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To: [SoS Rulemaking](#)
Subject: [EXTERNAL] Notary Program Rules 8 CCR 1505-11
Date: Tuesday, December 26, 2023 12:06:48 PM

Hello

This email is in regards to RULE 8 CCR 1505-11

I am a new notary who has years of experience in the mortgage industry and this new rule will not only affect mobile notaries but the mortgage consumer as well. I am training to be a mobile notary loan signing agent and there are too many variables in mortgage paperwork to track notary stamps by loan closings. Often we are down to the wire on the final paperwork to meet closing deadlines and those documents change up to the min before closings so notary stamps will also be a moving target.

Often notary closing fees are determined by third party vendors as well and for a mobile notary, the fees would impact the profit lines to the mobile notary and tracking what was agreed for payment and then get changed because the number of stamps changed, would also be a timely and costly nightmare to track.

Informing a consumer and itemized receipt at closing while notarizing will only confuse the consumer more. The final closing disclosure is the bible for final fees which already state the costs for any notary fees so for a notary to bring this up during a loan signing will only confuse the borrowers.

As someone who understands how frustrated and stressed a mortgage loan is in the first place, this rule will only continue to cause the stress when someone asks "why are there additional fees for doing a notary when the final numbers we were told by our loan officer already included the cost of of title work/notarizing.

This is a bad idea not only for the loan consumers but also for the notaries.

Regards

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