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First chapter only

The Mobile Notary Workbench

Pricing, Client Acquisition, Travel Math, Invoice Tracking, and
Signing-Service Survival for New Notaries

The Mobile Notary Workbench

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1

Your State Rules, Commission, Insurance, and Scope

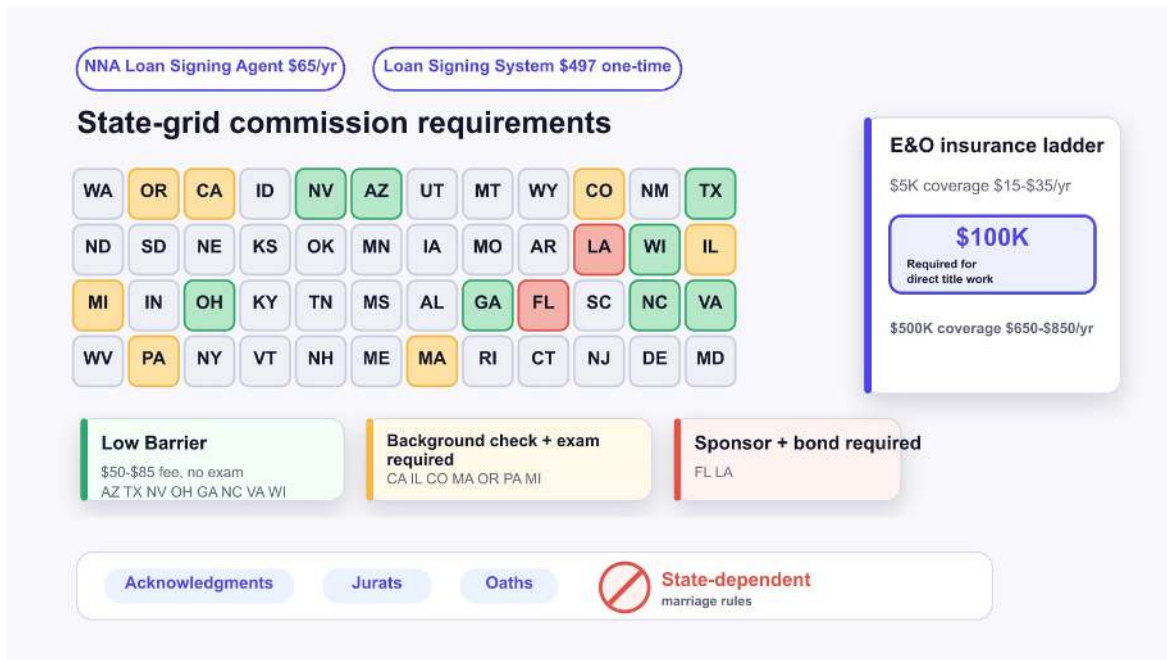


Figure 1. A state grid sorts notary commission barriers into three tiers — low-barrier states (\$50–\$85 fee, no exam), background-check-plus-exam states, and sponsor-plus-bond states (FL, LA) — beside an E&O insurance ladder where direct title work requires \$100K coverage and the NNA Loan Signing Agent credential runs \$65 a year

1.1 Welcome to the Most Misunderstood Side Hustle in America

I am going to start this book the way I wish someone had started a book for me seven years ago. You did not buy a magic license to print money. You bought a state-issued authority to witness signatures and administer oaths, and now the job is to figure out how to monetize that authority in a country where most people do not know what a notary actually does. The certification was the easy part. What comes next is the part the YouTube videos skipped.

You are reading this because you are either freshly commissioned or six months in and discovering that the loan signings paying \$125 a stop are not landing in your inbox. The signing services on your phone are throwing \$30 jobs at you 22 miles away with a 60-minute scanback turnaround. You did the math last Tuesday and realized you cleared \$14.50 after fuel and toner. Something is wrong, but it is not your work ethic.

\$90,000

annual gross revenue achievable by a full-time mobile notary in a top-25 metro who has cracked the direct-client pipeline¹

The thing nobody tells new notaries: signing services exist to extract margin between you and the title company. They sell convenience to title escrow officers (one phone call, one invoice, one vendor) and take 30 to 50 percent of the fee for that convenience. The escrow officer would happily pay you direct and skip the middleman if she knew you existed and trusted you would not embarrass her in front of her buyer. The entire rest of this book is the operational playbook for becoming that notary.

1.2 The Commission Itself: Not All States Are Equal

Before you do anything else, understand your state's commission rules cold. Skipping this step is how new notaries end up with rejected packages, voided commissions, and in the worst case, charges of unauthorized practice of law. Your state's secretary of state website is the source of truth. Read it. Bookmark it. Re-read it once a year.

The country splits roughly into four tiers based on how strict the commission process is:

Tier	Example States	Comm. Fee	Renewal
Low barrier	FL (sponsor), AZ, TX, NV, OH	\$50–\$85	4 yrs
Standard	GA, NC, VA, PA, TN, MI, WI	\$50–\$120	4–6 yrs
Background check required	CA, IL, CO, MA, OR	\$95–\$200	4 yrs
Sponsor + bond required	FL (\$7,500 bond), LA	\$100–\$200	4 yrs

¹National Notary Association, "2024 NSA Compensation Survey," median for full-time NSAs with 4+ years of direct title work.

California requires fingerprinting (Live Scan, roughly \$70), a state-administered written exam (\$40), and a \$15,000 surety bond on top of the commission fee. The full California stack runs \$300–\$450 to get commissioned. Florida requires a registered sponsor (your employer or a notary association) to apply on your behalf and a \$7,500 bond. Arizona is one of the most permissive: \$43 commission fee, no exam, no fingerprinting, no bond unless you want one. Same job description, wildly different barrier to entry.

Warning

The strict states are not punishment — they are barrier-to-entry, and that barrier is your friend once you are commissioned. California has roughly 220,000 active notaries serving 39 million people. Arizona has 130,000 active notaries serving 7 million. Per capita supply matters more than the commission fee for your future direct-client pipeline. The harder your state was to get into, the less competition you face.

1.3 The E&O Insurance Question

E&O (errors and omissions) insurance covers you if a signing goes wrong — a wrong date, a missing initial, a botched acknowledgment — and the lender or title company comes back for damages. Your state-mandated surety bond protects the public from your misconduct (it pays them, then chases you for repayment). E&O protects *you*. Different things. You need both.

Coverage Amount	Annual Cost	When to Buy It
\$5,000 (minimum)	\$15–\$35	Hobby/occasional notarizations only
\$15,000–\$25,000	\$50–\$95	General signing services work
\$50,000	\$135–\$185	Loan signings, more than 5 per week
\$100,000	\$220–\$285	Direct title/escrow work, attorneys
\$500,000	\$650–\$850	Real-estate-focused full-time NSA

Most signing services (Snapdocs, Coast2Coast, Nationwide Notary, ServiceLink) require minimum \$25,000 E&O before they will assign you. Most title companies want to see \$100,000 minimum on your application. NotaryRotary, NotaryCafe, and the NNA all sell E&O policies as part of their membership bundles. Notary Public Underwriters (NPU) is the largest dedicated E&O underwriter in the industry and is what 70 percent of active signing agents carry.

Pro Tip

Buy at least \$100,000 in E&O coverage before you make your first direct-client outreach. Escrow officers will absolutely ask. "We carry \$100K in E&O through NPU" on the second line of your introduction email signals you are not a hobbyist. The annual premium difference between \$25K and \$100K is roughly \$135 — about one direct signing fee. Cheapest credibility purchase you will ever make.

1.4 The Loan Signing Agent Designation

A notary is licensed by your state to witness signatures. A loan signing agent (NSA, also called LSA) is a notary who has been trained and certified to handle real-estate loan document packages — a 90 to 150 page stack with very specific protocol around what you can and cannot explain to the borrower. The certification is not legally required in most states, but title companies will not hire you without it.

The two recognized certifications:

Certification	What It Includes	Annual Cost
NNA Loan Signing Agent (LSA)	Exam, background check, listing in Signing Agent directory	\$65–\$129
Loan Signing System (LSS) Certification	Training program by Mark Wills (industry-standard course)	\$497 one-time
NotaryCafe Certified Signing Agent	Training + listing in NotaryCafe directory	\$159/yr
National Notary Public's NSA program	Older program, less broadly recognized in 2026	\$95/yr

The NNA designation is non-negotiable for any signing services and most title companies. The Loan Signing System (LSS) certification by Mark Wills is the most common training program — not technically required, but having “LSS Certified” in your bio improves direct-client conversion meaningfully. Many notaries do both: NNA for the directory listing and credibility badge, LSS for the actual training.

\$65

annual cost of NNA Signing Agent listing — the single highest-ROI marketing spend a notary can make if you do not already have one

1.5 The I-9 and Immigration Form Trap

The I-9 Employment Eligibility Verification form is a federal employment document that requires the employer (or their designee) to physically inspect the employee's identity

documents. An employer may designate any person it chooses to complete Form I-9 Section 2 on its behalf (including but not limited to a notary)—I-9 completion is not a notarization. A few states regulate notaries who act as immigration consultants, so check your state's rules.

This is where new notaries get into trouble: they assume because they are a notary, they can “notarize” an I-9. **The I-9 is not a notarial act.** You are acting as an authorized representative of the employer, signing as a witness to document inspection. Your notary stamp does *not* go on it. If you stamp it, you have committed an unauthorized practice and the form is invalid.

Warning

Never use your notary stamp on an I-9 unless your state explicitly permits it (only Texas does, in some interpretations). Sign Section 2 as the authorized representative. Print your name. Date it. Do not stamp. This single mistake voids the document and exposes you to liability. Charge \$25–\$50 for I-9 representative service — it is a side category but a steady one for new notaries building experience.

1.6 What You Can Actually Notarize

Your state's authorized notarial acts list defines your scope. The common acts in all 50 states:

- **Acknowledgments** — you witness the signer acknowledging they signed a document (most common)
- **Jurats** — you witness the signer swearing the contents of a document are true under oath
- **Oaths and affirmations** — you administer an oath or affirmation

- **Copy certifications** — you certify a copy is a true copy of an original (not legal in all states for all documents)
- **Signature witnessing** — you witness signing (used in TX and some other states instead of acknowledgments)

Acts that some states permit and others do not:

- **Marriages** — only in FL, ME, NV, SC, MT, and TN (your state may not allow this even if these do)
- **Apostilles** — you never issue apostilles (that is a state-level function); you provide the underlying notarization
- **Electronic notarizations (eNotary)** — 44 states permit; rules vary widely
- **Remote online notarization (RON)** — 41 states permit as of 2026; separate certification often required

Read your state's full list before you take a job you do not understand. Refusing a job you are not authorized for is good professional practice; doing it anyway is how commissions get revoked.

1.7 The Recordkeeping Rules

Most states require notaries to keep a journal of their notarial acts. Some require it by statute (California, Colorado, Nevada, Texas, Oregon, Arizona, Pennsylvania), some require it only for certain acts, and some leave it optional but strongly recommend it. **Keep one regardless of what your state requires.** The journal is your defense if a notarization is ever challenged.

Journal Element	Notes
Date and time of notarization	Required everywhere a journal is required
Type of notarial act	Acknowledgment, jurat, oath, etc.
Type of document	Loan modification, POA, affidavit, etc.
Signer name and address	As shown on government ID
ID type and number	Driver license, passport, etc.; some states require partial number only
Signer signature	Required in CA, FL, others
Signer thumbprint	Required in CA for some acts
Fee charged	Required where journal-keeping is statutory

NotaryGadget, NNA Journal, and SignWise all sell digital journals that meet state requirements. A paper journal from NotaryRotary works equally well and is what most veterans use. The key discipline: do not bunch up entries at the end of the day. Fill in each line at the time of the notarization, in the signer's presence.

1.8 The Realistic Income Picture

I will close this chapter with the honest numbers. The Loan Signing System publishes data each year on notary income distribution. The 2024 numbers, lightly cleaned:

Income Bracket	% of Active NSAs	Hours/Week
Under \$10K (hobby)	47%	1–5
\$10K–\$30K (side hustle)	28%	8–15
\$30K–\$60K (part-time pro)	15%	18–28
\$60K–\$100K (full-time)	8%	32–45
Over \$100K (specialist)	2%	40–50

The bottom 75% of notaries earn under \$30K a year because they are doing this on the side and they are taking signing-service work almost exclusively. The top 10% — the ones who built a direct-client pipeline — are clearing \$60K to \$120K on the same number of weekly hours. The difference is not skill at notarizing. It is operational discipline at running a business. That is what the next eight chapters build.

Case Study

The Realtor's Wife Who Built a \$78K Side Business

A real-estate agent's spouse in Phoenix got commissioned in early 2022, joined the NNA, took the Loan Signing System course, and started accepting signing-service jobs from Snapdocs and Coast2Coast in March. Six months in she was averaging \$1,400 a month working roughly 18 hours a week — net of fuel and toner, closer to \$1,000. She switched her time allocation: spent two hours a week on direct outreach to title and escrow offices in her zip cluster, using the exact playbook in Chapter 8 of this book. Twelve months later, 70 percent of her revenue came from direct work at \$120–\$150 per signing. Annual net cleared \$78K on roughly the same 18 hours a week. The signing-service work became the filler she took on slow weeks, not the core business.

DEMO

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