

From: [Stephanie Lundberg](#)
To: [SoS Rulemaking](#)
Subject: [EXTERNAL] Response to Proposed Rules Changes
Date: Tuesday, December 26, 2023 1:56:37 PM

Hi there,

My name is Stephanie Lundberg and I am a notary public commissioned in the state of Colorado.

As a notary public who conducts both general notary work (GNW) and loan signings as a notary signing agent (NSA), I'd like to record my thoughts and concerns regarding the newly proposed laws 2.4.1, 2.4.1(a), and 2.4.1(b).

I strongly agree with the proposed rule requiring notaries to provide itemized receipts to their clients for GNW. I already provide this through my scheduling service and/or payment processor, which automate the ability to show clients what is being charged for notarizations and what is being charged for travel fees. This is not a hardship for me to do for GNW, and I consider this transparency in pricing a key part of the services that I offer to my clients.

However, this rule applied to my work as an NSA makes much less sense and would be a considerable hardship, since I'm not the one setting my fee for loan signings; this is done either by the lender, the title company, or the signing agency contracting with me. This is also true for other kinds of property transactions or work that comes in through a third party who is contracting me to assist a client in completing paperwork of some kind; these third parties set pricing -- exclusively a flat fee -- that I accept and then complete the contract. Clients under these circumstances never see a bill from me.

Because I'm not setting prices and because the fee I receive is based on the entire transaction (which often includes scheduling, helping my clients complete the paperwork either in-person or remotely including any notarizations, and shipping or returning the paperwork to the third party), it's impossible for me to provide itemized invoices to clients (also, again, clients in this situation never get an invoice from me, since they aren't the ones hiring me for the service).

Additionally, the flat fee I receive covers all actions and tasks involved with the contract (including platform fees for remote work or mileage for in-person work that I pay for out of my contracted fee), so there is no breaking out the notarizations from the other work I'm doing for the third party.

Please consider revising the proposed rules to exempt notary work that's contracted by third-parties and that is covered by a flat fee to the notary from the itemized invoicing requirement. Or, alternatively, please consider requiring the contracting third parties to provide an itemized bill to clients and to notaries, as this transparency could benefit both clients and notaries.

Thank you for your help and consideration!

Kindly,
Stephanie Lundberg

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Stephanie Lundberg

Notary Public

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