Proposed Changes:

- RULONA: if necessary
- Definition: if necessary to clarify
- Repeal: if duplicated
- Notary Course: **Unnecessary** unless the Notary does not renew before expiration
- Vendor Curriculum: Unnecessary unless rules have changed that new Notary's would need to be aware of. (this would drive costs up unnecessarily)
- DAN's: if necessary to clarify
- Employer Responsibility: Unnecessary the Notary should be responsible for their actions. No need to involve additional parties

The greatest compliment we can receive is the referral of friends and family. Thank you for your business!

Quacy Huyler-Tisher Loan Partner Rich Flanery Team 501 Saint Vrain Lane #101 Estes Park CO 80517 970-577-9200 (p) 970-577-9211 (f) https://securemail.envoymortgage.com/encrypt