

From: [Kristina Rosen](#)
To: [SoS Rulemaking](#)
Subject: [EXTERNAL] Comments RE Notary Rulemaking Hearing 12/19/23
Date: Tuesday, December 26, 2023 10:37:31 AM

State of Colorado
Department of State
1700 Broadway, Suite 550
Denver, CO

Dear Secretary Griswold

My name is Kristina Rosen, I have been a notary public in Colorado since March 2023, engaging in notary services including both Loan Signings and General Notary work. I have listened to the Notary Rulemaking Hearing on 12/19/23 regarding the proposed Notary Rules changes. I can understand the intent for the changes, as it is generally good business practice to disclose any charges for a business transaction, and the change is to seemingly protect the consumer. However, I believe this change, if accepted in its entirety, would produce undue hardship on not only the notaries (and companies involved) currently engaged in Flat Rage agreements with companies such as Title Companies with Loan Signings, and others, as the notary does not engage in setting the fee directly with the consumer. In contrast, when engaging in General Notary Work directly with the consumer, it is good business practice, and I believe can be enforced, to provide full disclosure of services rendered and fees for services to charge only the legally allowed amount for notarizations.

In lieu of these differences, I would request that the Secretary of State acknowledge the vast differences in services provided by notaries in Colorado, as well as national notaries and Signing Services aiding in providing these services outside of Colorado, acknowledge how these proposed changes will affect all aspects of notarial services, and provide an exemption to the proposed rules change. I support the examples of proposed exemptions outlined by Phil Clark of Fidelity National Title, Larry Stuart of Notary Relief LLC, Penny McKelroy of Land Title Association of Colorado, and the members of Lindy Rich Services LLC, provided in their letters posted to the SOS.

Many thanks for your consideration,

Kristina Rosen
Notary Public

