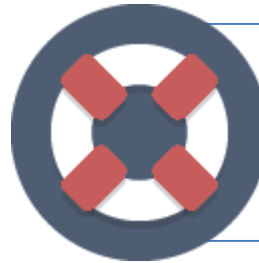
Background Screening



Presentation Guidelines



Code of Conduct



Insurance



Industry Communications

Standards-Setting Process

Transparent

- All companies using NSAs may join and participate in the SPW; published SPW standards are publicly available

Collaborative

- The best minds in the mortgage services industry work together on a common goal; NSAs benefit from *consistent* standards

Voluntary

- Each company decides to use and enforce (or not use and enforce) SPW standards

SPW Standards

**Background
Screening Standard***

**Notary Signing
Agent Code of
Conduct***

**Presentation
Guidelines
Standard***

**Errors and
Omissions Insurance
Standard**

**Examination
Standard**

*Published standards available for download at www.signingprofessionalsworkgroup.org

Background Screening Standard

Database Search*	Tabulation
Social Security Number Trace	None
County Criminal Court Search	Per scoring grid
Motor Vehicle Records (Except PA+WA; NY Provides Statewide Search)	Per scoring grid
National Sex Offender	Automatic disqualification
Nationwide Criminal Database	Per scoring grid
Federal District Court Search	Per scoring grid
USA PATRIOT Act, Including Terrorist Watch List	Automatic disqualification
<ul style="list-style-type: none"> • United Nations Named Terrorist List • OFAC Specially Designated Nationals and Blocked Persons • Bank of England Sanctions • Department of Defense Trade Controls (DTC) Debarred Parties • U.S. Bureau of Industry and Security Unverified Entity List • U.S. Bureau of Industry and Security Denied Entity List • U.S. Bureau of Industry and Security Denied Persons List • World Bank List of Debarred Firms 	

* 10-Year Search of Criminal Records (Limited to 7 Years in CA, CO, KS, MA, MD, MT, NH, NM, NV, NY and WA)

Background Screening Standard

Issue	Pts	Issue	Pts
Arson	25	Crimes against children	25
Misdemeanor assault	15	Criminal mischief	15
Felony assault	25	Criminal sexual conduct	25
Misdemeanor battery	15	Cruelty to animals	15
Felony battery	15	Damage to property	10
Breaking & entering	25	Disorderly conduct	5
Burglary	25	Disturbing the peace	5
Child neglect	20	Domestic violence	25
Child unattended in vehicle	10	Driving w/out license; suspended; revoked	15
Conspiracy	25	Drug abuse	15
Contempt of court	10	Drug possession (felony)	20
Counterfeiting	25	Drug possession (misdemeanor)	15
Credit card fraud	25	Drug sale/distribution	25

Background Screening Standard

Issue	Pts	Issue	Pts
Embezzlement	25	Littering	8
Extortion	25	Manslaughter	25
Failure to appear	5	Manufacturing controlled substance	25
Failure to comply	5	False statements (gov't official, under oath)	25
False police report	10	Money laundering	25
Forgery	25	Murder	25
Fraud	25	Obscenity	5
Harassment	10	Obstructing justice	10
Inattention to driving	8	Possession of drug paraphernalia	10
Indecent exposure	20	Possession of open container	10
Kidnapping	25	Possession or use of stolen property	25
Larceny	25	Prostitution	25
License falsification	25	Providing alcohol to minor	12

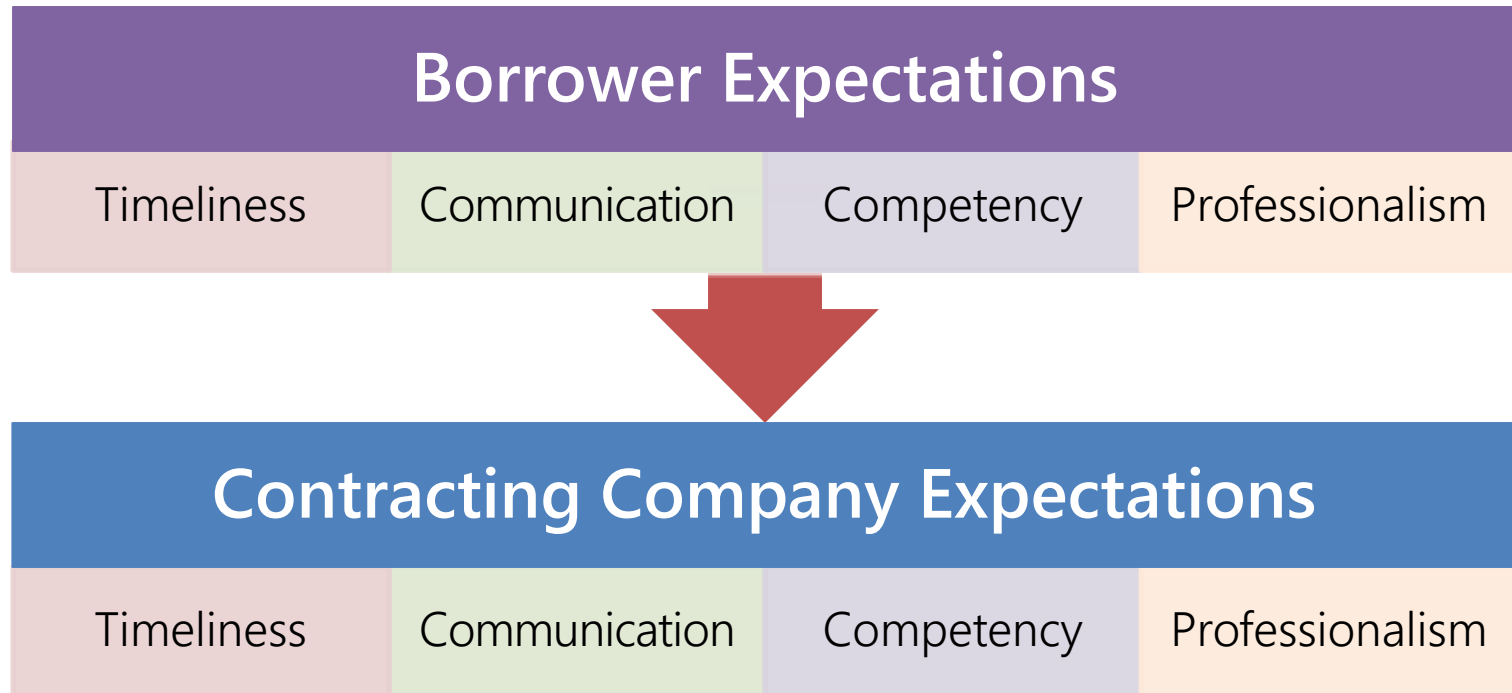
Background Screening Standard

Issue	Pts	Issue	Pts
Public intoxication	10	Trespassing	10
Purchase or sale of a security	25	Unlawful drinking (as a minor)	10
Rape	25	Vandalism	10
Reckless endangerment	15	Violation of protection order	10
Resist arrest	15	Warrant for arrest	25
Resist peace officer	15	Weapons	20
Robbery	25	Driving left of center	3
Sexual abuse/sexual battery	10	Driving on wrong side of road	4
Tax evasion	15	Driving wrong way on one-way street	4
Terrorist threats	25	Driving too fast for conditions	3
Theft	25	DUI or driving with open container	20
Theft by check	25	Failure to follow instructions of peace officer	4
Toll evasion	15	Failure to keep in the proper lane	2

Background Screening Standard

Issue	Pts	Issue	Pts
Failure to maintain control of vehicle	5	Leaving scene of accident (property damage)	20
Failure to obey stop sign	3	Non-moving violation	2
Failure to obey traffic light	4	Passenger safety violation	2
Failure to signal intent to pass	3	Passing stopped school bus	12
Failure to yield right-of-way	3	Passing violations	3
Failure to yield to emergency vehicle	3	Reckless driving	10
Following too closely	4	Speeding in school zone	8
Hazardous driving	4	Speeding 1-5 mph over speed zone	2
Hit and run (property damage)	20	Speeding 6-15 mph over speed zone	3
Improper backing	2	Speeding 16-25 mph over speed zone	5
Improper lane change	2	Speeding 26-35 mph over speed zone	8
Improper signal or no signal	2	Speeding 36-45 mph over speed zone	12
Improper turning	2	Speeding 46 mph over speed zone	15

Customer Closing Experience



Resources (Links)



[NSA NPPI Self-Assessment](#)



[SPW Background Screening Standard](#)



[Notary Signing Agent Code of Conduct](#)



[SPW Signing Presentation Guidelines](#)



[Closing Disclosure](#)

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