The Numbers Behind a Mobile Notary and Loan Signing Side Business

A free field guide from Bytell Press. The figures come from our example financial model for a part-time, one-person mobile notary and loan signing business run in eleven to sixteen hours a week. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

This is a cheap business to start: a printer, some paper and a car you already own. The catch is that the work does not arrive on day one.

1. How the work is priced

The work is sold as a **flat fee per appointment**. Loan signings carry the higher fee. The example model uses these lines:

Appointment type	The model's fee per signing
Loan signing, refinance or purchase	$100–$150
Loan signing, complex or split	$150–$200
Loan signing, simple package	$75–$100
General notary appointment, mobile	$40–$100
Hospital or after-hours appointment	$75–$150
Blended across the mix	**About $130**

In the model, a $130 signing carries about $26 of direct cost: paper, toner and fuel. That leaves about **$104 of gross profit**, an 80% gross margin. The margin is that high because the owner's time is not counted as a job cost. Each appointment takes about two hours with printing and driving.

2. What it costs to open

The example model opens on about **$1,000**, within a range of about $700 to $1,700, paid from savings with no loan. It assumes you already have a vehicle and a phone.

Startup item	Model range
Application, filing and related fees	$80–$350
Stamp and journal	$30–$80
Professional liability insurance, first year	$50–$200
Loan-signing training and screening	$65–$200
Dual-tray laser printer	$300–$500
First toner and paper	$100–$200

Startup item	Model range
Starter marketing	$50–$200
Total	**About $700–$1,700**

The model also starts with about **$800 of opening cash** to cover supplies before the first invoices are paid. At $104 of gross profit per appointment, the $1,000 comes back within the first ten appointments.

3. What it costs to stay open

The model carries about **$110 a month** in fixed costs: insurance, membership and screening fees, a phone and scheduling app, storage, and bank and administrative costs.

The fixed costs exclude owner pay. The model adds it as a separate **owner draw of $1,200 a month**, which brings the monthly total to cover to **$1,310**.

Two small costs move with revenue: card processing at about 1% and marketing at about 3%.

4. The break-even: the one number to know

Break-even revenue = monthly fixed costs ÷ margin.

The margin to use here is the 80% gross margin less the two costs that move with revenue: 80% – 1% – 3% = **76%**.

With the model's numbers and the owner draw included: $1,310 ÷ 0.76 = about **$1,724 a month**. At $130 an appointment, that is **13 to 14 appointments a month**.

Without the draw the sum is $110 ÷ 0.76 = about $145 a month, a little over one appointment. What the 13 to 14 appointments pay for is you.

5. The risk the numbers show: the ramp

The model opens at about $700 a month and takes roughly six months to reach a steady $2,400 a month, which is sixteen to eighteen appointments. Steady work goes to people with a track record, and that takes months.

At $700, the month covers the $110 of fixed costs but leaves only about $420 toward a $1,200 draw. Plan to draw less than the full amount in the first half-year.

After the ramp, the model's steady month rises to about $2,900 in spring and early summer and eases to about $2,000 in winter. Both sit above the $1,724 break-even.

6. Your numbers

Fill this in before you buy the printer.

Question	Model	Yours
Average fee per appointment	$130	_____

Question	Model	Yours
Direct cost per appointment (paper, toner, fuel)	$26	_____
Margin after job costs, card fees and marketing	76%	_____
Monthly fixed costs	$110	_____
Monthly owner pay you want	$1,200	_____
Break-even revenue (fixed costs plus pay ÷ margin)	$1,724	_____
Appointments a month to break even	13–14	_____

If your break-even needs more appointments than your free hours allow, fix the plan before you start: aim for the higher-fee signings, lower the monthly pay you expect, or give it more hours.

This guide is general business information, not legal, tax, accounting or investment advice. The figures are illustrative assumptions from an example model and are not a forecast or a promise of results. Licensing and insurance requirements vary by state and are not covered here; check yours with the state agency.

Bytell Press publishes the full business plan, the editable financial model behind these numbers, and the operating playbooks for a mobile notary and loan signing side business.

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