

PARKER SIGNATURE SOLN

Master Operational Agreement & Terms of Service



A Comprehensive Policy for Professional Notary,
Bookkeeping, Tax Preparation,
Document Preparation, and Business Support
Services

Document Information

Effective Date: December 2025
Business Location: Alabama (All Counties)
Last Updated: December 8, 2025,
Owner: Marterrious Parker

Contact Information:

- Phone: (256) 324-4909
- Website: www.parkersignaturesolutions.com
- Email: info@parkersignaturesolutions.com
- Text: (256) 324-4909
- Service Area: Alabama (All Counties)

Agreement Overview

This Master Operational Agreement combines Parker Signature Soln complete business policies, pricing structures, service descriptions, disclaimers, and terms of service. This document serves as the binding agreement between Parker Signature Solutions and all clients engaging any services provided by the company.

All clients must acknowledge understanding and acceptance of these terms prior to engaging services.

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1.INTRODUCTION & COMPANY OVERVIEW

1.1 Company Mission & Values

Parker Signature Soln ("PSS" or "Company") is a professional service provider operating in the State of Alabama, offering notary public services, bookkeeping and tax preparation assistance, paralegal document preparation services, apostille facilitation, loan signing services, and business support services to clients throughout Alabama.

We are committed to maintaining the highest standards of professionalism, confidentiality, ethical conduct, and legal compliance in all our work.

Service Area: Alabama (All Counties)

Legal Framework: All services operate under Alabama Code § 36-20-1 et seq. and federal regulations including IRC § 7216 and applicable Alabama employment law.

1.2 Professional Credentials & Compliance

Parker Signature Soln provides accurate, reliable, and ethical services. We maintain:

- Valid notary public commissions issued by the State of Alabama
- Bonding and insurance as required by Alabama law
- Continuing education to comply with all applicable notary regulations
- Compliance with Alabama Code § 34-3-6 regarding unauthorized practice of law
- Adherence to federal tax confidentiality requirements under IRC § 7216

Important Notice: Parker Signature Soln is NOT a law firm. No employee, contractor, or representative of PSS is an attorney licensed to practice law in the State of Alabama. All services are provided as non-legal, clerical, administrative, or notarial services unless otherwise specified by law.

1.3 Business Hours & Contact Information

Standard Business Hours:

- Monday–Thursday: 7:00 a.m. – 7:00 p.m.
- Friday: Appointment
- Saturday: Appointment
- Sunday: Appointment
- State and Federal Holidays: Closed (appointment-only basis available)

Contact Methods:

- Phone: (256) 324-4909
- Website: www.parkersignaturesolutions.com
- Email: info@parkersignaturesolutions.com
- Text: (256) 324-4909

Note: Emergency, after-hours, and holiday appointments are available by advance request on a case-by-case basis and are not guaranteed. Availability depends on notary capacity and applicable legal requirements.

By contacting Parker Signature Soln, clients consent to being contacted by phone, text, or email regarding appointment confirmations, reminders, invoices, and policy updates. Clients are responsible for ensuring contact information remains current and for promptly notifying PSS of any changes.

2.SCOPE OF SERVICES

2.1 Notary Public Services

Parker Signature Solutions provides notarial services including:

- **Acknowledgments** of signatures on documents
- **Oaths and affirmations**
- **Verifications and proofs**
- **Jurat certifications**
- **Both traditional in-person and remote (online) notarizations** in compliance with Alabama Code § 36-20-73 and § 36-20-73.1

What We DO Provide:

- Verify identity of the signer
- Witness signatures
- Apply notarial seal
- Complete notarial certificates
- Mobile notary services with travel fees
- Remote online notarizations (RON) using secure video platforms
- Remote Ink Notarizations (RIN) with original wet ink signatures

What We DO NOT Provide:

- Legal advice or interpretation of legal documents
- Legal representation

- Explanation of document content or consequences
- Determination of which documents are appropriate for your situation

Legal Authority: Alabama Code § 36-20-70 through § 36-20-75 (Alabama Notary Public Act); Alabama Code § 36-20-73.1 (Remote Notarization); Alabama Act 2023-548 (SB 322); Alabama Admin. Code 820-2-1-.14

2.2 Bookkeeping Services

Parker Signature Solutions provides administrative bookkeeping services including:

- Basic bookkeeping and account reconciliation
- Expense categorization and tracking
- Record organization and maintenance
- Preparation of financial summaries for tax professionals
- Bank and credit card reconciliation
- Receipt organization and digitization
- Monthly financial reports (Profit & Loss, Balance Sheet, Cash Flow)
- Accounts receivable and payable tracking

What We DO NOT Provide:

- Accounting services or GAAP compliance certification
- Financial planning or financial advice
- Audit services or assurance services
- IRS representation (beyond limited scope)
- Investment advice

Important Disclaimer: All bookkeeping is prepared based on information provided by the client. Clients are responsible for accuracy of source documents and should consult a licensed CPA or financial advisor for strategic financial guidance beyond basic record preparation.

2.3 Tax Preparation Assistance

Parker Signature Solutions provides tax preparation assistance including:

- Assistance gathering and organizing tax documents
- Preparation of basic tax return information and worksheets
- Filing support and e-file preparation
- Tax document retention and organization
- General tax compliance questions and guidance
- Individual tax return preparation (W-2, 1099, self-employed)
- Small business tax services (Schedule C, LLC returns)
- Amended return preparation
- Quarterly estimated tax filing
- ITIN application assistance (Form W-7)

What We DO NOT Provide:

- Tax planning or tax strategy advice
- Professional tax advice beyond assistance scope
- IRS representation (except where permitted by regulation)
- Audit or assurance services
- Complex multi-entity tax returns (clients must consult a CPA)

IRS Circular 230 Disclosure: Parker Signature Soln is not a CPA or tax attorney. We cannot represent clients before the IRS unless permitted by IRS regulations. Advice provided during tax preparation is not binding legal or tax advice.

Important Notice: For complex tax matters, investors, businesses with multiple entities, or high-income situations, clients must consult a licensed CPA or tax professional. We do not represent clients before tax authorities.

2.4 Paralegal & Legal Document Preparation

Parker Signature Soln provides non-attorney document preparation services including:

- Non-attorney document typing and preparation based on client instruction
- Document formatting and assembly
- Filling in standard legal forms based on client-provided information
- Document organization and filing assistance
- General procedural information only

Document Categories Prepared:

- Family law documents (divorce, custody, child support, paternity, adoption, name change)
- Estate planning documents (wills, powers of attorney, advance directives, HIPAA forms)
- Civil and small claims documents
- Business and contract documents (LLC formation, operating agreements, independent contractor agreements)
- Real estate and landlord-tenant documents
- Expungement and record clearing petitions
- Immigration form assistance
- Administrative and consumer rights documents
- Pro se (self-represented) litigation support

What We DO NOT Provide:

- Legal advice or legal interpretation
- Legal representation in court or before agencies
- Determination of which documents you need
- Evaluation of whether a document is appropriate for your situation
- Advice on legal rights or obligations
- Custom pleading drafting requiring legal expertise

Alabama UPL Disclaimer: Parker Signature Soln is NOT a law firm and does not provide legal advice or legal representation. We comply with Alabama Code § 34-3-6 (Who May Practice as Attorneys) and § 34-3-7 (Penalty for Practicing Law Without License). Unauthorized practice of law in Alabama is a Class A misdemeanor.

Important: You should consult a licensed Alabama attorney for:

- Legal advice about your situation
- Interpretation of legal documents
- Determination of which documents you need
- Review of any document before signing
- Representation in court or legal proceedings
- Any matter involving significant legal consequences

2.5 Additional Notary & Support Services

In addition to the services above, PSS offers:

- **Loan Signing Services:** Financial and loan-related document notarization and signing services
- **Remote Online Notarization (RON):** Secure video-based notarization

- **Remote Ink Notarization (RIN):** Original wet-ink signatures via video with courier return
 - **Apostille Facilitation:** Assistance preparing and submitting documents for apostille certification (all service levels: Express, Rush, Standard)
 - **Legalization Services:** Assistance with embassy and consulate legalization for non-Hague countries
 - **Court Filing & Document Courier Services:** Delivery or filing of documents with courts or agencies as directed
 - **Business & Employment Document Support:** Notarization and document preparation for business, HR, and employment forms
 - **Digital Court Reporting/Transcription Support:** Non-attorney administrative assistance
 - **Estate Planning Services:** Document notarization and typing for wills, trusts, powers of attorney, and estate planning documents
 - **I-9 Employment Verification:** Employer Section 2 identity verification for remote employees
 - **Field Inspections:** Property photos, occupancy checks, and document delivery
 - **Document Scanning & Digitization:** Full package scanning and same-day upload
 - **Translation Services:** Available starting at \$80
-

3. NOTARY PUBLIC SERVICES — IN-PERSON NOTARIZATIONS

3.1 Identity Verification Requirements

For all in-person notarizations, you must either:

1. **Be personally known to the notary public, OR**
2. **Present one or more forms of valid government-issued photo identification** (such as a state-issued driver's license, passport, military ID, or other acceptable credential)

Legal Authority: Alabama Code § 36-20-73(a) requires the notary public to verify identity through personal knowledge or examination of photo identification.

3.2 Document Requirements

You must:

- Appear in person with the **original document** requiring notarization
- Ensure the document is **complete and legible**
- Ensure **all signature lines are blank** at the time of notarization
- Understand that we will **not notarize documents** we believe to be fraudulent, forged, or unlawful in nature

3.3 Physical Presence Requirement

- You must be **physically present** in the State of Alabama at the time of notarization
- Mobile notarizations are available upon request (travel fees apply—see Fee Schedule in Section 7)

3.4 Willingness & Capacity

By requesting notarization, you represent that you:

- Understand the content and consequences of the document
- Are signing of your own free will without coercion

- Are of sound mind and legal capacity to execute the document
 - Are aware of the penalties for perjury and fraud
 - Have reviewed the document with an attorney (or understand the risks if you have not)
-

4. REMOTE NOTARIZATION SERVICES

4.1 Remote Online Notarization (RON) Eligibility

Parker Signature Soln offers remote online notarization using real-time two-way audio-video communication technology, in full compliance with:

- Alabama Code Section 36-20-73.1
- Alabama Act 2023-548 (SB 322, effective September 1, 2023)

Legal Framework: Alabama Code § 36-20-73.1(d)(2) permits personal appearance through two-way audio-video communication when the notary is physically located in Alabama and the communication is recorded and maintained for seven (7) years.

Eligibility: Remote notarization is available for documents that require an original signature signed in wet ink. Remote notarization may NOT be used for:

- Absentee ballot applications or absentee ballot-related documents
- Documents requiring a wet signature that cannot be transmitted
- Situations where we cannot adequately verify your identity
- Situations where we have reason to believe you are being coerced

4.2 Technology Requirements

To use our remote notarization service, you must:

- Have access to a device with a camera, microphone, and internet connection (computer, tablet, or smartphone)
- Use a stable internet connection capable of real-time two-way audio-video communication
- Be in a location with adequate lighting so the notary can see you and your document clearly
- Complete a test connection 10 minutes before your scheduled appointment

4.3 Identity Verification (Remote)

For remote notarizations, your identity will be verified using one of the following methods, per Alabama Code § 36-20-73.1(e):

Method 1: Personal Knowledge

- The notary public personally knows you

Method 2: Government Identification + Database Check

- You present two valid forms of government-issued identification (at least one with your photo and signature)
- We verify your identity through review of public or classified data sources per § 36-20-73.1(e)(2)(b)

4.4 Physical Location Requirements

- **The notary public (PSS) must be physically located in Alabama** at the time of the remote notarization

- **You (the signer) may be located anywhere;** however, we recommend you understand the laws of your state regarding remote notarization acceptance

4.5 Document Transmission for Remote Notarization

For remote notarizations:

- You will sign the document with wet ink in your own handwriting during the video session
- You must then send the original signed document to Parker Signature Solutions for the notary to apply their original signature and seal
- The notarized document will be returned to you by mail or electronic delivery (per your request)
- **Typical turnaround is 3–5 business days** after receipt of the signed document

4.6 Recording & Record Retention

All remote notarizations are recorded. The recording will:

- Contain the **date and time** of the notarization (§ 36-20-73.1(f)(1))
- Include a **description of the documents** being notarized (§ 36-20-73.1(f)(2))
- Show the **notary's attestation** that they are physically located in Alabama (§ 36-20-73.1(f)(3))
- Document **how your identity was verified**, including clear images of your ID if applicable (§ 36-20-73.1(f)(4) and (5))
- Include a **clear image of you signing** the document (§ 36-20-73.1(f)(6))
- **Be retained in a secure system for a minimum of seven (7) years**, as required by Alabama Code § 36-20-73.1(d)(2)

Important: You acknowledge that the notarization session will be recorded and you consent to this recording by proceeding with a remote notarization.

5. CONFIDENTIALITY & PRIVACY POLICY

5.1 Client Confidentiality

Parker Signature Solutions treats all client information as **strictly confidential** and will not disclose any client personal information, financial data, tax return information, or document contents except:

- With your **written consent**
- **As required by law** (such as to tax authorities, law enforcement, or courts)
- **As required by professional ethics** rules or state/federal regulations
- To **service providers** bound by confidentiality agreements
- To our **legal counsel** if required to defend against a claim

5.2 Tax Return & Financial Information Confidentiality

Tax return information and client financial records are treated as **highly confidential**. We will:

- **Not disclose** tax return information to any third party without written consent
- **Only share** information with authorized representatives (such as a CPA or attorney with power of attorney)
- **Comply with federal tax confidentiality rules** as prescribed by Internal Revenue Code § 7216, which prohibits tax return preparers from knowingly or recklessly

disclosing tax return information or using such information for any purpose other than preparing or assisting in preparing a tax return

Violation of IRC § 7216 is a federal crime carrying penalties of up to \$1,000 in fines and one-year imprisonment.

- **Comply with Alabama Code § 40-2A-10** ("Confidentiality, Disclosure, and Exchange of Tax Returns and Tax Information"), which restricts disclosure of tax return information to only those authorized by law or by written consent of the taxpayer

5.3 Notary Records & Confidentiality

Notary journal records and notarization information are maintained confidentially. Journal entries include only information necessary for the notarization (date, type of act, signer identification method) and do not include unnecessary sensitive identifiers such as full Social Security numbers.

5.4 Data Security

Parker Signature Solutions uses **reasonable physical and electronic safeguards** to protect your information:

- Paper records are stored in **secure, locked locations**
- Electronic records are stored on **encrypted, password-protected systems**
- Access to client information is **limited to authorized personnel only**
- Outdated or unnecessary records are **securely destroyed** per our retention schedule

Important Limitation: We use industry-standard security practices but cannot guarantee absolute security. You acknowledge that electronic communication and data storage carry inherent risks, and you proceed with our services at your own risk.

5.5 Electronic Communication Warning

When you communicate with us by email or text, understand that these communications may not be fully secure. **Do not send sensitive information** (such as full Social Security numbers, bank account numbers, or passwords) via unencrypted email unless you understand the risks.

6. PAYMENTS, FEES & REFUNDS

6.1 Complete Fee Schedule

NOTARY SERVICES

Standard Notarizations:

- In-office notarization: **\$10 per notarial act**
 - Includes: acknowledgments, jurats, promissory notes, bills of sale, affidavits, identity verification, parent consent forms, school forms, etc.

Remote Notarization Options:

- Remote Online Notarization (RON): **\$40 base fee**
 - Includes 1 notarial stamp and secure RON platform access
 - Each additional stamp: **\$15** (maximum 3 stamps total)
 - Note: State fee for RON is \$10 per notarial act (per stamp)
- Remote Ink Notarization (RIN): **\$65 base fee**
 - Includes 1 notarial stamp, secure RON platform, and courier fee
 - Signer signs in wet ink during live video
 - Document mailed/delivered to notary for final notarization
 - Valid in Alabama and accepted by agencies requiring original documents

Mobile Notary Services:

- Mobile notarization: **\$10/ Notarial Act + \$25 base travel fee+ Additional fees may apply.**
 - Travel fees are separate and must be agreed upon in advance
 - Travel fees include mileage, fuel, and scheduling priority
 - Travel fee schedule:
 - Lauderdale County: +\$40
 - Colbert, Limestone, Franklin County: +\$58
 - Lawrence County: +\$87
 - Morgan County: +\$102

Provided Witnesses:

- Standard witness provision: **\$35 per witness**
- For estate planning signings: fees may exceed \$35 depending on complexity and number of witnesses
- *You may provide your own witness at no additional charge if they meet Alabama requirements and have valid identification*

After-Hours & Special Scheduling:

- After-Hours (7:00 PM – 6:30 AM): **\$35**
- Weekend (Saturday & Sunday): **\$20**
- Holiday (State & Federal): **\$40+**

Miscellaneous Fees:

- Failed identity verification fee: **\$25 per signer**
- Specialty facilities fee: **\$50**
- Cancellation/no-show fee: **\$25** (for less than 24-hour cancellation)
- Emergency cancellation fee (less than 1 hour): Full service fees may apply

BOOKKEEPING SERVICES

Monthly Bookkeeping Packages:

- **Basic Monthly Bookkeeping: \$175/month** (Starting rate)
 - Ideal for: Sole proprietors, notaries, caregivers, truckers, barbers, creators
 - Includes: Categorizing transactions (up to 100/month), bank & credit card reconciliation, monthly P&L report, receipt organization, email support
- **Standard Monthly Bookkeeping: \$450/month**
 - Ideal for: Small businesses with regular revenue
 - Includes everything in Basic PLUS: Up to 200 transactions, accounts receivable tracking, accounts payable tracking, monthly balance sheet + cash flow report, monthly financial review call (15 minutes)
- **Full-Service Bookkeeping: \$700/month**
 - Ideal for: Growing businesses with employees/contractors
 - Includes everything in Standard PLUS: Up to 400 transactions, payroll management (up to 5 employees/contractors), quarterly tax estimate reports, end-of-year tax prep support for CPA

Hourly Bookkeeping:

- Hourly rate: **\$50 per hour** (billed in 15-minute increments)

Specialized Bookkeeping Services:

- Catch-Up/Clean-Up Bookkeeping: **\$250/month**
- QuickBooks/Wave/Xero Setup: **\$275** (one-time)
- Payroll Services: **\$150/month**
- 1099 Contractor Filing: **\$20 per contractor**
- Business Budgeting & Forecasting: **\$175/month**
- Receipt Digitization & Organization: **\$75/month**
- Mileage Tracking Setup & Management: **\$40/month**

TAX PREPARATION ASSISTANCE

Individual Tax Services:

- Basic Individual Tax Return (W-2 Only): **\$120**
- Standard Individual Tax Return (W-2 + Credits): **\$150**
- Self-Employed / 1099 Tax Return: **\$200–\$250**
- Amended Tax Return (1040X): **\$175–\$250**

Small Business Tax Services:

- Schedule C (Small Business Filing): **\$200–\$350**
- Business Formation + Tax Setup: **\$150–\$200**

Year-Round Support Services:

- Quarterly Estimated Tax Filing: **\$60 per quarter**

Additional Tax Services:

- Tax Consultation (15–20 minutes): **\$25**
- IRS Transcript Retrieval: **\$30**
- IRS Notice Response Assistance: **\$75–\$125**
- ITIN Application Assistance (W-7): **\$120**
- Same-Day Tax Filing: **+\$35**
- Audit Protection (1 Year): **+\$40**
- Document Organizing: **\$25**

LOAN SIGNING SERVICES (Per Loan Package)

- Refinance Loan Signing: **\$150**
- Buyer Loan Package: **\$175**
- Seller Package Signing: **\$125**
- HELOC Signing: **\$120**
- Loan Modification Signing: **\$100**
- Reverse Mortgage Application: **\$125**
- Reverse Mortgage Final Signing: **\$175**
- Commercial Loan Signing: **\$250**

These charges cover printing, scanning/faxing, number of signers, location, travel, and provision of witness if necessary.

Loan Signing Add-Ons:

- Scan-backs / Document Scanning: **+\$25 per document**
- Document Printing (Dual Sets): **\$40**
- FedEx/UPS Drop-off / Courier Return: **\$10–\$20**
- Witness Provided (if needed): **\$35–\$40 per witness**
- Hybrid Closing (partial e-sign): **\$125**

APOSTILLE SERVICES & FEES

Alabama Apostille Services:

- Express Service (1-2 Business Days): **\$575**
 - Includes 1 apostille/certification, additional apostilles \$75 each
 - Court records: Add \$10 per document
 - Includes PSS service fee, Secretary of State fee, notarization fee, expedite/courier fees
- Rush Service (3-5 Business Days): **\$450**
 - Includes 1 apostille/certification, additional apostilles \$75 each
 - Court records: Add \$10 per document
 - Includes PSS service fee, Secretary of State fee, notarization fee, courier fees
- Standard Service (5-10 Business Days): **\$225**
 - Includes 1 apostille/certification, additional apostilles \$75 each
 - Court records: Add \$10 per document
 - Includes PSS service fee, Secretary of State fee, notarization fee, shipping fees

Corporate / Business Apostille Services:

- Corporate Documents (LLC, INC, EIN letters, certificates): **\$150 each**
- Multi-Document Bundle (3–10 documents): **\$450–\$1,100**
- Registered Agent / Business Client Contract: **\$270**

Embassy / Consulate Legalization (Non-Hague Countries: UAE, Qatar, China, Kuwait):

- State certification: **\$100 per document**
- U.S. Department of State authentication: **\$200 per document**
- Embassy or consulate legalization: **\$450 per document**
- Full legalization package (State + Federal + Embassy): **\$800**

Apostille Courier Fees:

- Apostille Courier (1-2 Documents): **\$85**
- Apostille Courier (3+ Documents): **\$145**
- Return Trip (rejected documents requiring correction): **\$35**

Translation Services: Starting at **\$80**

PARALEGAL & LEGAL DOCUMENT PREPARATION SERVICES

Family Law Documents:

- Uncontested Divorce Packet: **\$275**
- Contested Divorce (documents only): **\$375**
- Child Custody & Visitation Forms: **\$190**
- Child Support Establishment / Modification: **\$125**
- Paternity / Legitimation Packet: **\$175**
- Adoption Forms: **\$285**
- Name Change Application (Adult or Minor): **\$95**
- Contempt Motion: **\$150**
- Parenting Plan Preparation: **\$120**

Estate Planning Documents:

- Simple Will: **\$175**
- Power of Attorney (Medical or Financial): **\$100 each**
- Advance Directive / Living Will: **\$60**
- HIPAA Authorization Forms: **\$40**
- Estate Planning Bundle (Will + POA + Advance Directive): **\$300**

Civil & Small Claims:

- Small Claims Filing Packet: **\$150**
- Answer to Complaint: **\$95**
- Motion to Dismiss / Motion to Compel: **\$185**
- Demand Letters: **\$100**
- Evidence / Exhibit Organization: **\$150**
- Discovery Packet Preparation: **\$250**

Business & Contracts:

- LLC Formation Documents: **\$200**
- Operating Agreement: **\$135**
- EIN Assistance: **\$35**
- Partnership Agreement: **\$175**
- Independent Contractor Agreement: **\$125**
- Cease & Desist Letter (non-attorney version): **\$100**

Real Estate & Landlord-Tenant:

- Residential Lease Agreement: **\$75**
- Eviction Response (Answer): **\$150**
- Notice to Vacate / Pay or Quit: **\$65**
- Security Deposit Demand Letter: **\$45**
- Rent Increase / Rent Dispute Documents: **\$75**

Expungement & Record Clearing:

- Expungement Petition Packet: **\$185**
- Record Sealing Packet: **\$225**
- Fee Waiver Preparation: **\$30**
- Court Correspondence Letters: **\$45**

Immigration Form Assistance (Forms Only):

- Green Card Renewal (I-90): **\$175**
- Adjustment of Status (I-485): **\$300**
- Naturalization Application (N-400): **\$250**
- Work Permit (EAD): **\$85**
- Affidavit of Support (I-864): **\$140**

Administrative & Consumer Rights:

- CFPB Complaints: **\$55**
- Attorney General Complaints: **\$75**
- Dispute Letters (billing, insurance, fraud): **\$75**
- Debt Validation Letter: **\$35**
- Insurance Dispute Packet: **\$120**

Pro Se (Self-Represented) Assistance:

- Form Selection & Filing Guidance: **\$60**
- Step-by-Step Filing Instructions: **\$75**
- Document Review / Check for Errors: **\$40**
- Court Process Coaching (non-legal advice): **\$60/hour**

BUSINESS & EMPLOYER SERVICES

- I-9 Employment Verification (Non-Notary): **\$50**
- Loan Application Assistance (No Legal Advice): **\$75**
- Field Inspections: **\$95**

6.2 Payment Methods

We accept:

- Cash
- Check
- Credit card (Visa, Mastercard, American Express)
- Electronic bank transfer (ACH)

6.3 Payment Due & Invoicing

- **For notarizations:** Payment is due at the time of service (before notarization)
- **For ongoing bookkeeping/tax services:** Invoice provided upon project completion or monthly (for ongoing engagements); payment due within **15 days of invoice date**
- **Delinquent payments:** A late fee of **\$25 plus 1.5% monthly interest** will be charged for invoices unpaid after 15 days

6.4 Retainers & Deposits

For larger projects or ongoing relationships, we may require a retainer or deposit:

- Retainer amount determined on case-by-case basis
- Retainer will be held in a separate business account
- Retainer will be credited toward your final invoice
- Unused retainer will be refunded within 30 days of project completion

6.5 Refund Policy

Notarizations:

- Notarization fees are **non-refundable** once the notarization is complete
- If you cancel before the notarization occurs: **Full refund provided**
- If you cancel a remote notarization after the video session but before returning the signed document: **50% refund provided**

Bookkeeping & Tax Services:

- Fees for services already rendered are **non-refundable**
- If you cancel before services begin: **Full refund provided**
- If you cancel mid-project: You will be **billed for work completed to date**

Document Preparation:

- Fees for document preparation are **non-refundable** after work has commenced
- Cancellations before work begins: **Full refund provided**

Travel, Courier & Special Fees:

- Travel fees, courier fees, and specialty facility fees are **non-refundable** once travel begins
- No-show or failed verification fees apply when a signer is unable to present valid ID or refuses to sign
- Government delays, mail delays, or third-party decisions are outside PSS control

6.6 Fee Changes

Parker Signature Solutions reserves the right to adjust fee schedules with **30 days' notice**. Current clients will be notified of changes by email or phone.

7. SCHEDULING, CANCELLATIONS & NO-SHOWS

7.1 Appointment Scheduling

Appointments can be scheduled by:

- Phone: (256) 272-1843
- Website: www.parkersignaturesolutions.com
- Email: info@parkersignaturesolutions.com
- Text: (256) 272-1843

Scheduling Requirements:

- For notarizations: Appointments are available by request; same-day service may be available
- For bookkeeping/tax services: Appointments must be scheduled at least **2 business days in advance**
- For remote notarizations: Appointments must be scheduled at least **24 hours in advance**
- For document preparation: A consultation is required first (30 minutes); follow-up appointments as needed

7.2 Cancellations & Rescheduling

- **With 24+ hours' notice:** Cancellations allowed without penalty; rescheduling allowed without penalty
- **With less than 24 hours' notice:** Cancellation fee of **\$25** will be charged
- **Emergency cancellation (less than 1-hour notice):** Full-service fees may apply

7.3 No-Show Policy

If you miss a scheduled appointment without canceling (a "no-show"):

- You will be charged a **no-show fee of \$50**
- This fee is due before rebooking future appointments
- **Two no-shows in a 12-month period** may result in termination of our service relationship

7.4 Our Cancellation Policy

Parker Signature Solutions reserves the right to cancel or reschedule appointments with **48 hours' notice** due to illness, emergency, or other unforeseen circumstances. We will make every effort to reschedule at your earliest convenience.

7.5 Emergency & After-Hours Appointments

Emergency and after-hours appointments (outside standard hours in Section 1.3) may be granted on a case-by-case basis for notary, document signing, or other time-sensitive services. Such appointments may be subject to additional travel, convenience, or expedited-service fees, which will be disclosed in advance per Section 6.1.

If PSS agrees to an emergency or after-hours appointment and you cancel or fail to appear, the cancellation and no-show provisions apply, and any special fees disclosed as non-refundable will be retained.

Important: Clients understand that emergency availability is not guaranteed and may be limited by legal requirements governing notarial acts and remote services in Alabama.

8. RECORD RETENTION & DOCUMENT STORAGE

8.1 Retention Schedule

Parker Signature Solutions retains client records as follows:

- **Notary Records:** 7 years minimum (including notary journal and remote recording if applicable)
- **Tax Return & Bookkeeping Records:** 7 years minimum (to align with federal IRS record retention requirements)
- **Document Preparation Records:** 3 years minimum or as otherwise required by law
- **General Client Files:** 3 years minimum after last service date

8.2 Record Format & Storage

Records are maintained in:

- **Paper format** (filed in secure, locked locations)
- **Electronic format** (encrypted, password-protected systems)
- Or a combination of both

Records are accessible by **authorized personnel only**.

8.3 Destruction of Records

After the retention period expires, records will be securely destroyed by:

- **Shredding** (for paper documents)
- **Secure electronic deletion** (for digital files)
- Other secure disposal methods

We will **not return original client documents** unless specifically requested in writing before the retention period ends.

8.4 Copies & Document Requests

Clients may request copies of their documents at any time:

- Standard black-and-white copies: **\$0.25 per page**
- Certified notary copies: **\$5 per page**
- Requests should be made in writing and will be fulfilled within **5 business days**
- A fee invoice will be provided before copies are released

9. LIABILITY LIMITATIONS & DISCLAIMERS

9.1 Master Disclaimer (Covers All Services)

Parker Signature Solutions ("PSS") provides notary services, mobile notary services, apostille facilitation, general document assistance, tax preparation, bookkeeping, business services, and administrative support.

PSS is not a law firm, and no employee, contractor, or representative of PSS is an attorney licensed to practice law in the State of Alabama.

Nothing provided by PSS—whether written, verbal, or digital—**should be considered legal, tax, immigration, or financial advice.** All services are strictly administrative, clerical, or notarial in nature unless otherwise specified by law.

By using any PSS service, the client agrees that:

- PSS does not represent clients in court
- PSS does not provide legal interpretation, strategic recommendations, or legal rights analysis
- PSS does not guarantee approval of any document submitted to a government agency
- PSS is not responsible for decisions made by courts, government agencies, lenders, or third parties
- All fees are service fees only, and government or third-party fees may apply

Clients are encouraged to consult an Alabama-licensed attorney or CPA for legal or tax advice.

9.2 Service-Specific Disclaimers

9.2.1 Notary Public Services Disclaimer

Governing Laws (Required by Alabama):

- Ala. Code §§ 36-20-70 through 36-20-75 — Alabama Notary Public Act
- Ala. Code § 36-20-73.1 — Remote Online Notary (RON)
- Ala. Code § 36-20-75 — Notary fees (maximum \$10 per notarization)
- Ala. Admin. Code 820-2-1-.14 — Notary regulations

Mandatory Non-Attorney Disclosure (Alabama):

Parker Signature Soln is not an attorney and cannot give legal advice, explain legal rights, interpret legal documents, or tell you how to complete a document. If you need help deciding what to sign, which document to use, or your legal rights, please consult an attorney.

Notary Service Limitations:

- Notaries may only verify identity, witness signatures, and complete notarial certificates
- Notaries cannot provide legal advice or prepare legal documents unless the notary is also a licensed attorney
- Notaries cannot notarize incomplete or blank documents
- Notaries must refuse service if a signer lacks identification, appears coerced, or does not understand the document

RON / RIN Disclosure:

- Remote Online Notarization (RON) follows Ala. Code § 36-20-73.1, requiring real-time audio-video communication, identity proofing and credential analysis, and electronic notarization platform compliance
- Remote Ink Notarization (RIN) follows Alabama's emergency acceptance and agency-specific acceptance rules. Final acceptance is determined by the receiving institution

9.2.2 Mobile Notary & Travel Fee Disclaimer

- Alabama law limits notarial fees to \$10 per notarization
- Travel fees are NOT notarial fees and must be agreed to in advance (allowed under Alabama law)
- Travel fees compensate mileage, fuel, time, and priority scheduling
- Travel fees are non-refundable if the signer fails identity verification or refuses to sign

9.2.3 Apostille & Authentication Services Disclaimer

Parker Signature Soln is not the Alabama Secretary of State and does not issue apostilles. PSS acts as a courier, facilitator, and document preparation assistant only.

Client Responsibilities:

- The client is responsible for ensuring the receiving country will accept the documents
- Processing times are estimates and depend on the Alabama Secretary of State and U.S. Department of State
- PSS is not liable for delays caused by government offices, mailing carriers, or consulates

Legal Reference:

- Hague Apostille Convention (1961)
- Alabama Secretary of State Apostille Division Rules

9.2.4 Loan Signing Services Disclaimer

Parker Signature Soln is not a mortgage broker, loan officer, attorney, or financial advisor. As a Certified Notary Signing Agent, PSS may:

- ✓ Verify identity
- ✓ Witness signatures
- ✓ Ensure documents are signed/dated correctly
- ✓ Return completed loan packages

PSS may NOT:

- ✗ Explain loan terms, interest rates, disclosures, rescission rules, or lender decisions
- ✗ Give legal or financial advice
- ✗ Recommend whether a borrower should sign

These restrictions comply with:

- Ala. Code § 34-3-6 (Unauthorized Practice of Law)
- CFPB signing guidelines

9.2.5 Bookkeeping Services Disclaimer

PSS provides administrative bookkeeping only. PSS is not a CPA firm and does not provide:

- Audit or assurance services
- GAAP compliance certification
- IRS representation
- Financial advising or investment advice

All bookkeeping is prepared based on information provided by the client. Clients are responsible for accuracy of source documents.

9.2.6 Tax Preparation Services Disclaimer

Parker Signature Soln is not a CPA or tax attorney. Tax preparation follows IRS rules for paid preparers.

IRS Circular 230 Required Disclosure:

PSS cannot represent clients before the IRS unless permitted by IRS regulations (e.g., certain returns allow limited representation). Advice provided during tax preparation is not binding legal or tax advice.

Client Responsibilities:

- Providing accurate documents
- Reviewing returns before filing
- Responding to IRS notices

9.2.7 Paralegal & Document Preparation Services Disclaimer

Parker Signature Soln is not a law firm. No one at PSS is an attorney licensed to practice law in Alabama.

Required Alabama UPL (Unauthorized Practice of Law) Disclosure:

Under Ala. Code § 34-3-6, only licensed attorneys may:

- Provide legal advice
- Interpret statutes
- Tell clients what forms they need
- Represent clients in court
- Prepare legal strategies

PSS Provides Only:

- ✓ Typing
- ✓ Document preparation based on client instructions
- ✓ Clerical assistance
- ✓ Form-filling
- ✓ Organizational services

PSS Does NOT:

- ✗ Give legal advice
- ✗ Tell clients which forms to file
- ✗ Explain legal outcomes
- ✗ Draft custom pleadings requiring legal expertise
- ✗ Represent clients in hearings or court

Clients are advised to consult an attorney for legal advice.

9.2.8 Immigration Form Assistance Disclaimer

PSS is not an immigration attorney and does not provide legal immigration representation. Required under 8 CFR § 1003.102:

PSS may only:

- ✓ Translate or type information
- ✓ Assist with forms using information provided directly by the client

PSS may not:

- ✗ Provide immigration advice
- ✗ Recommend immigration strategies
- ✗ Interpret immigration law
- ✗ Represent clients before USCIS

9.2.9 Business Services & I-9 Verification Disclaimer

I-9 Verification is a non-notarial employer service. PSS does not determine work authorization—PSS only reviews documents presented by the employee as required by law.

Employers retain full responsibility for:

- Compliance
- Hiring decisions
- Record keeping

9.2.10 Field Inspection Disclaimer

PSS performs inspections strictly for documentation purposes. PSS does not guarantee:

- Occupancy
- Property condition
- Safety
- Code compliance

Findings represent observations only and are not professional real estate, engineering, or legal evaluations.

9.3 No Warranties & Limitation of Liability

Parker Signature Solutions provides services on an "as-is" basis without warranties of any kind, either express or implied. We do not guarantee:

- That notarized documents will be accepted by all third parties
- That tax return information will be accepted by the IRS
- That documents prepared by us will be legally enforceable
- That bookkeeping records are 100% accurate (we recommend CPA review for tax purposes)
- That we have not made errors in document preparation

To the maximum extent permitted by law, Parker Signature Soln' liability for any claim, loss, or damage arising from our services is limited to the amount paid for those specific services (not to exceed \$500 per incident).

Parker Signature Solutions is not liable for:

- Consequential damages
- Lost profits or business opportunity
- Emotional distress or reputational harm
- Errors or omissions in client-provided information
- Rejection of documents by third parties
- Tax penalties or interest assessed by the IRS (attributable to client error or changes in law)
- Any loss resulting from your failure to consult an attorney

9.4 Error Reporting & Resolution

If you believe an error has been made in our services:

1. **Notify us in writing within 14 days of discovery**
2. **Provide specific details about the error**
3. We will investigate and may offer to correct the error at no charge (if correctable)
4. If the error cannot be corrected or resulted from client-provided information, you agree to limit recovery to fees paid

9.5 No Legal Advice Disclaimer

Nothing in our communications should be construed as legal advice. Any responses to frequent questions are for informational purposes only and do not create an attorney-client relationship. **You must consult a licensed attorney for legal advice.**

9.6 Payment, Refund, & Cancellation Disclaimer

- Travel fees, courier fees, and specialty facility fees are non-refundable once travel begins
- No-show or failed verification fees apply when a signer is unable to present valid ID or refuses to sign
- Government delays, mail delays, or third-party decisions are outside PSS control

9.7 Privacy & Record keeping Disclaimer

PSS follows Alabama notary record keeping requirements and federal privacy guidelines. Client information is used only for service completion and is never sold or shared except when legally required.

10. DISPUTE RESOLUTION & COMPLAINTS

10.1 Informal Resolution

If you have a dispute with Parker Signature Soln:

1. Contact us by phone or email with a detailed description of the issue
2. We will respond within **5 business days**
3. We will attempt to resolve the matter informally

10.2 Written Complaint

If informal resolution is unsuccessful:

1. Submit a written complaint to Parker Signature Soln with all relevant details
2. We will investigate and respond within **15 business days**
3. Our response will include our findings and any offered remedy

10.3 Escalation & External Complaints

If you are not satisfied with our response, you may:

- Request escalation to our manager (if applicable)
- **For Notary Complaints:** Contact the Alabama Secretary of State's Office of Notaries Public. Notary complaints are handled under Alabama Code § 36-20 and may result in disciplinary action against the notary's commission.
 - Alabama Secretary of State
 - Office of Notaries Public
 - <https://www.sos.alabama.gov/>
 - Phone: (334) 242-7200
- **For Unauthorized Practice of Law Complaints:** Contact the Alabama State Bar
 - Alabama State Bar
 - <https://www.alabar.org/>
 - Phone: (334) 269-1515
 - Complaints regarding unauthorized practice of law are handled under Alabama Code § 34-3-6
- **For Federal Tax Law Violations:** Report to the Internal Revenue Service
 - IRS Criminal Investigation Division
 - <https://www.irs.gov/>
 - Complaints regarding federal tax law violations (IRC § 7216) may be reported to the IRS
- File a complaint with the **Better Business Bureau (BBB)**
- Pursue remedy through **small claims court** (for claims under \$6,000 in Alabama per Alabama Code § 12-12-1)
- Pursue remedy through **civil litigation** (for larger claims)

10.4 Binding Arbitration (Optional)

For disputes exceeding small claims court jurisdiction, both parties agree to attempt **binding arbitration** before pursuing litigation. Arbitration will be conducted under rules agreed upon by both parties or through the American Arbitration Association (AAA).

11. TERMINATION OF SERVICES

11.1 Termination by Client

You may terminate our services at any time by providing **written notice**. You will be billed for services rendered through the date of termination.

11.2 Termination by Parker Signature Solutions

We may terminate our services or refuse to serve you if:

- You fail to pay fees after **30 days past due**
- You request that we perform services we believe to be **illegal or unethical**
- We have reason to believe you are using our services for **fraudulent purposes**
- You treat our staff with **disrespect or abuse**
- **Two no-show appointments occur within 12 months**
- You violate any **material term of this policy**

We will provide **written notice of termination with at least 5 business days' notice** (except in emergency situations).

11.3 Return of Records Upon Termination

Upon termination, we will return or provide copies of your records (subject to our retention policy and any outstanding fee balance). **Original documents will be held for 30 days after termination**; after that, they will be securely destroyed per our retention schedule.

12. POLICY CHANGES & UPDATES

Parker Signature Soln reserves the right to modify this policy at any time. Changes will be effective upon posting to our website or upon notice to existing clients (by email, phone, or mail).

Continued use of our services after notice of changes constitutes your acceptance of the modified policy. We recommend reviewing this policy periodically for updates.

Current Version: December 2025
Next Review Date: December 2026

13. ACKNOWLEDGMENT & AGREEMENT

By engaging Parker Signature Solutions for any service, you acknowledge that you:

- Have read and understood this entire agreement
- Agree to all terms and conditions herein
- Understand your rights and obligations as a client
- Understand the limitations of our services (especially that we are not attorneys)
- Agree to pay all fees due for services rendered
- Consent to record remote notarizations and retain that recording per our policy
- Understand that we are not responsible for third-party decisions regarding document acceptance
- Have been given the opportunity to consult with an attorney if needed

14. REGULATORY RESOURCES & COMPLAINTS

14.1 For Notary Complaints

Alabama Secretary of State
Office of Notaries Public
<https://www.sos.alabama.gov/>
Phone: (334) 242-7200

Notary complaints are handled under Alabama Code § 36-20 et seq. and may result in disciplinary action against the notary's commission.

14.2 For Unauthorized Practice of Law Complaints

Alabama State Bar
<https://www.alabar.org/>
Phone: (334) 269-1515

Complaints regarding unauthorized practice of law are handled under Alabama Code § 34-3-6.

14.3 For Federal Tax Law Violations

Internal Revenue Service
Criminal Investigation Division
<https://www.irs.gov/>

Complaints regarding federal tax law violations (IRC § 7216) may be reported to the IRS.

15. FINAL DISCLAIMER

This operational agreement and master policy are provided for informational purposes. For specific legal questions, consult a licensed Alabama attorney. Parker Signature Solutions is not a law firm and does not provide legal services.

16. CONTACT INFORMATION

Parker Signature Soln

Phone: (256) 324-4909

Website: www.parkersignaturesolutions.com

Email: info@parkersignaturesolutions.com

Text: (256) 324-4909

Service Area: Alabama (All Counties)

Owner: Marterrious Parker

This comprehensive Operational Agreement combines and integrates all policies, pricing structures, and disclaimers from Parker Signature Solutions. It is effective as of December 2025 and supersedes all previous separate policies.

All clients and service users are required to acknowledge understanding of these terms prior to engaging services.