

1 INTRODUCTION

Welcome to the services provided by CRAYLINK LLC (D.B.A. CrayNotary) ("Company," "we," "our," or "us"), an Arizona limited liability company with its principal place of business in Chicago, Illinois. These Terms of Service ("Terms") govern your access to and use of our services. By accessing or using our services, you agree to be bound by these Terms. If you do not agree, please do not use our services.

These Terms incorporate by reference the CrayLink LLC Privacy Policy and the CrayLink LLC Biometrics and Recording Retention Policy, both of which are available upon request and at our principal office address.

2 SERVICE AVAILABILITY

CrayLink LLC provides our services principally in the State of Illinois. Our contractors and partners may provide services in other states, territories, or countries where permitted by law. Our principal address is 730 West Lake Street, Suite 189, Chicago, Illinois 60661, United States.

We reserve the right to refuse service at our discretion in accordance with applicable state laws, professional standards, and our internal policies. We do not guarantee service availability in all geographic areas or at all times.

3 FEES AND PAYMENT

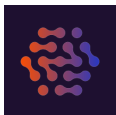
Fee Schedule: Fees for our services are as follows and are subject to change with notice:

Service	Fee
Online Notarization	not to exceed \$25 per act
In-Person Notarization	not to exceed \$5 per act
Closing package e-signature fees	not to exceed \$350 per package
Witness fee	not to exceed \$50 per witness act
Miscellaneous services	as priced

Payment Methods: Payment may be made by Mastercard, Visa, American Express, Discover, Zelle, Interac e-Transfer, UK Faster Payments, SEPA bank transfer, or check. Card payments are processed by Stripe, Inc. Interac e-Transfer, UK Faster Payments, and SEPA transactions are processed by Airwallex (US) LLC. Invoicing and ACH facilitation are managed through Mercury Technologies, Inc., in partnership with Choice Financial Group.

If you prefer not to subject your payment information to the policies of third-party payment processors, you may pay by check made payable to CrayLink LLC and mailed to 730 West Lake Street, Suite 189, Chicago, Illinois 60661, United States. Check payments are fee-free.

Processing Fees: A payment processing fee of no more than 5% may be applied to your invoice depending on the payment method selected.



Payment Due Date: All payments are due within seven (7) days of service delivery, unless otherwise agreed upon in writing. Failure to pay within this period will result in a late fee of \$25, plus an additional \$35 for every 30-day period the payment remains outstanding.

Chargebacks and Disputes: You agree to contact us directly to resolve billing disputes before initiating a chargeback with your financial institution. Unsubstantiated chargebacks may result in suspension of services and referral to collections.

4 PRIVACY, DATA, AND AI PROCESSING

We take the privacy and security of your personal and sensitive information seriously. By using our services, you consent to the collection, use, and sharing of your information as described in our Privacy Policy.

Artificial Intelligence: CrayLink LLC uses AI-assisted tools provided by our AI service partners to support internal operations such as scheduling, communications, and document support. AI tools do not replace the judgment of our notaries or administrative staff, and no AI system makes legally determinative decisions about your notarization or identity. You acknowledge that certain non-sensitive operational data may be processed through AI systems in connection with your service request. For details on our AI partners, see our Privacy Policy.

It is your responsibility to ensure the accuracy of all information you provide during the service process. These Terms are subject to change. Continued use of our services constitutes acceptance of the most current version.

5 DISPUTE RESOLUTION

Any dispute, claim, or controversy arising out of or relating to these Terms or our services shall be governed by the laws of the State of Illinois. The parties agree that venue for any legal proceedings shall be exclusively in the state or federal courts of Cook County, Chicago, Illinois, and each party irrevocably waives any objection to personal jurisdiction or venue in those courts.

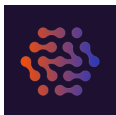
6 DISCLAIMER: NOT A LAW FIRM

6.1 Not a Law Firm

CRAYLINK LLC is not a law firm. Our services do not constitute legal advice or legal representation. Although one or more of our notaries may individually hold law licenses, in their capacity as notaries for CrayLink LLC they do not and cannot provide legal counsel to clients. Any information provided during the course of our services is informational only and is not a substitute for advice from a licensed attorney.

6.2 Accuracy of Information

We strive to maintain accurate and current information, but we do not guarantee the accuracy, completeness, or suitability of any information provided during the service process or on our website or marketing materials. Any reliance on such information is at your own risk.



6.3 Contractor Liability

CRAYLINK LLC shall not be liable for inaccurate information, errors, or omissions caused by independent contractors or third-party partners involved in our services. We are not responsible for the independent acts, advice, or omissions of any contractor engaged in providing our services.

6.4 AI Tool Limitations

AI-assisted content produced in connection with our services may contain errors, omissions, or inaccuracies. CrayLink LLC does not warrant the accuracy of any AI-generated output. All AI-assisted content used in connection with your services is reviewed by a human representative; however, you should independently verify any information relevant to a legal or financial decision.

6.5 Seek Legal Counsel

It is your responsibility to obtain legal advice from a qualified and licensed attorney for any matter requiring legal interpretation, strategy, or representation. CrayLink LLC strongly encourages you to consult with an attorney before signing or notarizing legally significant documents.

7 LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, CRAYLINK LLC'S TOTAL LIABILITY TO YOU FOR ANY CLAIM ARISING FROM OR RELATED TO THESE TERMS OR OUR SERVICES SHALL NOT EXCEED THE TOTAL FEES PAID BY YOU TO CRAYLINK LLC IN THE THREE (3) MONTHS PRECEDING THE CLAIM. IN NO EVENT SHALL CRAYLINK LLC BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES.

8 GOVERNING LAW

These Terms are governed by and construed in accordance with the laws of the State of Illinois, without regard to conflict of law principles. Although CrayLink LLC is organized under the laws of the State of Arizona, the parties expressly agree that Illinois law governs this agreement and that exclusive venue lies in the state or federal courts of Cook County, Chicago, Illinois. Each party irrevocably submits to the personal jurisdiction of those courts and waives any objection based on improper venue or inconvenient forum.

9 CHANGES TO THESE TERMS

We reserve the right to modify these Terms at any time. Changes will be effective upon posting. Your continued use of our services after any modification constitutes your acceptance of the updated Terms. If you do not agree with any update, please discontinue use of our services and notify us in writing.

Last Updated: April 17, 2026