

CHOOSING YOUR BUSINESS STRUCTURE

A simple starting-point guide for new Notary business owners

Most new independent Notaries begin as either a sole proprietor or an LLC. You do not need an expensive or complicated corporate structure on day one. Choose the path that fits your current needs, complete the basic registrations, and keep moving.

START WITH THE SIMPLE CHOICE

	SOLE PROPRIETOR	LLC
Best fit	Simplest, lowest-cost way to begin operating alone.	For an owner who wants a separate legal entity and accepts added cost and upkeep.
Setup	Often begins automatically under your legal name. A DBA or fictitious name may need registration.	File formation documents with the state agency that handles business entities.
Cost	Usually less expensive and less paperwork.	State filing fees and possible annual reports, renewals, or other ongoing requirements.
Liability	No legal separation between you and the business.	Generally creates legal separation, but does not replace insurance or professional advice.
Ask yourself	Do I need the simplest possible start while I test and grow?	Is the extra cost and maintenance worthwhile for me right now?
KEEP IT IN PERSPECTIVE: An LLC is not automatically better for every beginner, and a sole proprietorship is not automatically unprofessional. The right choice depends on cost, risk, taxes, state rules, and your situation.		

BASIC STARTUP WORKFLOW

#	STEP	WHAT TO DO
1	Choose a business name	Search the official state database before paying for branding.
2	Choose sole proprietor or LLC	Use the comparison above. Get legal or tax advice when your situation requires it.
3	Register the name or entity	A sole proprietor may need a DBA, trade, assumed, or fictitious-name filing. An LLC files formation documents with the state business office.
4	Apply for an EIN through the IRS	The EIN is free. Form an LLC first, then apply using its exact legal name. A sole proprietor may not always be required to obtain one.
5	Check local requirements	Confirm city, county, and state rules for licenses, tax registration, or home-based businesses.
6	Save every record	Keep formation papers, EIN confirmation, name filings, licenses, renewals, and due dates together.

OFFICIAL PLACES TO BEGIN

Use official government websites whenever possible. Third-party filing services may charge for tasks you can often complete directly.

FREE EIN - INTERNAL REVENUE SERVICE

The IRS says an EIN is free. If you are forming an LLC, register it with the state before requesting the EIN.

[IRS Employer Identification Number page](#)

FIND YOUR STATE BUSINESS-FILING OFFICE

NASS links to official state business-registration pages and corporate name databases. Fees and procedures vary by state.

[NASS Corporate Registration Directory](#)

LEARN THE BASIC DIFFERENCES

The SBA explains how structure can affect taxes, paperwork, fundraising, and personal liability.

[SBA: Choose a Business Structure](#)

QUICK NAME-REGISTRATION GUIDE

TERM YOU MAY SEE	WHAT IT GENERALLY MEANS
DBA / Doing Business As	A public registration showing that a person or entity uses a name different from its legal name.
Fictitious / Assumed / Trade Name	Different state or local labels for a similar business-name registration.
LLC Name	The legal name approved when the LLC is formed with the state.
Name Reservation	An optional or required step in some states that temporarily holds a name before formation.

BEFORE YOU FILE: FIVE-MINUTE CHECK

- ☐ Search the official business-name database.
- ☐ Confirm the filing fee and any annual or renewal requirements.
- ☐ Check city and county licensing rules.
- ☐ Use an official government website, not an unnecessary paid middleman.
- ☐ Decide whether individualized legal or tax advice is needed.

IMPORTANT: This guide is general education only, not legal, tax, accounting, licensing, or business-formation advice. Rules and terminology vary by state and locality. Verify current requirements with the proper government agency and seek qualified professional guidance when needed.