[Your business name] — Business Plan

Mobile notary business in [Your city] · Startup plan

Executive summary

[Your business name] is a new notary business in [Your city] offering mobile notary visits to homes, offices and hospitals; loan signings for title and escrow companies; remote online notarization where your state allows it; estate-planning and real estate document signings; and after-hours and same-day appointments. The model is mobile appointments priced by the state's per-act fee plus an agreed travel fee, loan signings for title companies as the core of the income, and a same-day promise that walk-in notaries can't match.

Startup budget: $4,046 across 10 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core service is mobile notary visits to homes, offices and hospitals. Every signer is identified the way the state requires and recorded in a journal, every fee is agreed before the drive, and every loan package is checked page by page and returned to the courier the same day.

- Mobile notary visits to homes, offices and hospitals
- Loan signings for title and escrow companies
- Remote online notarization where your state allows it
- Estate-planning and real estate document signings
- After-hours and same-day appointments

Market analysis

The customers are title and escrow companies and the signing services that route their loan signings, plus people who can't get to a notary themselves — hospital patients, seniors in care, families signing estate papers — and the attorneys and agents who send them.

- Title and escrow companies and signing services that need a signing agent at the borrower's kitchen table
- People who can't get to a bank or a shipping store — hospital patients, seniors in care, busy parents
- Law offices, real estate agents and car dealers with papers to sign after hours
- Families signing powers of attorney, wills and trusts, often in a hurry

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Marketing strategy

Loan work will come from title companies and signing services once the business is approved and on their lists, and word of mouth from title officers and agents keeps it coming. Google brings the rest: someone searching “mobile notary near me” needs one today and calls the first profile with good reviews, clear fees and a way to book.

- Title companies and signing services, who send loan signings once you're on their list
- Google Business Profile and Google — “mobile notary near me” is searched by people who need one today
- Word of mouth from title officers, escrow officers and real estate agents who liked your work
- Hospitals, senior living communities and estate-planning attorneys, visited with a card and your fees
- A website with your service area, hours, fees and a way to book a same-day visit

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Operations plan

The owner books, drives, notarizes and returns the documents in year one, keeps the journal the state requires, reviews every loan package before leaving, and tracks fee per hour including the drive, so low-paying services are dropped as direct title work grows.

- Every signer identified from current ID the way your state requires, and every act recorded in a journal
- Fees quoted before you drive: the state's per-act fee plus a travel fee the customer agrees to in advance
- Loan packages printed on letter and legal paper, checked page by page before you leave
- Signed loan documents dropped at the courier the same day, with the tracking number sent to the title company
- Never explaining what a document means or which form to use — that is legal advice, and a notary can't give it

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
Fuel and living costs while signing work builds (up to two months)	$2,500
Dual-tray laser printer, paper and toner for loan packages	$525
State notary commission: application, course, exam and fingerprints	$245
Signing agent certification and background screening, first year	$183
Notary E&O insurance for the commission term	$180
Notary surety bond for the commission term	$68
Notary stamp or seal, journal and thumbprint pad	$95
Website and Google Business Profile	$0
Invoicing, booking and client records, first year	$0
Business registration and EIN (an LLC is optional)	$250
Total	**$4,046**

Typical range to start a notary business in the US: $490–$10,700. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and Google Business Profile: Your Zarla plan includes the website — your service area, hours, fees and a way to book — and walks you through your Google Business Profile; a designer typically charges $2,000 or more to build one. Invoicing, booking and client records, first year: Online booking, invoicing and a client list come with your Zarla plan.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a mobile notary business in the US. The startup cost is small; the plan turns on signings per week, the average fee after travel, and the weeks when mortgage volume slows — which is what the cash reserve is for.

Typical monthly operating costs for a notary business: $280–$1,270 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
Fuel and vehicle wear	\$150–\$600
Paper, toner and courier drop-offs	\$50–\$200
Phone and data plan	\$50–\$120
Invoicing, booking and client records (included with Zarla)	\$0–\$50
Signing platform listings and the yearly screening, spread monthly	\$5–\$40
E&O and general liability insurance	\$5–\$60
Cards, drop-in visits and local marketing	\$20–\$200

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every notary business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Loan signing work rises and falls with mortgage rates, so a slow housing market empties the calendar
- A notarization done wrong — the wrong ID, a missing journal entry, an unsigned page — can void a document and lead to a claim
- Signing services pay the lowest fees and often pay late, which makes miles expensive
- Evening and weekend appointments are the business, and the driving eats the hours
- Explaining a document to a signer crosses into legal advice, which a notary can't give

Licenses, permits and insurance

What [Your business name] needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- A state notary public commission — In the US each state commissions its own notaries — usually for four years — and the steps differ: Florida requires a $39 application and a three-hour course (free online); Texas a $21 filing fee and, from January 1, 2026, a short Secretary of State course; California a six-hour course, a $40 application-and-exam fee, Live Scan fingerprints and a county filing fee. Most states require you to be 18, live or work in the state, and have no disqualifying convictions.
- A surety bond where your state requires one — Many US states require a bond for the whole commission term — $15,000 in California, $10,000 in Texas, $7,500 in Florida — which pays a member of the public harmed by your mistake and which you then repay. The premium is about $35 to $100 for the term.
- A notary journal and the seal your state specifies — Many states, California and Texas among them, require a journal of every notarial act; California also requires the signer's thumbprint for deeds and powers of attorney. Your state sets what the seal must show, and a journal is good protection even where it isn't required.
- A remote online notary registration to notarize over video — Most US states now allow remote online notarization, as a separate registration with an approved platform, a digital certificate and recordings kept for years; many cap the fee at $25 an act. Check whether your state allows it before you buy a platform.
- Signing agent certification and background screening for loan work — Not required by law in most US states, but title companies and signing services ask for a background screening every year and usually a certification before they send loan signings. Some states require an attorney to conduct real estate closings, which limits signing work there — check yours.
- Business registration and a local business license — Many notaries start as sole proprietors; an LLC costs about $35 to $500 to form, and the EIN is free. Some cities want a business license for mobile work — check locally.
- No legal advice — a notary can't explain documents or choose forms — In the US a notary who is not a lawyer can't tell a signer what a document means, which one to use or how to fill it in; doing so is the unauthorized practice of law. Refer those questions to an attorney.

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Apply for your state commission — take the course, pass any exam and buy the bond your state requires
- Order your seal and journal, and get notary E&O cover for the commission term
- Register the business, take the free EIN and open a business bank account
- Take a signing agent course and the yearly background screening before you apply to title companies
- Buy a dual-tray laser printer and practise printing and reviewing a sample loan package
- Set up a free Google Business Profile with your service area, and put your website live with your fees and a booking link
- Sign up with two or three signing services, and call ten local title and escrow companies
- Leave cards at hospitals, senior living communities and estate-planning attorneys, and ask every signer for a Google review

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Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- A month-by-month 12-month cash-flow projection built from signings per week and your average fee
- Your notary commission, bond, E&O certificate and background screening
- Letters or emails from title companies or signing services that have approved you
- Your credit report

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.
