a free notary guide

Acknowledgment or Oath? Know Which Your Document Needs

Florida notaries perform two main notarial acts on signatures. They sound alike, but they promise different things. Knowing which one your document asks for makes your appointment quick and correct.

AT A GLANCE	Acknowledgment	Oath or affirmation (jurat)
What you're confirming	That you are who you say you are, and that you signed the document willingly.	That what the document says is true. You swear (an oath) or solemnly affirm (no religious reference) to its contents.
When you sign	The key is that you appear in person and confirm the signature is yours. To keep it simple, wait and sign at the appointment.	You sign **in front of the notary**, after taking the oath or affirmation.
Words on the certificate	"acknowledged before me"	"sworn to (or affirmed) and subscribed before me"
Common documents	Deeds, mortgages, powers of attorney, many contracts and title documents	Affidavits, sworn statements, and applications or forms that ask you to swear the information is true
What's at stake	The notary confirms identity and willingness, not what the document says.	A knowingly false statement under oath can be perjury.
In both cases	You appear in person (or by approved online notarization) with acceptable ID, and the notary records the date, the type of act and how you were identified.	

Oath or affirmation: what's the difference?

Only the words. An oath is sworn, often with a reference to God. An affirmation is a solemn promise without one. Both carry the same legal weight, and you choose whichever fits your beliefs.

How to tell which your document needs

Look near the signature line for the notary section, called the notarial certificate. Its wording tells you. Florida's standard certificates begin like this:

ACKNOWLEDGMENT

"The foregoing instrument was acknowledged before me by means of □ physical presence or □ online notarization..."

OATH OR AFFIRMATION

"Sworn to (or affirmed) and subscribed before me by means of □ physical presence or □ online notarization..."

No notary section at all? Ask whoever needs the document (the title company, attorney, court, lender or agency) which notarization they require, before your appointment.

why I can't pick

Choosing the notarial act for you is legal advice, which a notary who isn't an attorney can't give. And Florida law doesn't allow a notary to take an acknowledgment when an oath is required.

At an acknowledgment

- [ ] I check your ID.
- [ ] You confirm the signature is yours and that you signed willingly.
- [ ] You sign in front of me, if you haven't already.
- [ ] I complete the certificate and record it in my journal.

At an oath (jurat)

- [ ] I check your ID.
- [ ] You raise your right hand and swear or affirm the contents are true.
- [ ] You sign in front of me.
- [ ] I complete the certificate and record it in my journal.

The price is the same

Each notarial act is **$10**, whichever kind it is. Travel is quoted in writing before the appointment.

Sources: Florida Statutes §117.03, §117.05 and §695.25 (2026), checked October 2026. General information, not legal advice. For help choosing or preparing a document, talk with a Florida attorney.