

December 21, 2023

Dear Colorado Department of State Rulemaking Committee,

I am writing to express my gratitude for the opportunity to provide input on the newly proposed laws: 2.4.1, 2.4.1(a), 2.4.1(b), and 2.4.2. My name is Crystina Lindoerfer, and I represent Lindy Rich Services, LLC, as well as being a Notary Public in Colorado.

As a Loan Signing Agent, my responsibilities as a Notary Public are an integral part of my duties, albeit a relatively small aspect in comparison to the broader scope of my role. Typically, as a Signing Agent, I receive invitations from various entities such as Signing Services, Title Companies, Lenders, Attorneys, or Real Estate Agents to facilitate the closing of real estate, title, or lender documents. These invitations outline the fee, type of signing, location details, and any special requirements, excluding the specific number of notary certificates.

Upon acceptance of an invitation, I commit to fulfilling the specified requirements, which involve tasks such as confirming appointment details, receiving and checking documents, preparing sets for the signing and consumer, addressing document changes, and ensuring compliance with Colorado notary laws. The signing process itself includes identification of signers, presentation of documents, notarization, error checking, and completion of necessary documentation. Additionally, unforeseen challenges may arise, necessitating immediate client communication and on-the-spot document adjustments.

It is crucial to emphasize that our fees are not contingent on the number of notarizations performed but are based on industry standards for mobile closing services. As Loan Signing Agents, we provide comprehensive services, including notarizations, as part of the overall closing package. Our commitment extends to ensuring signers understand their documents and addressing any questions or concerns promptly.

In light of the proposed rule changes, I think Option 1 presented in "Exhibit A - LTAC Comments to SOS Proposed Rule 2.4 to 8 CCR 1505-11" dated December 18, 2023, by Penny McKelroy, CTIS, CESS President is the only feasible option to make this rule work for our industry. Specifically, I support the stipulation that the rule shall not apply to services provided in conjunction with the business of title insurance, closing and settlement services.

Implementing the proposed rule changes without the inclusion of Option 1 would place a significant burden on both consumers and industry professionals, compromising the quality and efficiency of real estate transactions.

I appreciate your time and consideration in reviewing my input. I trust that the Committee understands the potential challenges these changes may pose and will take them into account when making decisions.

Thank you for your attention to this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read 'CL' with a stylized flourish.

Crystina Lindoerfer
Loan Signing Agent, CO Notary
Co-Owner, Lindy Rich Services
Co-Ambassador, Colorado Notary Academy