To whom it may concern,

I have been a mobile notary/loan signing agent for almost 4 years. 99% of my notary services involve real estate transactions and after listening to the Public Hearing recording I have one question that I don't believe was addressed. The Rule as written states a notary public must provide the itemized invoice to the customer; however, as a loan signing agent, my customer and hiring party is not the individual who I am performing a notarial act for. I am hired by a signing service or Title/escrow company, my fee is negotiated with them and paid for by them, never the signer directly. So my question is: who needs to provide the itemized receipt, myself or my hiring party? I would also like to emphasize that real estate related notarizations as part of packages as stated by several of the commenters are very difficult to know how many notarial acts will be performed until the actual act as documents in the package frequently change last minute and/or are not always necessary such as a Proceeds Disbursement that requires a notarial act when includes a wire transfer but not necessarily when the signer chooses an alternate method of receiving funds.

I kindly request you allow for further review of the impact the Rule as it relates to loan closings and loan signing agents in particular.

Thank you for your consideration ~Katrina Olson