CLOSING COVER SHEET — NOTARY INSTRUCTIONS

FINNIF Professional Services | LSA Practice Package | For Training Purposes Only | Loan No. 2026-TX-084712

Closing Date / Time:	May 1, 2026 | 10:00 AM
Signing Location:	123 Main Street, Anytown, TX 77001 — Harris County, TX
Borrower(s):	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019 & Jane Buyer
Seller 1:	John Seller, by Jane Seller as Attorney-In-Fact of John Seller
Seller 2:	XYZ Realty LLC, a Texas LLC, by Adam Seller, Manager
Lender / Loan No.:	ABC Mortgage Company, LLC | Loan No. 2026-TX-084712
Loan Amt / Purchase Price:	$350,000.00 / $450,000.00
Title Company:	Lone Star Title Company

■ PRIORITY OVERRIDE — TITLE / SIGNING SERVICE INSTRUCTIONS

If you receive instructions directly from the title company or signing service that differ from anything in this cover sheet, follow their instructions. This is a general training guide; specific engagement instructions always take precedence.

1. PRINTING & PAPER REQUIREMENTS

Single-sided only	Print one page per sheet. Never duplex.
Legal (8.5″×14″)	Promissory Note, Deed of Trust, Notice of Right to Cancel (both copies).
Letter (8.5″×11″)	All other documents in this package.
FINNIF watermark	Disregard — practice identifier only; does not appear on real documents.

2. SIGNING ROLES, CAPACITIES & INITIALS | Blue ink, wet signature, print name below each sig

Party	Sign Exactly As	Initials
Borrower	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/11/2019	S.B.T.
Co-Borrower	Jane Buyer	J.B.
Seller 1	Jane Seller, as Attorney-In-Fact of John Seller (POA signing — sign Jane's name + AIF designation exactly as shown)	—
Seller 2	Write entity name above line: XYZ Realty LLC | Sign below: Adam Seller, Manager	—

Initials — Note & DOT: Both lines required on every page — S.B.T. (Borrower) and J.B. (Co-Borrower). A single missed line triggers a return trip. 1003 Joint Credit Initial (Section 1, Type of Credit): Both S.B.T. and J.B. must initial. Most common cause of lender rejection and a mandatory second trip.

3. DOCUMENT-SPECIFIC INSTRUCTIONS

Document	Key Instructions
Closing Disclosure	Both borrowers sign CONFIRM RECEIPT lines only. Do not alter any figures.
RTC (2 forms)	Each borrower signs only their own form. Date: May 1, 2026. Deadline: May 6, 2026. **Do NOT sign the 'I WISH TO CANCEL' line** unless instructed.
IRS 4506-C	Complete Lines 1a/1b & 2a/2b with provided SSNs. Check Signer Attestation box. Both sign and date. Tax years: 2022, 2023, 2024.
General Warranty Deed	Grantors (Sellers) sign + notarize via TX Certificate of Acknowledgment. Grantees (Borrowers) sign to accept deed — **no notarization required for Grantee lines.**
1003 URLA	Complete Sections 1–5 for both borrowers. Both sign Section 6. Section 9 (Loan Originator) is pre-filled — do not alter.
Loan Agreement Notice (NEW #18)	**Borrowers only** — sign and date the Borrower Signature Block. **Leave the Lender Signature Block completely blank** (By / ITS / Print Name / Date). That block is completed by the lender's officer; it is not part of the notary's duties. Do not sign, initial, date, or notarize any lender-side line.
All other docs	Sign, date, and initial as directed. No lines may be left blank.

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4. NOTARY REQUIREMENTS

TX Notary:	Complete embedded notary blocks as printed.
Non-TX Notary:	Attach a **loose-leaf certificate compliant with your home state** in lieu of the embedded TX blocks. Your seal does not need to match the signing location.
Venue:	Fill State & County with your **actual physical location** at time of notarization — not the property address.
Stamp / Seal:	Apply your stamp to all notary blocks, then **strike through the stamp** to mark this as a practice document.

Which Notary Form to Use:

Texas Certificate of Acknowledgment	Texas Jurat
• Deed of Trust (Borrower/Trustee & Co-Borrower) • General Warranty Deed (Grantor 1 & Grantor 2 only) • Errors & Omissions / Compliance Agreement	• AKA Statement (separate Jurats — Borrower & Co-Borrower) • Affidavit of Occupancy • Seller's Affidavit (separate Jurats — Seller 1 & Seller 2) • Correction Agreement / Limited POA (4 separate Jurats — one per signer)

5. INDUSTRY REALITY — WHY ERROR-FREE WORK IS NON-NEGOTIABLE

Passing this practice exercise is a training milestone — it is **not** a guarantee that your package will be accepted by a title company or signing service. Even a single error on a real signing can require a **return trip at your own expense**, and repeated errors will get you removed from a signing service's rotation.

Error-free execution is not just a goal — it is the baseline standard of the profession. Only LSAs who consistently deliver complete, accurate packages command premium fees, earn repeat assignments, and build a sustainable business. In a competitive market, your reputation is built one clean package at a time. Passing does not mean you are ready — only zero errors means you are ready.

6. SELF-ASSESSMENT SCORING RUBRIC | Start at 100 — deduct for each occurrence

Deduct	Error Type	Notes
–2	Missing or blank signature on any signature line	Signer error — return trip likely
–2	Wrong or missing signing capacity (omitting Trustee / Manager / Attorney-In-Fact)	Signer error — document may be rejected outright
–2	Missing or incorrect date (blank, wrong format, or placed on wrong line)	Signer error — return trip required
–1	Missing initial on any Note or DOT page (S.B.T. and J.B. — both lines, every page)	
–1	Missing 1003 joint-credit initial — Section 1, Type of Credit (S.B.T. & J.B.)	Causes lender rejection
–1	Missing or incorrect checkmark (4506-C attestation, occupancy, declaration answers)	
–1	Missing notary seal / stamp — or stamp not struck through on practice docs	
–1	Incorrect or missing venue (must reflect notary's actual physical location)	
–1	Any other missing required field, blank line, or unsigned document	

Score	Result	Meaning
100	✦ PERFECT	Industry-ready. The only level that builds a thriving, sustainable LSA practice.
92 – 99	PASS	Training credit only — real-world errors at this level still cost time and money.
Below 92	REDO	Re-complete the full package before submission.

7. OPTIONAL REVIEW & SUBMISSION

Submission is entirely voluntary. Scan all pages when finished and email to **wang@thetrunko.com** with your full name and the loan number in the subject line.

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NOTARY PUBLIC ACKNOWLEDGMENT & FINAL CHECKLIST

By signing below, you confirm that you have read and understood these instructions and completed the practice package to the best of your ability.

Notary Public Signature: _____

Notary Public, State of: _____

My Commission Expires: _____ mm / dd / yyyy

Date Completed: _____ mm / dd / yyyy

Pre-Submission Self-Check — confirm each item before scanning

- ■ All documents printed on correct paper size (legal vs. letter as specified)
- ■ Every signature line signed in blue ink; printed name below each signature
- ■ Correct signing capacity used on every document (Trustee / AIF / Manager as applicable)
- ■ Dates filled in correctly (mm/dd/yyyy) on all signature and date lines
- ■ Promissory Note & Deed of Trust — S.B.T. and J.B. initialed on every single page
- ■ 1003 Section 1 joint-credit initials: S.B.T. and J.B. both present
- ■ RTC — each borrower signed only their own form; 'I WISH TO CANCEL' line left blank
- ■ 4506-C — Signer Attestation checkbox checked; both borrowers signed and dated
- ■ General Warranty Deed — Grantee lines signed; Grantor lines notarized; Grantee lines NOT notarized
- ■ Correct notary form used (Acknowledgment vs. Jurat) per Section 4
- ■ Venue reflects notary's actual physical location — not the property address
- ■ Non-TX notary: loose-leaf home-state certificate attached in place of embedded TX blocks
- ■ Notary stamp applied to all notary blocks and struck through (practice indicator)
- ■ Loan Agreement Notice — Borrower sig lines completed; Lender By/ITS/Print Name/Date block left entirely blank
- ■ No blank required fields remain anywhere in the package

FOR PRACTICE ONLY
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