

SCNO AND ASSOCIATES



Ready to Sign? Your Mobile Notary Guide

Mobile Notary Services | Real Estate Loan Signings | Hospital and Care Facility Visits

312-428-0613 (call/text/WhatsApp)

info@sconoandassociates.com

notary.sconoandassociates.com

About This Guide

This guide covers everything you need to know before your mobile notary appointment. Whether you are signing a power of attorney, closing on a home, or handling documents at a hospital or care facility, following these steps ensures your appointment goes smoothly the first time.

What a Notary Does

A notary public is a state-commissioned official who performs notarial acts including taking acknowledgments, witnessing or attesting signatures, and administering oaths or affirmations. A notary verifies your identity, witnesses your signature, and applies an official seal certifying the act was properly performed.

Acknowledgment

You appear before the notary, confirm your identity, and acknowledge that you signed the document willingly. Most common for real estate and legal documents.

Witnessing a Signature

The notary watches you sign and certifies that the signature is yours.

Oath or Affirmation

The notary administers an oath for affidavits and sworn statements. You affirm the contents of the document are true to the best of your knowledge.

What a Notary Cannot Do

Illinois notaries are commissioned officials, not attorneys. Your notary cannot give legal advice, explain what a document means legally, tell you whether you should sign, or draft legal documents. If you have questions

about the legal effect of a document, consult a licensed attorney before your appointment.

What to Bring: Your Appointment Checklist

Have everything below ready before your notary arrives.

- **Current government-issued photo ID (driver's license, state ID, US passport, or military ID)**
- **The document to be notarized — unsigned. Do not sign before the notary arrives.**
- **All pages of the document including exhibits, attachments, and addenda**
- **All required signers physically present with their own valid photo ID**
- **Any required witnesses with valid photo ID (check your document in advance)**
- **Any fees paid or ready to pay (Zelle or Cash App)**

Important: The name on your photo ID must match exactly the name on the document. A mismatch will prevent the notarization from proceeding.

For Real Estate Loan Signings

If your appointment is for a real estate closing (purchase, refinance, or home equity), the following additional guidance applies.

- **Review your Closing Disclosure at least 3 days before signing. Your lender is required to provide it.**
- **Confirm the loan terms, interest rate, monthly payment, and cash-to-close match your expectations before the appointment.**
- **Bring a cashier's check or confirm wire transfer if funds are required at closing.**
- **If co-borrower is on the loan, both parties must be present with valid photo ID.**
- **Contact your lender or title company with any questions before the signing appointment.**
- **The signing agent presents and explains documents but cannot provide legal or financial advice.**

Key Real Estate Closing Documents

Promissory Note

Your legal promise to repay the loan. Review the loan amount, interest rate, and payment terms carefully.

Deed of Trust / Mortgage

Gives the lender a security interest in your property as collateral for the loan.

Closing Disclosure

Itemizes all loan terms, closing costs, and cash-to-close. Must match your Loan Estimate.

Right to Cancel (Refinances)

For refinances on a primary residence, you have 3 business days to cancel.

Initial Escrow Statement

Shows estimated escrow payments for property taxes and insurance.

Hospital and Care Facility Appointments

We regularly travel to hospitals, nursing homes, assisted living facilities, memory care centers, and rehabilitation facilities. Please have the following ready:

- **Confirm the patient is able to understand and communicate their wishes (legal capacity to sign)**
- **Have a valid photo ID for the patient and any co-signers or witnesses**
- **Notify the facility in advance that a notary will be visiting**
- **Confirm the patient's room number and the best time for the appointment**
- **Have the document ready and unsigned**
- **For powers of attorney, confirm which type is needed (healthcare, financial, durable, limited)**

Note on Legal Capacity: A notary cannot notarize a document for a person who does not appear to understand what they are signing. If there is any question about a patient's capacity, consult with the attending physician or an attorney before scheduling.

Common Documents We Notarize

- Powers of attorney (general, durable, financial, healthcare, limited)
- Wills, living trusts, and estate planning documents
- Medical directives, healthcare proxies, and advance directives
- Real estate closing packages (purchase, refinance, HELOC)
- Affidavits and sworn statements
- Business contracts and corporate documents
- Travel consent forms and adoption documents
- Deeds and title documents

Service Area

We serve Cook, DuPage, Lake, Will, Kane, and Kendall Counties. Available 7 days a week by appointment including evenings and weekends.

Book Your Appointment

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Illinois Notary Commission #1030093 | Valid through April 20, 2030 | E&O; Coverage \$100,000 | NNA Certified Signing Agent | NNA
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