

Fidelity National Title Group
Consumer Complaint Handling Procedures for Third Party Notaries

From time to time, a consumer may express dissatisfaction to you, the notary, about some aspect of the transaction for which you are providing signing services. The subject matter of the consumer's dissatisfaction may be in regards to some aspect of the loan, the closing process or even your performance as a signing agent. If the consumer expresses dissatisfaction to you at any point during the signing appointment, you must comply with the procedures outlined below for responding to the consumer and for reporting the complaint to the title/escrow/settlement company.

Definitions

Complaint

For the purpose of this procedure, a "Complaint" is any situation or matter where a Consumer or their representative expresses an issue or concern, either verbally or in writing, to a third-party notary in the ordinary course of the signing service, which does not involve one or more of the risk factors listed in the definition for Escalated Complaint (defined below).

Escalated Complaint

For the purpose of this procedure, an "Escalated Complaint" is any Complaint that:

1. has the potential to cause harm or hardship to a Consumer;
2. poses imminent legal or regulatory risk to FNTG or the lender;
3. indicates that the Consumer may have or may contact the media, a lawyer, a consumer advocacy group, or the Better Business Bureau in regards to the issue or concern; or
4. alleges unfair or deceptive trade practices, violation of law, or similar violation;

An "Escalated Complaint" also includes any Complaint in which the Consumer requests to go on record as being dissatisfied or requests to escalate the handling of the Complaint.

Complaint Handling Procedure

1. **For any Complaint other than an Escalated Complaint**, you should ask the consumer if he or she would like to speak with the title/escrow/settlement officer or loan officer before proceeding with the signing.
 - If the consumer would like to speak with the title/escrow/settlement officer or loan officer, you must contact the title/escrow/settlement officer or loan officer during the signing appointment to provide a warm hand-off to the consumer.
 - If the consumer does not want to speak with the title/escrow/settlement officer or loan officer, you should ask if the consumer desires to proceed with the signing and proceed accordingly.
 - Regardless of the outcome, you must document the facts and notify the title/escrow/settlement office of the complaint at the conclusion of the signing appointment.
2. **For an Escalated Complaint**, you should advise the Consumer that you are unable to address his or her concerns directly and contact the title/escrow/settlement officer by phone before proceeding with the signing.

Initial _____

If the borrower signer requests to proceed with the signing before you are able to reach the title/escrow/settlement officer, you must advise the signer that you cannot proceed without the title/escrow/settlement officer's clearance. At the conclusion of the signing appointment, you must document the facts and notify the title/escrow/settlement office of the complaint.

Annual Acknowledgment

I have read, understand and agree to the procedures set forth herein, and I acknowledge that my performance will be monitored by FNTG for compliance. I understand that failure to comply with these *Consumer Complaint Handling Procedures* may result in my removal from FNTG's approved notary network.

Date

Signature

Printed Name

City, State and Zip

Email