EMC NOTARY · FLORIDA COMMISSION HH619187

Real Estate & Loan Signing Packet — Closing Logistics and Itemized Fees for Title Companies

Prepared for: Title companies, escrow officers, lenders, and real estate agents coordinating a signing for a closing (purchase, refinance, or lease-related instrument)

Real Estate & Loan Signing Packet

The direct answer

Florida caps what a notary can charge for the notarial act itself: $10 per signature in person, $25 per signature by RON. Everything else on a closing invoice, travel, document handling, courier, printing, is a separate, disclosed line item, not part of the capped fee. EMC prices closing and loan-signing work as a flat package that bundles the notarial acts with travel and document handling, itemized so your file (and your client's) shows exactly what was charged for what.

Closing signing logistics

1. **Package receipt and review.** We receive the closing package (loan documents, deed, settlement statement, any state-specific addenda) in advance and confirm every signature and notarization requirement in the package before the appointment, so nothing gets discovered mid-signing.
2. **Signer identity verification.** Each signer's government-issued photo ID is checked against the closing package before any document is signed. For RON

closings, this runs through credential analysis and knowledge-based authentication ahead of the live session.

3. **On-site or remote execution.** In person, EMC comes to the title office, the signer's home, workplace, or a hospital room if needed. By RON, the signing runs on a Florida-approved remote platform with live audio-video, session recording retained for the statutory 10-year minimum (F.S. §117.245).
4. **Document handling.** Every document requiring notarization is completed correctly and in sequence with the title company's closing checklist; documents that don't require notarization are simply witnessed as signed, per the closing instructions.
5. **Return and confirmation.** Signed and notarized package returned to the title company or lender by the agreed method (scan, courier, or in-person handoff), with a confirmation the file is complete before we consider the appointment closed.

What EMC does not do

We don't review loan terms with the signer, explain the contract, or advise on whether the signer should proceed with the transaction; that's the lender's or the signer's own attorney's role. Our job is confirming every signature in the package is correctly witnessed, correctly journaled, and correctly sealed, not evaluating the deal itself.

Standard disclaimer, available to any signer who asks: *"I am not an attorney licensed to practice law in the State of Florida, and I may not give legal advice or accept fees for legal advice."* (Fla. Stat. §117.05(10))

Itemized fee structure

Statutory caps apply only to the notarial act itself; travel, document handling, and RON platform fees are separate and disclosed before the appointment is confirmed.

Line item	Rate	Basis
RON notarial act, first signature	$25 flat (at cap)	F.S. §117.275
RON notarial act, each additional signature, same session	$20/act	Under cap
In-person notarial act	$10/act (at cap)	F.S. §117.05(2)
Mobile travel fee, local (≤20 miles)	$35-$50, disclosed in advance	F.S. §117.05(2) travel-fee provision
Mobile travel fee, extended distance (20-40 miles)	$75-$125, disclosed in advance	Same
Loan signing / closing packet (flat, bundles multiple acts + travel + document handling)	$125-$175	Positioned against $75-$200 industry comp range
RON platform/session coordination fee	$5-$15/session	Non-notarial; permitted carve-out under §117.275, covers intake and file delivery
Rush/after-hours scheduling	+$25-$50	Ancillary, disclosed before booking

Every invoice shows notarial-act count times per-act rate on its own line, with travel, platform, and coordination fees each broken out separately, never folded into a single unbroken "closing fee" line.

Title company / lender checklist

- [ ] Send the complete closing package (all documents, signing order, special instructions) at least 24 hours ahead when possible; same-day is workable but reduces buffer for a document-completeness issue found before the appointment.
- [ ] Confirm all signers' names and whether any are signing under a power of attorney or in a representative capacity (different notarial certificate language applies, per F.S. §117.05(13)(b)-(c)).

- [ ] Note whether the closing is in person, RON, or hybrid (some signers in person, one remote), so we can build the right session type.
- [ ] Confirm the return method (scan, courier, e-recording) and deadline.
- [ ] Flag any signer likely to need a language accommodation or has a known mobility/travel limitation, since that affects whether in-person or RON is the better fit.

Common questions

Can EMC handle a closing where one signer is out of state? Yes, that's one of the strongest cases for RON: the remote signer participates live from wherever they are, with the same identity verification and live witnessing as an in-person signer.

Does EMC review the loan documents for errors before the signing? We confirm every required signature and notarization is accounted for in the package, which catches missing signature lines or incomplete notarial blocks. We don't review loan terms, rate disclosures, or contract language; that's the lender's and closing attorney's responsibility.

What if the closing package changes the day of signing? Tell us as soon as it happens; we'll confirm the updated package before the appointment so the signer isn't asked to sign something the notary hasn't reviewed for completeness.

Next step

Send us the closing package and preferred signing window, in person or RON, and we'll confirm the itemized fee before the appointment is locked in.

Book a closing signing →

Official form sources (verified 2026-07-09)

Fla. Stat. §117.05(2) — notarial act fee cap and travel-fee disclosure requirement

$10/act statutory cap for in-person acts; travel fee must be separately disclosed and agreed in advance, not folded into the notarial-act line.

[Fla. Stat. §117.275 — Online Notarization fee cap]

$25/act cap for RON; platform/technology fees charged by the RON provider are a separate, uncapped line item.

WHAT THIS IS AND ISN'T

EMC Notary (Evan McCall) is a Florida-commissioned notary public and Florida-approved Remote Online Notary, commission HH619187. A notary verifies identity and witnesses signatures — a notary is not an attorney and does not draft, review, or advise on the legal sufficiency of any document. "I am not an attorney licensed to practice law in the State of Florida, and I may not give legal advice or accept fees for legal advice." (Fla. Stat. §117.05(10)) Every form in this packet is either an official government form, linked from its source agency, or an EMC-authored checklist, never a legal instrument drafted for your specific situation. For document drafting, review, or legal-sufficiency questions, consult your attorney.

Ready to schedule?

Book a closing signing

EMC Notary · emcnotary.com · This packet is informational only and not legal advice.