

convenience and we actually paid them to come into **our** offices and sit in **our** conference rooms and sign **our** customers for us.



Before you get the idea that I am "down on" mobile notaries, I must assure you that nothing is further from the truth. The outside notaries regularly employed by my company are great people who are conscientious about their work and do their job very well. But Escrow has always been about providing great service and I believe we are in danger of losing that aspect of our industry. After all, our title plants all pull from the same county records; our insurance products are all the same ALTA policies; our filed rates may vary slightly but we know that we are all within the same competitive price range. So, what do we have that sets us apart from the herd except our customer service? And if we have delegated that service to an impersonal, hired, third-party.....?



I worry about the future of our industry as we face the challenges of 2014 and the CFPB requirements that will soon unfold. If the lenders decide to take the formation of the **Closing Disclosure** in house, will they next determine that it is in their best interest to also sign their borrowers? What then will there be left for us to do? Sign only the Sellers? The occasional all-cash transactions? And just where will we get even a corner of **that** business if we have not bothered to built rapport with a solid customer base?



Contrary to the complaints I hear about signings being a waste of time, meeting the actual buyers and sellers is the most pleasurable part of my job. Take this morning's appointment for instance... Mr. Borrower's compulsive fact-checking wasn't what took so much time. No, we started out as strangers but over the course of the next hour and a half, we discovered many common interests. As they signed their new loan documents, we interspersed the pages with a discussion of our common Irish and Scottish heritages; their admiration of the photos of old houses that I have hanging in my office; our personal opinions of the Affordable Health Care Act and other equally interesting topics. I won't try to tell you that we were all fast friends when they left but I am certain that they will remember me for their next transaction, and will probably even recommend me to family and friends in the future.

In this changing industry where we are in real danger of being replaced by other players, I want to make a stand for CUSTOMER SERVICE in 2014. I really don't care to hear your wails about being too busy to sign your customers. The added cost to your company at a time when business is slow should be enough to dissuade your from the practice, let alone the fact that the personal referrals you are sloughing off to the mobile notaries may just be the ones that would have kept you employed. You just never know where that missed opportunity for the personal touch might have taken you. For example, I got to spend 21 wonderful days in Europe a few years ago as the guest of a couple of foreign investors whom I had walked through the escrow process as they bought their first house in the USA in 1993. Over the next few months, they came back to me time and time again with questions, and all of that hand-holding resulted in a 20-year friendship that still pays annual dividends in the form of Christmas cookies from Germany



every December.

Perhaps you're thinking that this month's article is more preachy than newsworthy but if so, I stand by my prerogative as a *gray hair* to air my opinion whether welcome or not. I'm not trying to be didactic on this subject but to, hopefully, point out something that may be of help to you in developing and sustaining your career in the uncertain times that lay ahead. It is my sincerest hope that you will give consideration to what's been written here and change your practice before you find yourself standing in the unemployment line. I'm not advocating 90-minute marathons for every signing nor do I think you should always insist on signing every customer personally; but I am telling you that the more times you give someone your personal attention and impress them with your knowledge of your craft, the more your business will grow. To borrow the old phone company slogan from years ago...

***Reach Out and Touch Someone
in 2014 and see where it takes you!***



Auld Lang Syne

Shannon Ade
CEI | ASEA Member

Arizona State Escrow Association

PO Box 3709 | Gilbert, AZ 85299
info@azsea.org ~ www.azsea.org

[Forward this email](#)



This email was sent to info@azsea.org by info@azsea.org |
[Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [About our service provider.](#)



Arizona State Escrow Association | PO Box 3709 | Gilbert | AZ | 85299