

New Notary Startup Checklist

Kimberly T. Millionaire · Virginia Notary & Mobile Signing Agent

A step-by-step checklist for new Virginia notaries. General reference only — confirm current requirements with the Virginia Secretary of the Commonwealth before relying on any item.

STEP 1 · ELIGIBILITY & APPLICATION

- Confirm eligibility (18+, resident or employed in Virginia, able to read & write English)
- Complete the notary application via the Virginia Secretary of the Commonwealth
- Pay application fee
- Receive commission certificate by mail

STEP 2 · INSURANCE (OPTIONAL BUT RECOMMENDED)

- Virginia does NOT require a surety bond for traditional notaries.
 - Errors & Omissions (E&O) insurance is optional but strongly recommended — protects you from claims arising from notarial mistakes.
 - A surety bond is also optional; some notaries carry both for added protection.
- Quote E&O insurance (\$10K–\$25K coverage is common)
 - Decide on surety bond (optional)
 - Keep policy documents with commission paperwork

STEP 3 · OATH OF OFFICE

- Take the oath at your local circuit court within 60 days of commission date
- File commission with the clerk
- Pay any local recording fee

STEP 4 · SUPPLIES

- Order seal/stamp meeting Virginia format requirements
- Purchase bound journal / record book
- Stock pens, certificate pads, thumbprint pad
- Assemble mobile kit (see Notary Supply Checklist)

STEP 5 · BUSINESS SETUP

- Apply for EIN (free, IRS.gov)
- Open a separate business bank account
- Register business with Virginia SCC if forming an LLC
- Obtain local business license if required
- Set up bookkeeping (spreadsheet or accounting software)

— STEP 6 · MARKETING & SIGNING PLATFORMS

- Create / claim Google Business Profile
- Build a simple website with services, area, and contact info
- Register with signing services: Snapdocs, NotaryRotary, NotaryDash, Signing Order, NNA Signing Agent
- Get NNA-certified background check (required by most signing services)
- Set up Stripe / Square / Zelle / CashApp for client payments

— STEP 7 · ONGOING

- Log every notarial act in your journal
- Track mileage and expenses monthly (see Mileage Tracker)
- Continuing education / refresher annually
- Set calendar reminder for renewal at the 4-year mark