

October 6, 2020

NOTARY LEARNING CENTER

Subject: Certified Notary Signing Agent Education, Training and Testing

CERTIFICATION TEST INFORMATION and BACKGROUND CHECK

Notary Learning Center has designed our education, training and testing around the questions and challenges you may encounter when actually doing loan document signings. Our goal is to teach you how to handle challenging situations. Your certification is dependant on your demonstrated ability to successfully complete the certification test. In order to be accredited as a "Certified Notary Signing Agent" you need to have at least a 90% correct score. If you are unable to reach the 90% requirement, but do reach at least 80% we will show you the questions you are missing (Be sure to print these questions out for they will only are given one time). This is our way of assisting you to achieve the 90% accredited score.

The certification test consists of four sections: "Notary Public", "Notary Signing Agent", "Loan Documents", and "Conducting the Loan Signing". All questions are either multiple choice or True/False.

When you become a "Certified Notary Signing Agent" through the **Notary Learning Center's** Certification program, you will be more knowledgeable and qualified than most notary signing agents working in the Notary Loan Document Signing business.

Background Check

The Notary Learning Center offers information on background screening on our following web page http://www.notarylearningcenter.com/nsa_screen.html

- You can find out about the Gramm-Leach Law - linked on the above page
- State of California Background Check requirements for notaries
- Other States requirements (Basic information - be sure to check your state laws)
- Notary Public Background Check certification

The background check offered on our web site is an outside company that we have a working relationship with and we do not profit from this service. We just offer this as a help to you. The link is <http://www.notarypublicbackgroundcheck.com/>

Some companies you will be contacting for signing services may require you to have a background check from another company like the one we offer above. They may also require you to have this completed annually and to inform them of the new background check. This company's fee is \$49.00 for Training materials, Background Screening and a listing on <http://www.NotaryCheck.com>

The above information is from the Notary Learning Center

Notary Public Background Check - <http://www.notarypublicbackgroundcheck.com/>

NPBC background checks are performed by "Crimcheck". It is my understanding that there is no such thing as an "approved GLBA compliant". Graham-Leach-Bliley Act of 1999 (GLBA) does not specifically describe any such requirement. Instead, NNA and others make the requirements up as they go along. For example, a 7 year county criminal history used to be acceptable. Then they moved it to 10 years. We have had "Crimcheck" add pretty much everything that becomes the norm. One of the more recent (probably at least a year ago) was the HUD blacklist check -

the Limited Denial of Participation list. That list consists of approximately 19 people in the entire United States. (https://www5.hud.gov/ecpcis/main/ECPCIS_List.jsp).

Our standard disclaimer is that we cannot say whether a company will accept the NPBC "Crimcheck" background screen. It's hit-or-miss and depends largely on company loyalties and alignments. There are quite a few that claim to accept ONLY NNA's background screen. And of those, there are quite a few that unofficially accept ours when notaries tell them they refuse to work with the NNA.

Here's a list of items currently checked by "Crimcheck":

- SSN Trace
- Sex Offender Search (National)
- EPLS (Excluded Parties List System)
- National Criminal Database
- OFAC (Office of Foreign Asset Control)
- Patriot Act
- Statewide Criminal Check
- Criminal Check - 10 Year Scope (Counties)
- Federal Criminal Check - 10 Year Scope
- LDP (Limited Denial of Participation)

From the "Notary Public Background Check" web site

NNA (National Notary Association)

The NNA offers a background check, Notary Signing Agent Exam and 1-Year SigningAgent.com listing for \$65.00 and require you to renew and retake the exam annually. The NNA has established relationships with some companies and those companies may require you to have this specific background check.

Some of those companies include:

- First American Lender's Advantage
- Fiserv Lending Solutions
- LandAmerica OneStop
- National Real Estate Information Services (NREIS)
- Stewart Mortgage Information

From the "National Notary Association" web site
