

Mobile Notary Field Execution Standard

National Best-Practice Framework with Florida-Specific Compliance Notes

Parent Entity: OldGuyOutside LLC	Platform: OGONotary.com
Scope: Mobile, Loan, Estate & Medical Signings	Review Date: September 25, 2026

IMPORTANT USE NOTE

This guide separates generally useful mobile-notary workflow practices from Florida-specific rules. There is no single nationwide notary code. Commissioning-state law controls identification, certificate wording, journals, witnesses, fees, signature methods, remote notarization, and other duties. A practice labeled GENERAL PRACTICE is operational guidance, not a statement of law in all 50 states. Items labeled FLORIDA NOTE reflect Florida law reviewed for this edition. Notaries outside Florida must check their own Secretary of State, commissioning authority, statutes, and receiving-party instructions.

SECTION 1: UNIVERSAL 4-PHASE MOBILE EXECUTION WORKFLOW

1. PRE-APPOINTMENT PREPARATION	• Confirm signer name, location, billing terms, appointment window and contact method. • Review the package for obvious blanks, missing pages, certificate wording and special instructions without giving legal advice. • Ask what identification the signer expects to present; do not promise acceptability until evaluated under applicable law. • Confirm whether witnesses are required and who is responsible for arranging them. • Prepare stamp/seal, pens, journal if used or required, clipboard, scanner and other assignment-specific gear.	GENERAL PRACTICE: Identification rules vary by state; do not state that every signer must have an unexpired government photo ID. FLORIDA NOTE: Florida permits personal knowledge, specified forms of identification, and qualifying credible-witness procedures under F.S. 117.05(5). A traditional paper notary journal is a best practice, not a general Florida statutory requirement; online notaries must keep an electronic journal.
2. TRAVEL & ROUTE LOGISTICS	• Program route, parking, gate or facility instructions. • Build a reasonable travel/security buffer. • Track business mileage using your chosen records system. • Confirm mobile-office readiness and carrier cutoff times when documents must be shipped. • Use safe, well-lit parking and protect documents from unauthorized access.	GENERAL PRACTICE: Dual-tray laser printing, mobile scanning, spare pens and physical shipping receipts are strong operational practices when an assignment calls for them, but they are not universal notary-law requirements. Follow lender/title/signing-service instructions when they are stricter than your normal workflow and do not conflict with law.
3. ARRIVAL & SIGNING TABLE EXECUTION	• Confirm the signer's identity using methods authorized by the commissioning state. • Communicate directly with the signer and observe willingness; stop if coercion or inability to communicate prevents a lawful act. • Perform the requested notarial act without selecting legal choices for the signer. • Administer an oath/affirmation when required for a jurat. • Complete the notarial certificate accurately and apply the official seal/stamp as required.	GENERAL PRACTICE: A notary should not diagnose legal or medical capacity. Observe facts relevant to willingness, communication, identity and the ability to complete the requested notarial act; follow state law and decline when legal requirements cannot be satisfied. FLORIDA NOTE: F.S. 117.05(4) specifies certificate elements including venue, act type, appearance, date, signer name, identification method, signature, printed/typed commissioned name and seal.
4. POST-SIGNING AUDIT & CLOSEOUT	• Conduct a page-by-page quality-control check before leaving when permitted by the assignment. • Complete any journal/record required by law or maintained as a business practice. • Complete authorized scan-backs and secure shipment when required. • Send status/tracking information to the hiring party. • Record fee, mileage and invoice information.	GENERAL PRACTICE: Quality control should verify completion, not alter substantive document terms. Never add information on behalf of a signer unless expressly authorized by law and appropriate to the notarial act. Protect nonpublic personal information in paper and electronic records.

SECTION 2: LOAN & REAL ESTATE SIGNINGS

Category A - Residential Loan & Real Estate Signings

Loan-signing work combines notarial duties with contractual instructions from lenders, title companies and signing services. The notary must distinguish between legal requirements, hiring-party instructions, and optional workflow preferences.

PREPARATION	• Review closing instructions. • Print Letter/Legal pages at correct size when required. • Prepare signer copy if instructed. • Note ink-color, scan-back and shipping requirements.	GENERAL PRACTICE: A dual-tray laser printer is highly useful for mixed-size packages but is not itself a notary-law requirement. Do not independently calculate legal deadlines unless the hiring party has instructed you and you are trained to do so; use the dates supplied in the closing package and escalate discrepancies.
DURING SIGNING	• Present documents in the hiring party's sequence. • Identify signature/initial/date locations without interpreting legal effect. • Pause and contact the appropriate lender/title contact when the signer asks questions outside the notary/signing-agent role.	GENERAL PRACTICE: Avoid explaining loan terms, legal consequences, or advising whether the borrower should sign. A signing agent may point to information printed in the documents when permitted by the hiring party, but legal/financial advice belongs to the appropriate professional.
POST SIGNING	• Check required signatures, initials, dates and notarial certificates. • Perform authorized scan-backs. • Securely deliver the package and retain tracking/receipt information.	GENERAL PRACTICE: Never independently alter a signer's entries or instruct correction methods contrary to lender/title instructions. Escalate document errors to the hiring party.

FLORIDA NOTE: Florida real-property conveyances generally require the grantor's signature in the presence of two subscribing witnesses under F.S. 689.01, subject to statutory exceptions. Confirm the document type and current law rather than assuming every real-estate document requires two witnesses.

SECTION 3: ESTATE PLANNING, WILLS & TRUST-RELATED SIGNINGS

Estate documents can carry document-specific execution formalities. A notary should not generalize one state's will or trust rules to another state.

Witnesses	GENERAL PRACTICE: Confirm the execution requirements from applicable state law and the document-preparing attorney/issuing party. Do not tell a signer that witnesses must always be "disinterested" unless the governing law or document requires it. FLORIDA NOTE: A Florida will requires at least two attesting witnesses under F.S. 732.502. F.S. 732.504 states that any person competent to be a witness may witness a will and that an interested witness does not invalidate the will.
Self-Proving Will	FLORIDA NOTE: F.S. 732.503 provides the statutory self-proof procedure. The testator acknowledges the will and the witnesses give sworn affidavits before an officer authorized to administer oaths. Use the statutory or attorney-provided form; do not improvise certificate wording.
Notary as Witness	CORRECTION FROM PRIOR EDITION: The earlier SOP stated that a Florida notary could not act as one of the two will witnesses when notarizing the self-proving affidavit. That blanket statement has been removed. Florida's will statutes do not create that categorical prohibition. Whether serving in both roles is prudent or permitted in a particular transaction may depend on document instructions, conflicts, employer/title/attorney policy, and other law. When uncertain, use separate witnesses and confirm with the document preparer.
Capacity / Coercion	GENERAL PRACTICE: Communicate directly with the signer and observe willingness and ability to participate. Do not diagnose legal capacity or medical competency. If the signer cannot communicate sufficiently, appears coerced, or the legal requirements for the act cannot be satisfied, stop and refer the parties to the appropriate attorney/issuing authority.

SECTION 4: POWERS OF ATTORNEY, HEALTHCARE & BEDSIDE SIGNINGS

These appointments deserve extra patience and careful communication, but the notary remains a ministerial officer rather than a medical evaluator or legal advisor.

PRE-APPOINTMENT	• Confirm facility access, signer availability, document readiness and expected identification. • Ask whether witnesses are required and who will provide them. • Encourage the family/organizer to choose a time when the signer expects to be alert, without the notary directing medication schedules.	GENERAL PRACTICE: Do not coordinate or recommend medication timing; that is a medical matter. Facility staff and the signer/family control clinical decisions.
AT THE BEDSIDE	• Communicate directly with the signer. • Ask neutral questions sufficient to determine willingness and ability to participate in the requested notarial act. • Reduce coaching or pressure by others; request privacy when appropriate and permitted. • Verify identity under state law.	GENERAL PRACTICE: Avoid labels such as “capacity verified.” Record objective observations if you maintain notes. If coercion, inability to communicate, or another legal requirement prevents the act, decline and document the reason factually.
SIGNATURE LIMITATIONS	• Never invent a signing method. • Check the commissioning state’s procedures for signature by mark, directed signature, credible witnesses and disability accommodations.	FLORIDA NOTE: F.S. 117.05(14) expressly addresses reasonable accommodations, signature by mark, and a notary signing at the direction of a person physically unable to sign. Florida’s signature-by-mark procedure requires two disinterested witnesses and specified notation/certificate treatment.
RECORDS	• Protect health and identity information. • Record only information necessary for legal compliance, assignment requirements, and defensible business records.	FLORIDA NOTE: A paper journal is not generally mandated for traditional Florida notarizations. Online Florida notaries have statutory electronic-journal requirements under F.S. 117.245.

SECTION 5: GENERAL NOTARIZATIONS

Certificate Type	If certificate wording is missing or the signer is unsure which act is needed, do not choose the legal effect for the signer. Provide only explanations authorized in your state and refer the signer to the document issuer or attorney when necessary.
Blank Spaces	Do not direct a signer to fill every unused blank with “N/A” as a universal rule. Instead, inspect for obvious incompleteness and follow state law and document instructions. Never fill substantive blanks for the signer or decide what information belongs there.
Acknowledgment vs. Jurat	An acknowledgment and a jurat are different notarial acts. Jurats generally involve an oath/affirmation and signing/subscribing requirements that vary by jurisdiction. Do not rely on a nationwide rule; follow commissioning-state law and the certificate presented.
Identification	Do not require an exact letter-for-letter name match as a universal national rule. Determine identity using the standards authorized by your commissioning state, considering the document and credential together. Escalate material discrepancies rather than altering the document.
Fees / Receipts	Quote travel/service charges transparently and separately from statutory notarial fees where required. State fee caps and disclosure rules vary. Provide a receipt when required or as a sound business practice.

SECTION 6: FLORIDA QUICK-CHECK REFERENCE

This page is Florida-specific. Notaries commissioned elsewhere should not apply these rules without checking their own state.

Certificate elements	Florida certificates must include the required venue, act type, appearance, exact date, signer name, identification basis, notary signature, commissioned name and official seal.	F.S. 117.05(4)
Signer identification	Florida permits personal knowledge or satisfactory evidence, including qualifying credible-witness procedures and listed identification documents. Do not reduce Florida identification law to "unexpired photo ID only."	F.S. 117.05(5)
Signature by mark / disability	Florida provides specific statutory procedures for signature by mark and for a notary signing at the direction of a physically unable signer, including two disinterested witnesses in the specified circumstances.	F.S. 117.05(14)
Traditional journal	A paper journal is a recommended risk-management practice but is not generally required by Chapter 117 for traditional paper notarizations.	Compare Ch. 117; online journal expressly required by F.S. 117.245
Online journal	A Florida online notary must maintain one or more secure electronic journals containing the statutorily required information.	F.S. 117.245
Florida wills	A Florida will requires at least two attesting witnesses; witnesses sign in the presence of the testator and each other. An interested witness does not invalidate the will.	F.S. 732.502; 732.504
Self-proof of will	Florida provides a statutory self-proof procedure involving the testator's acknowledgment and sworn affidavits of witnesses before an authorized officer.	F.S. 732.503
Real-property conveyances	Florida law generally requires instruments conveying specified real-property interests to be signed in the presence of two subscribing witnesses, subject to statutory exceptions.	F.S. 689.01

SECTION 7: NATIONAL USE - WHAT THIS GUIDE DOES AND DOES NOT CLAIM

Safe to use nationally as operational guidance: appointment confirmation, route planning, document security, direct communication with the signer, avoiding legal advice, quality-control review, secure scan/shipping practices, transparent business records, and checking state-specific law before acting.

Not nationally uniform: acceptable identification, expired-ID rules, credible witnesses, journal requirements, fee caps, witness qualifications, signature-by-mark procedures, directed signatures, certificate wording, personal-appearance rules, remote online notarization, record retention, prohibited conflicts, and document-specific execution formalities.

Rule for OGO users: When this guide says "check your state," use the current statutes, administrative rules, Secretary of State/Governor commissioning guidance, and the document issuer or attorney where appropriate. Do not rely on social-media summaries as legal authority.

IMPORTANT EDUCATIONAL USE NOTICE

This guide is designed as a practical educational and operational reference for notaries. Notary law is state-specific. There is no single nationwide notary code, and requirements can change.

GENERAL PRACTICE identifies operational guidance that may be useful to mobile notaries, but it should not be interpreted as law in every state.

FLORIDA NOTE identifies information specifically related to Florida notary law and practice. Notaries commissioned outside Florida should verify requirements with their own commissioning authority, Secretary of State or equivalent agency, applicable statutes, administrative rules, and document-specific instructions.

EDUCATIONAL / NON-LEGAL-ADVICE NOTICE

This guide is an educational and operational reference, not legal, tax, financial, medical, title, lending, or other professional advice. Notary law is state-specific and can change. Each notary is responsible for verifying current law, administrative rules, commissioning guidance, document-specific requirements, and lawful hiring-party instructions before acting.

OGO Notary & Signing Services and OldGuyOutside LLC do not provide legal advice through this publication. When a legal question, document interpretation issue, or uncertainty about execution requirements arises, refer the signer to the document issuer, receiving agency, title or lending professional, commissioning authority, or a licensed attorney as appropriate.

OGO NOTARY & SIGNING SERVICES

Give • Impact • Value • Educate / Empower

What We Do Matters.