

Compliance & Legal Disclosures

Real Estate & Title Edition | Issued June 11, 2026

This packet summarizes compliance, jurisdictional scope, professional coverage, and disclosures applicable to title companies, escrow officers, lenders, and real estate professionals engaging Trusted Seal Mobile Notary Services for loan signings and field work.

Real Estate, Title & Escrow — Specific Disclosures

- Loan signing agents follow the closing instructions and document package provided by the title company or lender. We do not explain loan terms, rates, or escrow calculations.
- Field inspection services include occupancy verification, photo documentation, and condition reporting. We do not perform appraisals, environmental assessments, or structural evaluations.
- Document return and shipping timelines depend on courier service and lender/title instructions. We are not responsible for delays caused by third-party carriers or incomplete packages provided to us.
- Confidentiality is maintained consistent with Gramm-Leach-Bliley Act (GLBA) safeguards and professional ethics standards. NPI (nonpublic personal information) is not disclosed to unauthorized parties.
- Signing agents adhere to Signing Professionals Workgroup (SPW) standards and CFPB expectations for closing-table conduct.

1. Unauthorized Practice of Law (UPL) Notice

A notary public is prohibited by law from practicing law. Trusted Seal Notary Group does not employ attorneys and does not provide legal services.

Our notaries cannot:

- Explain the legal meaning or effect of documents.
- Recommend which document or form to use.
- Fill in blank legal documents on a signer's behalf.
- Provide legal advice of any kind.
- Draft, modify, or interpret legal language.
- Interpret laws, regulations, or court orders.

If you need legal advice or document preparation, consult a licensed attorney.

2. Insurance, Bonds & Professional Coverage

Errors & Omissions (E&O) Insurance

Our notaries carry professional E&O insurance covering errors, omissions, and negligence related to the notarial act. Coverage limits and carrier information are available upon request for RFP and vendor onboarding packages.

Surety Bond

All notaries are bonded per Maryland, DC, and Virginia state requirements. Bond certificates and renewal dates can be provided for institutional compliance files.

Active Commissions

Every notary maintains an active commission in the jurisdiction where services are performed. Commission status and renewal dates are verified before every assignment.

Background Screening

Signing agents undergo background checks consistent with NNA and Signing Professionals Workgroup (SPW) standards, including criminal history, identity verification, and professional reference checks.

3. Jurisdictional Scope

State	Status	Scope
Maryland	Primary Base	Full statewide authority across all 24 jurisdictions. RON available per Maryland statute
District of Columbia	Served	All Wards. Federal-building appointments may require advance security clearance.
Virginia	Served	Northern Virginia mobile coverage (Fairfax, Arlington, Loudoun, Prince William). RON

A notary must be physically present in the state of commission at the time of notarization. We do not perform notarial acts outside our commissioned jurisdictions unless authorized by interstate compact or federal statute.

4. Record Retention & Data Privacy

Journal Records

Notarial acts are recorded in a bound, tamper-evident journal in accordance with state law. Entries include date, type of act, document description, signer identification method, and fee charged. Journals are retained for the period required by the commissioning state.

Digital & RON Records

Remote online notarization sessions and electronic journals are stored on encrypted, access-controlled systems consistent with state RON statutes and lender requirements.

Confidentiality

We do not sell, share, or disclose signer personal information except as required by law or with explicit signer consent. This includes SSNs, financial account numbers, and protected health information.

Subpoena & Legal Requests

Notary journals may be subpoenaed by court order. We comply with lawful judicial requests; clients are notified where permitted by law.

5. Fees, Cancellations & Refunds

Fee Disclosure

Notarial fees are set by state statute in MD, DC, and VA. Travel, after-hours, and ancillary charges are quoted in advance. No hidden fees.

Cancellation

Cancellations with less than 2 hours' notice may incur a fee equal to the quoted travel charge.

Refunds

Full refund if notarization fails due to our error. Travel fee may apply if the act is declined due to signer inability, document defects, or ID issues.

6. Limitation of Liability

Trusted Seal Mobile Notary Services, its agents, and commissioned notaries act only as impartial witnesses to the signing of documents. Our liability is limited to the performance of the notarial act and does not extend to:

- Accuracy, legality, or enforceability of the underlying document content.
- Delays caused by third-party couriers, government offices, or lender/title review.
- Loss or damage to documents in transit, except where caused by our gross negligence.
- Consequential damages, lost profits, or business interruption from a notarial error.

Maximum liability for any notarial act is limited to the lesser of (a) the fees paid for that specific service, or (b) the applicable E&O coverage limit. This limitation does not apply to fraud, willful misconduct, or violations of state notary law.

7. Compliance Contact

Government agencies, title companies, and institutional clients may request W-9s, E&O certificates, commission verifications, and background-check summaries for vendor onboarding.

Trusted Seal Mobile Notary

Phone: (410) 694-1059

Web: <https://www.trustedsealnotary.shop/contact>

Jurisdictions: Maryland, District of Columbia, Virginia

This document is provided for informational and vendor-credentialing purposes. It does not constitute legal advice. State notary statutes govern in case of any conflict.