

Subject: Concerns about Proposed Rule 2.4 of RULONA

Dear [Secretary of state)

I hope this letter finds you well. My name is Phillip Wilson, a seasoned notary public with over three years of experience and the owner of Freedom Mobile Notary & Colorado Apostille Services LLC. I am writing to express my concerns about the proposed New Rule 2.4, which requires a notary public to inform a customer of any additional service charges before performing a notarial act and provide an itemized invoice for each specific charge.

While the rule is designed to promote transparency, it may inadvertently create operational challenges for notaries like myself who often deal with time-sensitive matters such as loan signings, estate planning, and services for the general public, big corporations, and VIPs.

Take, for instance, real estate closings involving out-of-state title companies or properties. The insurance industry authority mandates that closing disclosures must be finalized three days before closing. As I am typing this I was offered an appointment set in three hours, it would be practically impossible to provide a detailed itemized invoice upfront. Similarly, the exact number

of notarizations required often remains unknown until the appointment with the consumer.

Furthermore, the new rule could potentially infringe on privacy and my company's commitment to being eco-friendly. After an appointment, consent would be required from the signer or payee before sending them an invoice due to privacy concerns. This can be burdensome and unnecessary, especially when many consumers or companies often do not require an invoice.

In light of these concerns, I suggest a few modifications to the rule. Firstly, instead of mandating an itemized invoice beforehand or after, notaries should explain the fees upfront, or if forgotten, not charge them as that is currently what I do and seems fair. Secondly, once at the appointment (except in more serious situations like hospitals), notaries should reiterate the fees and how they are broken down. Thirdly, notaries should have the option to post fees on their websites or discuss them prior to traveling.

Lastly, there should be clear guidelines from the Secretary of State on what happens when a consumer or company doesn't want an invoice, as this happens quite frequently.

I appreciate your attention to these concerns and look forward to a constructive dialogue on this matter.

Best regards,

Phillip Wilson

**Owner, Freedom Mobile Notary & Colorado Apostille Services
LLC**

Phillip Wilson