

## A Mobile Notary's Nightmare: A Signer With A Gun

By Daniel Lewis on March 11, 2015 in Signing Professionals

"Where is my money? Where is my money?" the borrower shouted as he pointed the barrel of his 45-caliber, semi-automatic handgun toward the chest of Notary signing agent Ashley Manfre.

At that moment, several thoughts raced through Manfre's mind including how she ever got herself into this situation.

Manfre comes from Dyer, Indiana, a sleepy bedroom community in the northwest part of the state, and started her career as a full-time mobile Notary as soon as she turned 18. While building her business, she frequently networked with other local Notaries, discussing new assignments and safety routines. Because of these discussions, Manfre felt confident when she went into a borrower's home to conduct a closing.

After a few years of successfully building a career as a mobile Notary signing agent, a regular client asked her to go to nearby Gary, Indiana, to finish a refinance closing that day. It seemed like a typical assignment from a regular client, so Manfre accepted.



### Not Your Typical Signing

Manfre called the borrower to confirm the appointment. The borrower seemed abrupt on the phone, but she printed out all the documents and drove to the location promptly at the designated time. When she knocked, a large gentleman (weighing at least 250 pounds) opened the door. Manfre greeted him pleasantly and stepped inside as she'd done a hundred times before.

She clearly recalls walking three steps into the home when she heard the door slam shut and lock behind her. While she had been alone with countless male signers before, this time felt different. She headed to a table without turning to look at the borrower. Before she could ask him for identification, the borrower asked, "Do you do a lot of these closings?" Manfre nodded affirmatively. Then he asked, "Is this your last one for the day?"

Without thinking, she said, "Yes, this is my only one for the day." As soon as the words left her lips, a sinking feeling spread from the pit of her stomach.

### "Where's My Money?"

While she was reaching for her phone without letting the borrower see her nervousness, he asked, "Where is my money?" She replied: "Let's take a look at the documents to see if you are supposed to give me money or if you are getting money."

That's when the borrower reached behind his back and pulled out the last thing any signing agent would ever want to see at a closing: a handgun.

"Where's my money? Where's my money?" he demanded. Manfre noticed the barrel pointed directly at her chest. "Where is my money?" shouted the borrower again.

Shaken, Manfre tried to explain calmly and in a quiet voice that she had no check or cash on her person.

"Where's my money?" shouted the agitated borrower once again.

Keeping both hands on the table, Manfre explained with composure all about closing and rescission periods. Then she started asking him questions about how he came to erroneously believe that she would be carrying any funds at all.

The aggravated borrower explained that his loan officer told him that after the closing he'd receive a check for \$639 which was stated on the settlement statement.

## **“No Phone Calls”**

Manfre asked if it was okay to call his loan officer to clear up the situation. “Absolutely not!” he growled. What about the title company? “No phone calls.”

With the gun still pointed at her, she continued talking in an unruffled manner and showed him the right to cancel documentation. The borrower finally agreed to sit down and demanded to know the exact date on which he would get paid. Manfre, moving slowly, showed him the dates on the right to cancel and the borrower finally laid the gun down on the table and began signing the paperwork.

After the signing was complete, the borrower allowed Manfre to leave with the documents. When she got in her car and locked the door, she called the loan officer who asked, “Did the borrower sign or not?”

After hanging up with the loan officer, she immediately dialed the title company. They listened to her story and managed to calm her down, but then asked the same question, “Did he sign or not?”

Her title company representative assured her that they would handle the matter, and after some deep reflection, she decided not to call the police. She felt it was more important to preserve her relationship with this company.

Manfre wants her story told so that Notary signing agents across the country can take two pieces of advice to keep safe as a mobile Notary:

1. Never tell a borrower it's your last signing of the day, even if it's midnight, because they may assume they have some control over you.
2. Whenever you walk into someone's home, always look for all the exits and keep your phone unlocked and handy.

Because Manfre knew her loan documents inside and out, she was able to remain composed and discuss the closing process with her disturbed borrower. Had she not remained calm, we might be telling a different story right now.

**How would you handle a similar situation? We want to hear your thoughts.**

*Daniel Lewis of Carmel, Indiana, is the founder of Lewis Notary Services Inc., a nationwide mobile Notary service. He also teaches Notary best practices and is the NNA's 2010 Notary of the year.*

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## **Comments**

**Robin** 18 Mar 2015

No job is worth getting a gun pointed at you! She was very lucky. I would have called the police. I would not want to keep a relationship with anybody that would send me out on those jobs.

**Jay Schankman** 18 Mar 2015

I too find it a little odd that the Signing Company and LO were apparently only concerned about the closing, and not the well being of the Signing Agent. And the agent did not call the police, again, for what reason? Fiction or not, it is good to have a discussion regarding safety. I keep detailed notes on all of my appointments on Google Calendars. All pertinent details; time, location, Agency contacts and telephone numbers. My calendar is shared, so my family can quickly look up my appointment and tell where I am at any time. I also call and let my wife know when I am leaving my appointment. More for her benefit, so she doesn't worry. But it is good practice never to go to an unfamiliar location, especially into someones domain without letting people know the details of your visit.

**Barbara** 17 Mar 2015

I believe the notary did everything correctly until she walked out and locked her car door. Calling the police first, then deleting the signing company and title company from my address book would be the second. Should have had the idiot arrested. That would have taken care of his "money".

**H CLINTON** 17 Mar 2015