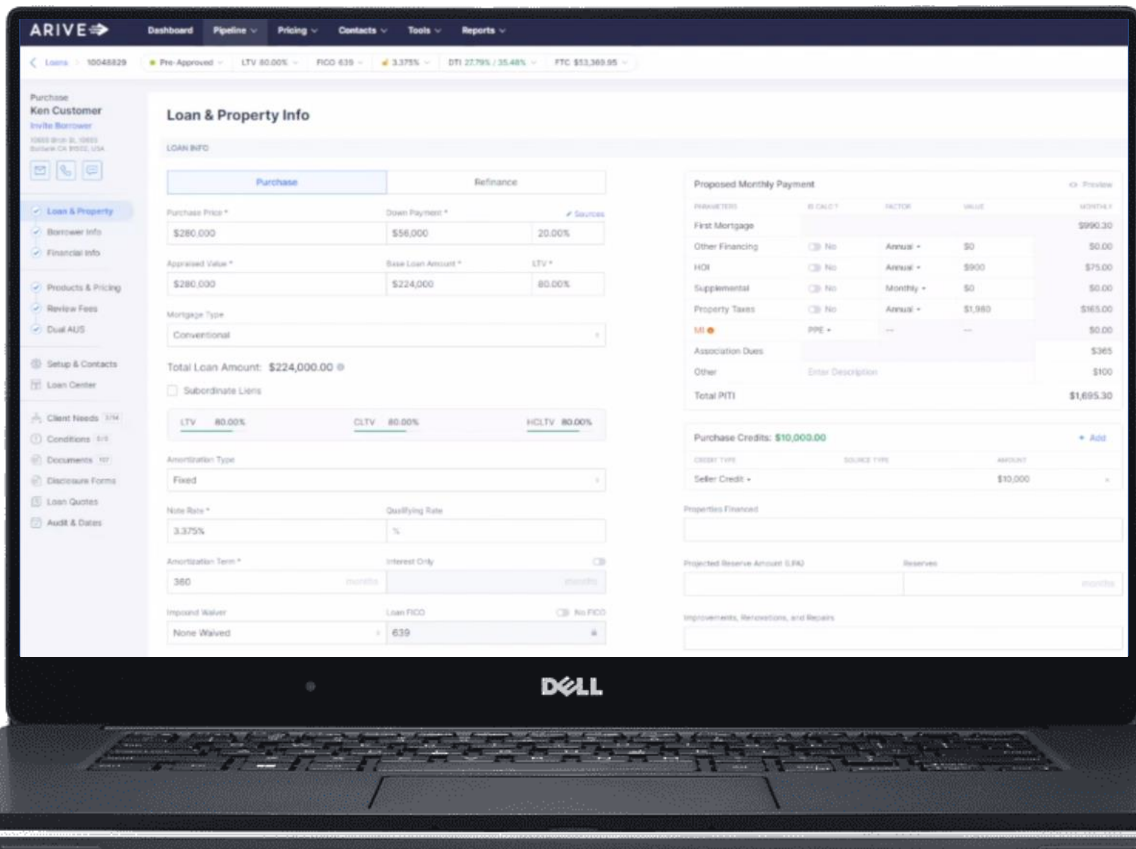




Arive

This guide will show you how to process disclosures in Arive.



Start in your Arive pipeline (shown above).



Select the loan file you want to process.

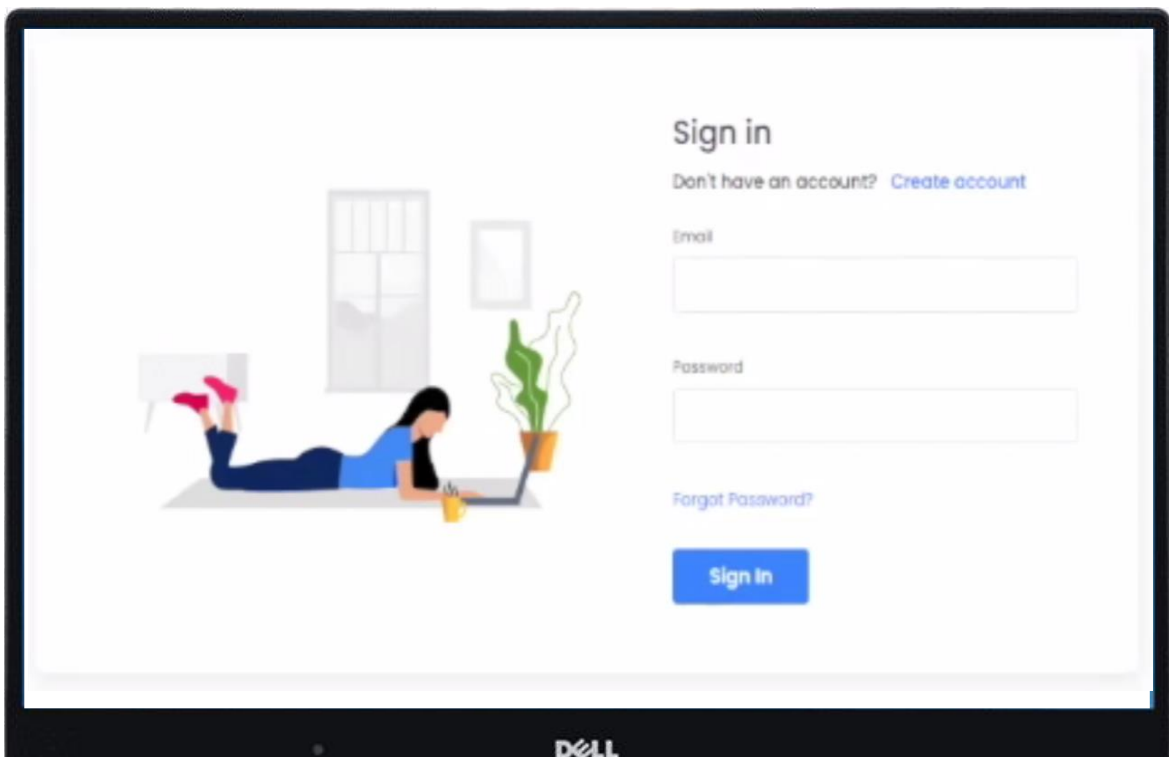
ID / Purpose / Created	Borrower / Property	Loan Status	Trackers	Product / Lender
10376848 Purchase - 12/15/21	Ken Customer - HI TSD	Loan Setup (Processing) 4 Needs 0 Docs 1 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	FHA 30 YEAR Fixed Lender Example # 76767076
10726972 Purchase - 7/27/22	Ken Customer - HI 123 Vision Park Boulevard, Shermanoah TX 77384	Submitted to UW (Processing) 3 Needs 8 Docs 0 Conditions	ITP Signed Appraisal Not Ordered CD Not Searched	ELITE VA 30 Year Fixed LUMV # 654654
10675235 Purchase - 6/24/22	Suzi Builder - HI TSD, Schenectady NY 12345	App Intake (Prospect) 2 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	CONV ELITE 7/6 SOFR ARM LUMV # --
10743668 Purchase - 8/5/22	Suzi Builder - HI TSD, Washington DC 20123	App Intake (Prospect) 2 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	TBD No Lender
10632042 Purchase - 5/25/22	Suzi Builder - HI 1234 Massachusetts Avenue Northwest, Washington...	Pre-Approved (Prospect) 2 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	CONV ELITE 30 Year Fixed LUMV # --
10727651 Purchase - 7/27/22	Test Borrower - HI TSD	Pre-Approved (Prospect) 2 Needs 8 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	CONV ELITE 30 Year Fixed LUMV # --
10727645 Purchase - 7/27/22	Test Fee --	App Intake (Prospect) 2 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	TBD No Lender
10727643 Purchase - 7/27/22	test contact --	App Intake (Prospect) 2 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Searched	TBD No Lender



Arive

LOS/POS Combo

Arive uses a savvy LOS/POS combo which invites borrowers to apply directly online.



The LOS/POS talk to each other in one application, and documents are all collected in the POS.



Click Price Loan at the top right of the loan page to go to the pricing engine.

The screenshot displays the Arive loan pricing engine interface. At the top right, there are two buttons: "Compare Offer" and "Price Loan". The "Price Loan" button is highlighted with a green box. Below the buttons, there are several input fields and dropdown menus. The "Subordinate Liens" field is set to "\$100,000". The "CLTV" field is set to "125%". The "Undrawn HELOC" field is set to "\$0". The "HCLTV" field is set to "125%". There are radio buttons for "Std. / HELOC Draw" (selected) and "Community". The "Estimated FICO*" field is set to "780". The "Mortgage Type" dropdown menu is set to "FHA". The "Lender" dropdown menu is set to "UWM". The "Closing" field is set to "Select Date". The "Int. Fees" and "Fee-in Price" checkboxes are unchecked. The "No PCD" radio button is selected.



Coming into the pricing section on the loan file, you can choose your investor and see real time calculated rates including LO compensation.

The screenshot displays the Arive Pricing Engine interface. At the top, there is a 'Compare' button. Below it, two loan products are listed:

- ELITE FHA 30 YEAR FIXED - UWM**: Rate/APR 5.000% / 5.117% APR, Discount Pts 0.022% (\$5), Broker Comp - LP 2.197% (\$5,588), Net Total Fees \$12,699 (Closing Costs).
- FHA 30 YEAR FIXED - UMM**: Rate/APR 4.375% / 5.058% APR, Discount Pts 1.957% (\$4,977), Broker Comp - LP 2.197% (\$5,588), Net Total Fees \$17,582 (Closing Costs).

Below the product list is a 'Guidelines' section with 'Eligibility' and 'Additional Info.' tabs. To the right is a 'More Rates' table:

Rate / APR	Discount Pts	Mo. Pmt	DTI
4.125% / 5.314%	3.015% (\$7,678)	\$1,233	19.30%
4.250% / 5.584%	2.420% (\$6,105)	\$1,251	19.54%
4.375% / 5.658%	1.957% (\$4,977)	\$1,270	19.68%
4.500% / 5.747%	1.454% (\$3,703)	\$1,289	19.83%
4.625% / 5.881%	1.308% (\$3,326)	\$1,308	19.98%
4.750% / 5.940%	0.815% (\$2,072)	\$1,327	20.13%
4.875% / 6.040%	0.532% (\$1,352)	\$1,346	20.28%
5.000% / 6.144%	0.293% (\$742)	\$1,366	20.43%
5.025% / 6.264%	0.214% (\$543)	\$1,385	20.59%
5.250% / 6.385%	0.101% (\$262)	\$1,405	20.74%
5.375% / 6.488%	-0.084% (-\$215)	\$1,424	20.89%
5.500% / 6.625%	-0.411% (-\$1,047)	\$1,444	21.05%
5.625% / 6.732%	-0.488% (-\$1,242)	\$1,464	21.21%
5.750% / 6.881%	-0.550% (-\$1,415)	\$1,484	21.37%

That way you'll be able to see qualifications, adjustments, closing costs, and any other automated closing costs.



On applicable numbers and percentages, click on the down arrow to show breakdowns and details, and the up arrow to minimize/hide them.

Product	Rate / APR	Discount Pts	Broker Comp - LP	Closing Costs
<input type="checkbox"/> ELITE FHA 30 YEAR FIXED - UWM <small>Get 4 more » Details » Print</small>	5.000% 5.117% APR +	0.022% \$95	2.197% \$5,588	\$12,699 Closing Costs -
<input type="checkbox"/> FHA 30 YEAR FIXED - UWM <small>Get 4 more » Details » Print</small>	5.375% 5.492% APR +	-0.084% -\$115	2.197% \$5,588	\$12,453 Closing Costs +

Lender Fees: \$1,055	
Underwriting Fee	\$1,055

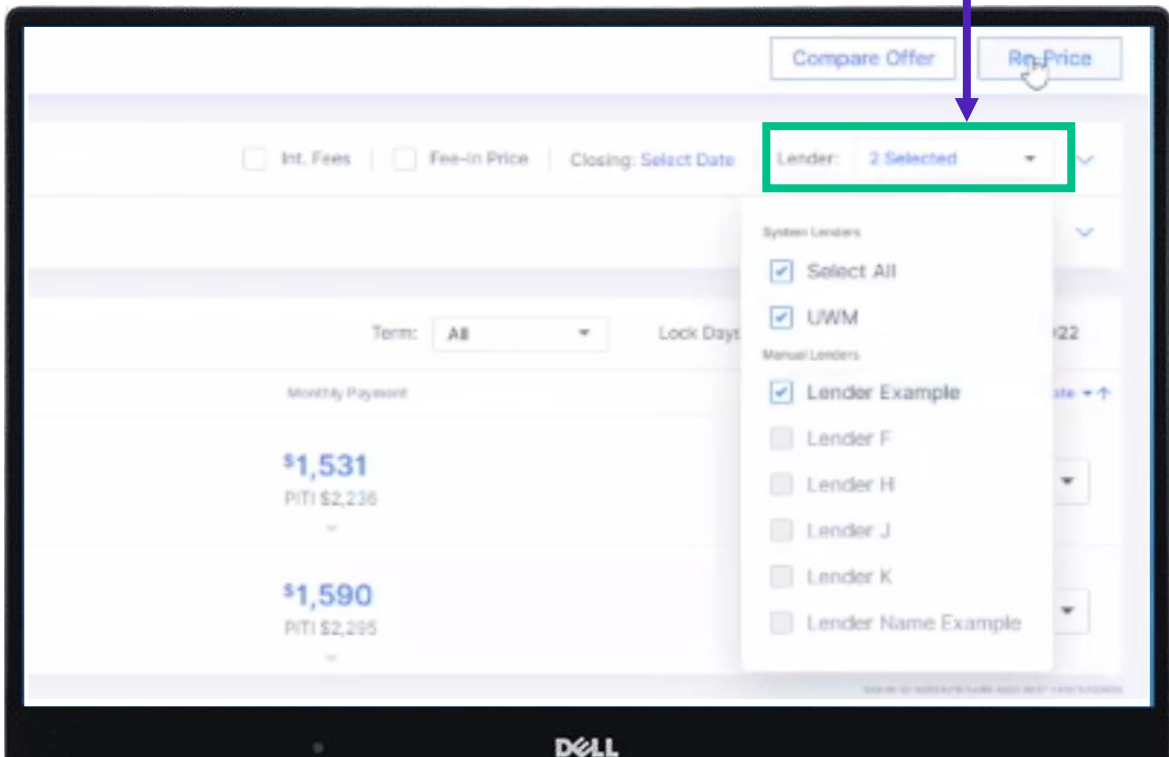
Services You Cannot Shop For: \$5,273	
FHA Upfront MI (Financed)	\$4,375
Flood Certificate Fee	\$0
Tax Service Fee	\$85
Appraisal Fee	\$595
Credit Report Fee	\$25
Tax Status Research Fee	\$110
Tax Monitoring Fee	\$75

Services You Can Shop For: \$2,463	
Title - Title Search	\$1,261
Title - Settlement Agent Fee	\$502
Title - Insurance Binder - My Company	\$700

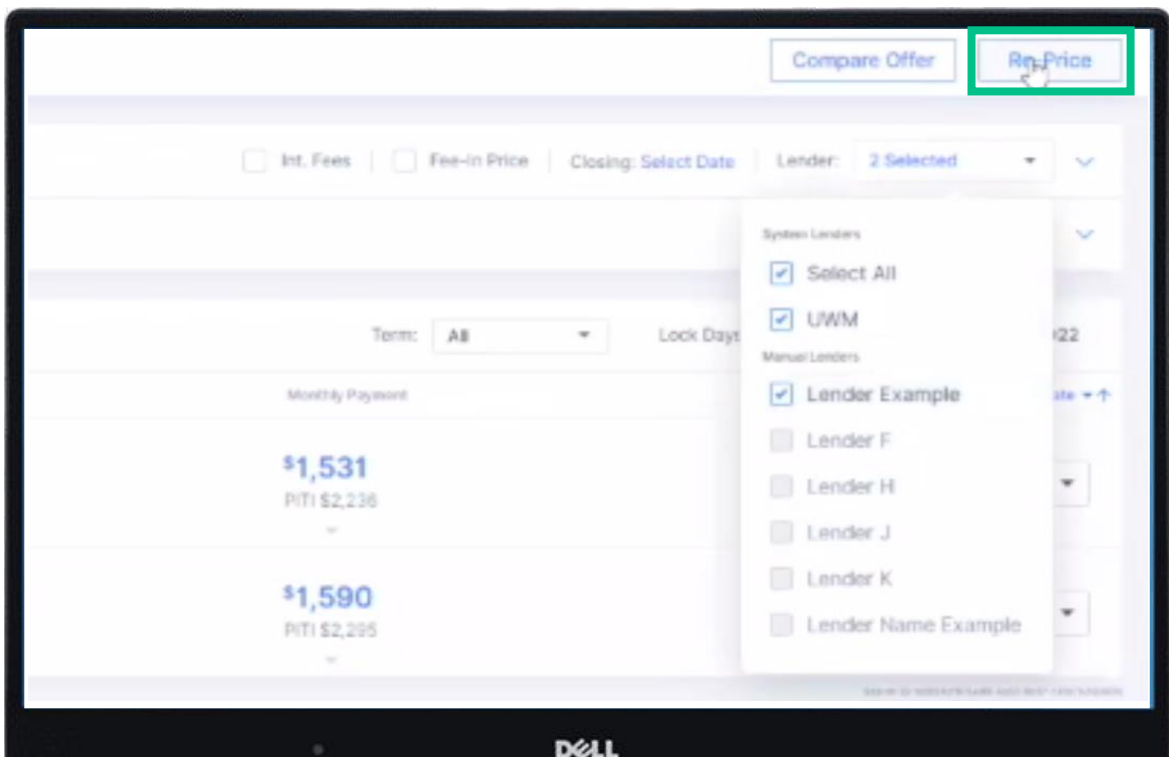
Other: \$0	
Home Inspection Fee	--



You can also input Manual Lenders from a dropdown in the top right corner.



Here, you can price with them directly, and update the rate and other information. Check the Lenders of your choice and then hit Re-Price to see results.



There's also a quoting feature. Select at least two products by checking the corresponding boxes on the left, and then click compare.

The screenshot displays the Arive quoting interface. At the top, it shows 'Purchase' for a '\$250,000 Loan Amount at 89.29% LTV - 30 Yr' and 'Adjustments' as '0 selected'. A blue 'Compare' button with a red notification badge is highlighted by a green box and a purple arrow pointing from the text above. Below the button, two product tags are visible: '3.500% - FHA 30 YEAR ...' and '5.375% - FHA 30 Year FL...'. A table lists three mortgage products with checkboxes for selection.

Product	Rate / APR	Discount Pts
<input type="checkbox"/> ELITE FHA 30 YEAR FIXED - UWM <small>Upd 4 hrs ago - Details - Print</small>	5.000% 5.117% APR	0.022% \$55
<input checked="" type="checkbox"/> FHA 30 YEAR FIXED - UWM <small>Upd 4 hrs ago - Details - Print</small>	5.375% 5.498% APR	-0.084% -\$215
<input checked="" type="checkbox"/> FHA 30 YEAR FIXED - Lender Example (Manual) <small>Upd 12 hrs ago - Details - Print - Edit</small>	3.500% 4.969% APR	4.000% \$30,175



Here's what the comparison looks like. This can be downloaded and sent off as a PDF to the borrower.

The screenshot displays the Arive Mortgage Quote interface. At the top, there are buttons for 'Compare Offer', 'Edit', 'Add Fees', 'Download', and 'Send'. The 'Download' button is highlighted with a green box. Below the buttons, the user's name 'Scotty B' and contact information are shown. The main heading is 'MORTGAGE QUOTE' for 'Ken Customer'. A disclaimer states: 'Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.' The interface shows loan details such as Loan Purpose (Purchase), Property Type (Single Family Attached), and Occupancy (Owner Occupied). A comparison table shows two loan options: 'MANUAL - 30 YEAR Fixed' with a total payment of \$2,397 and 'UWM - FHA 30 Year Fixed' with a total payment of \$2,195. Each option has a donut chart showing the breakdown of payments into P&I, MI, Taxes, Haz Ins, and HOA.

Loan Option	Total Payment	P&I	MI	Taxes	Haz Ins	HOA
MANUAL - 30 YEAR Fixed	\$2,397	\$1,748	\$44	\$165	\$75	\$365
UWM - FHA 30 Year Fixed	\$2,195	\$1,424	\$90	\$105	\$75	\$305



You can even add a competing rate for further comparison.

The screenshot displays the Arive mortgage quoting interface. At the top, there is a navigation bar with buttons for 'Compare Offer', 'Edit', 'Add Fees', 'Download', and 'Send'. The 'Compare Offer' button is highlighted with a green box. Below the navigation bar, the user's profile is shown as 'Scotty B' with contact information. The main section is titled 'MORTGAGE QUOTE' and includes a 'Compare' modal window. The modal window contains the following fields:

- Interest Rate *: 4.000%
- Discount Points / Credit: (empty)
- Mortgage Insurance (Monthly): \$500 / month
- Loan Term (in Years) *: 30
- Loan Program *: Conventional
- Closing Costs: \$7,000

At the bottom of the modal window, there are three buttons: 'Reset', 'Cancel', and 'Add'. The 'Add' button is highlighted with a green box. Below the modal window, there is a summary table with columns for P.S.I., MI, Taxes, Haz Ins, and HCA, and rows for two different quotes.

P.S.I.	MI	Taxes	Haz Ins	HCA
\$1,748	\$44	\$185	\$75	\$305
\$1,424	\$44	\$185	\$75	\$305

Add the details of your competing rate in the window that appears and click add.



The rate that you added will show up here.

Scotty B
NMLS: 60, License Number: 2222
(111) 111-1111 | scott-prodtest@arive.com

MORTGAGE QUOTE
Ken Customer

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

Quote Number: -- | Preparation Date: 08/24/2022 01:26 PM

Loan Purpose:	Purchase	Property Type:	Single Family Attached	Occupancy:	Owner Occupied
Estimated FICO:	780	ZIP / State:	77381 / Texas	No. of Units:	1
Lien Position:	First	Escrow:	None Waived		

	MANUAL - 30 YEAR ...	UWM - FHA 30 Year ...	MANUAL - CONVEN...
Total Payment	\$2,397	\$2,195	\$2,299
P & I	\$1,748	\$1,424	\$1,194
M	\$44	\$166	\$500
Taxes	\$105	\$105	\$105
Hoa fee	\$75	\$75	\$75
HCA	\$305	\$305	\$305
Purchase Price	\$280,000.00	\$280,000.00	\$280,000.00



Your 1003 data fields can be found on the left under Loan & Property and Borrower Info.

Loan & Property Info

LOAN INFO

Purchase		Refinance	
Purchase Price *	Down Payment *	Sources	
\$280,000	\$30,000	10.71%	
Appraised Value *	Base Loan Amount *	LTV *	
\$280,000	\$250,000	89.29%	
Mortgage Type			
FHA			
Funding Fees *	Manual		
Financed	\$4,375		
Total Loan Amount: \$254,375.00 @			
<input checked="" type="checkbox"/> Subordinate Liens			
LEIN TYPE	CREDITOR / MONTHLY PAY / LOAN AMOUNT / SOURCE		+ Add
Mortgage	wf - \$500 - \$100,000 - Lender		
LTV	89.29%	CLTV	125.00%
		HCLTV	125.00%

Proposed Monthly Payment

PARAMETERS	IS CALCULATED	FACTOR
First Mortgage		
Other Financing	<input type="radio"/> No	Monthly -
HDI	<input type="radio"/> No	Monthly -
Supplemental	<input type="radio"/> No	Monthly -
Property Taxes	<input type="radio"/> No	Monthly -
Mi	PPE +	--
Association Dues		
Other	Enter Description	
Total PITI		
Purchase Credits: \$10,000.00		
CREDIT TYPE	SOURCE TYPE	
Earnest Money Deposit -	Select Source -	
Properties Financed		

This includes Loan Info, Purchase Price, Property Info, Title Info, Borrower Info, Declarations, and Demographics.



You can also add or remove co-borrowers by clicking Manage Borrowers.

The screenshot shows the 'Manage Borrowers' interface for a '1. 1003 Application'. The page is titled 'Loan & Property Info' and includes a 'Purchase' section for 'Ken Customer'. The interface is divided into two main sections: 'A. Primary Borrower' and 'B. Co-Borrower'. Each section contains fields for 'First Name', 'Last Name', 'Role', and 'Email'. The Primary Borrower's name is 'Ken Customer' and the Co-Borrower's name is 'Co Customer'. Both have the role 'Borrower' and the email 'scott+20211215demo2@'. There are checkboxes for 'Can complete Co-Borrower's tasks' and 'Can complete Primary Borrower's tasks'. At the bottom, there are 'Cancel' and 'Save' buttons. The 'Save' button is highlighted with a green box. The interface also shows a 'Loan Quotes' section with 'LTV 89.29%', 'CLTV 125.00%', and 'HCLTV 125.00%'. A 'DELL' logo is visible at the bottom of the screen.

A window will appear where you make changes to your borrowers. Click Save at the bottom when done.



Financial Info allows you to utilize a self-employment calculator, along with the basic calculations of the data.

The screenshot displays the 'Financial Info' section for 'Ken Customer'. The left sidebar contains navigation options: 'Purchase Ken Customer', 'Invite Borrower', 'Loan & Property', 'Borrower Info', 'Financial Info' (highlighted with a green box), 'FHA Loan', 'Products & Pricing', 'Review Fees', 'Dual AUS', 'Setup & Contacts', 'Loan Center', 'Client Needs', 'Conditions', 'Documents', 'Disclosure Forms', 'Loan Quotes', and 'Audit & Dates'. The main content area shows:

- Monthly Income: \$12,750.00** with an 'Analyze' button.
- A list of income sources:
 - Ken Customer: Employment Income at National Consulting
 - Ken Customer: Form 1099
 - Ken Customer: NetRentalIncome
 - Ken Customer: Interest and Dividends
- Total Assets: \$112,000.00**
- A list of assets:
 - Certificate Of Deposit at Ken Customer (Bank of Noosh)
 - Checking at Ken Customer (Bank of Noosh)
- Monthly Liability: \$469.00**, **Paid Off: \$0.00**, and **Total: \$15,185.00**
- A list of liabilities:
 - Installment at Ken Customer (HILLSIDE BANK)
 - Revolving at Ken Customer (HEMLOCKS)



When the product you're selling is chosen, the fees are automatically calculated.

Fees	BORROWER PAID	
	At Closing	Before Closing
Credit Report Fee	\$25.00	\$0
Tax Status Research Fee	\$110.00	\$0
Tax Monitoring Fee	\$75.00	\$0
FHA Upfront MI (Financed)	\$4,375.00	\$0
Flood Certificate Fee	\$8.00	\$0
Tax Service Fee	\$80.00	\$0
C . SERVICES BORROWER CAN SHOP FOR	\$2,463.00	
Title - Title Search	\$1,261.00	\$0
Title - Settlement Agent Fee	\$502.00	\$0
Title - Insurance Binder - My Company	\$700.00	\$0
D . TOTAL LOAN COSTS (A + B + C)	\$8,726.00	
OTHER COSTS		
E . TAXES AND OTHER GOVERNMENT FEES	\$1,200.00	
Transfer Taxes	\$1,000.00	-
Transfer Taxes	\$1,000.00	\$0
Recording Fee	\$200.00	-
Recording Fee	\$200.00	\$0

These fees are linked with DocMagic's online data capture engine when you process and will be passed to DMO as the same fee even if the description is changed.



Other features included are automated life of loan notification emails and a real estate agent portal which allows them to generate pre-approval letters.

The screenshot displays the Arive Loan Center interface. On the left is a navigation menu with items like 'Loan & Property', 'Borrower Info', 'Financial Info', 'FHA Loan', 'Products & Pricing', 'Review Fees', 'Dual AUS', 'Setup & Contacts', 'Loan Center', 'Client Needs', 'Conditions', 'Documents', 'Disclosure Forms', 'Loan Quotes', and 'Audit & Dates'. The 'Loan Center' item is highlighted with a green box. The main area is divided into two sections: 'Trackers' and 'Register Loan'.

Trackers	Status	Date	Notes
Name	Incomplete	NA	
TRID	Not Locked	NA	
Lock Status	Not Signed	NA	
ITP Status	Not Ordered	NA	
Appraisal	Not Ordered	NA	
HOI	Ordered	Dec 15	
Title	Not Ordered	NA	
HOA Certs	Not Sent	NA	
CO Status	Not Uploaded	NA	
Signed Closing Docs	Not Delivered	NA	
Funds to Close	Not Ordered	NA	
Funding Wire	Not Complete	NA	
MERS Transfer	Not Complete	NA	
Post Closing Audit	Not Complete	NA	
Commissions / Payroll	Not Complete	NA	
Client Review	Not Requested	NA	

The 'Register Loan' section on the right includes a 'Pre-Approval Letter' button (highlighted with a green box) and a form with the following fields:

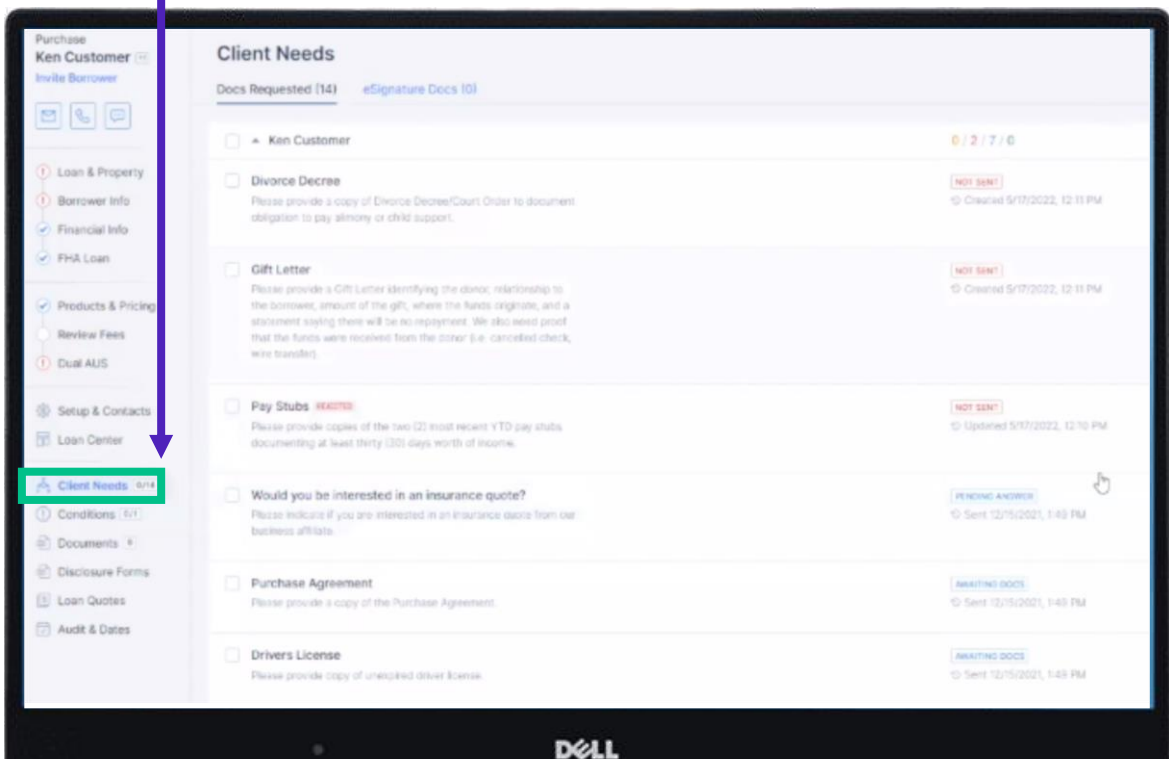
- Register with TBD address
- Borrower's Name
- Borrower's Income
- Borrower's SSN
- TBD Address
- Purchase Price
- Loan Amount
- Product Applied: Lender Example FHA 30 YEAR Fixed
- Registered ✓

Below the form, it states: "Your loan is manually registered with Lender Example with lender loan number # 78787878".

You can also send the loan to the Lender's TPO portal with the click of a button. Click Register With Lender and Arive will push the file over to the TPO portal behind the scenes, create the loan, and register it on behalf of the integrated lender.



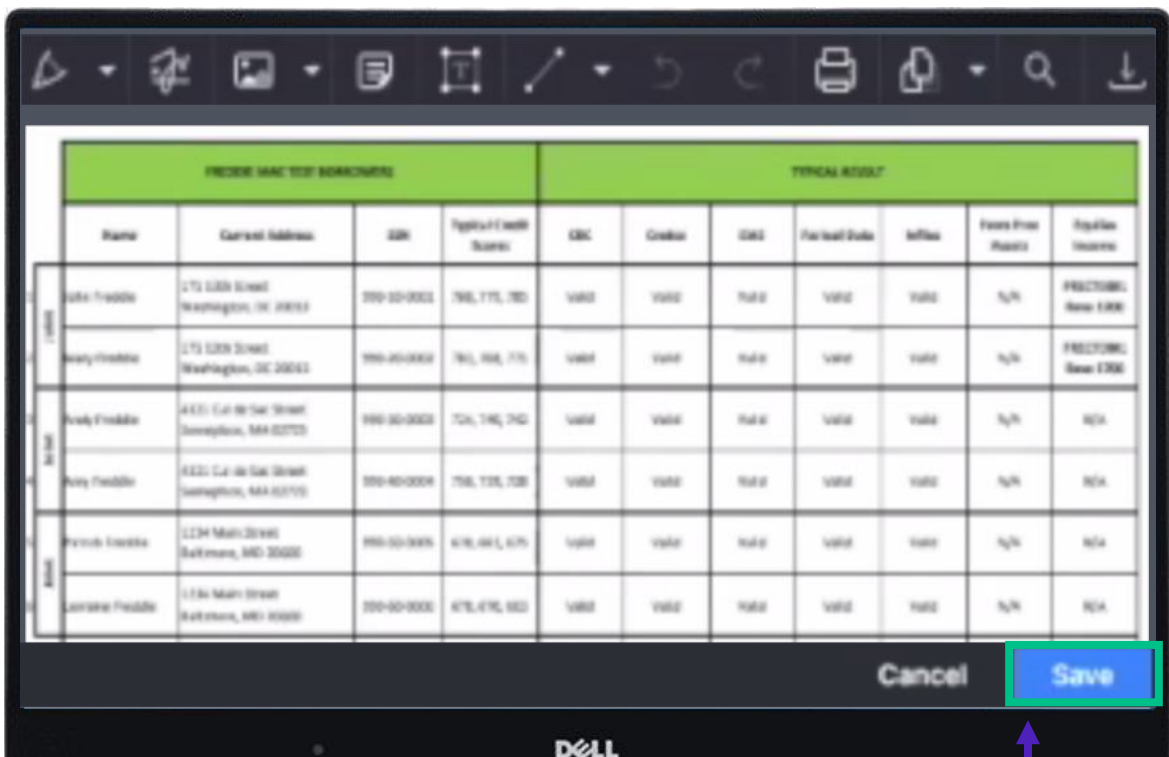
Borrowers can upload documents directly to the POS, where they can be stored, approved and edited.



Arive

Annotating Documents

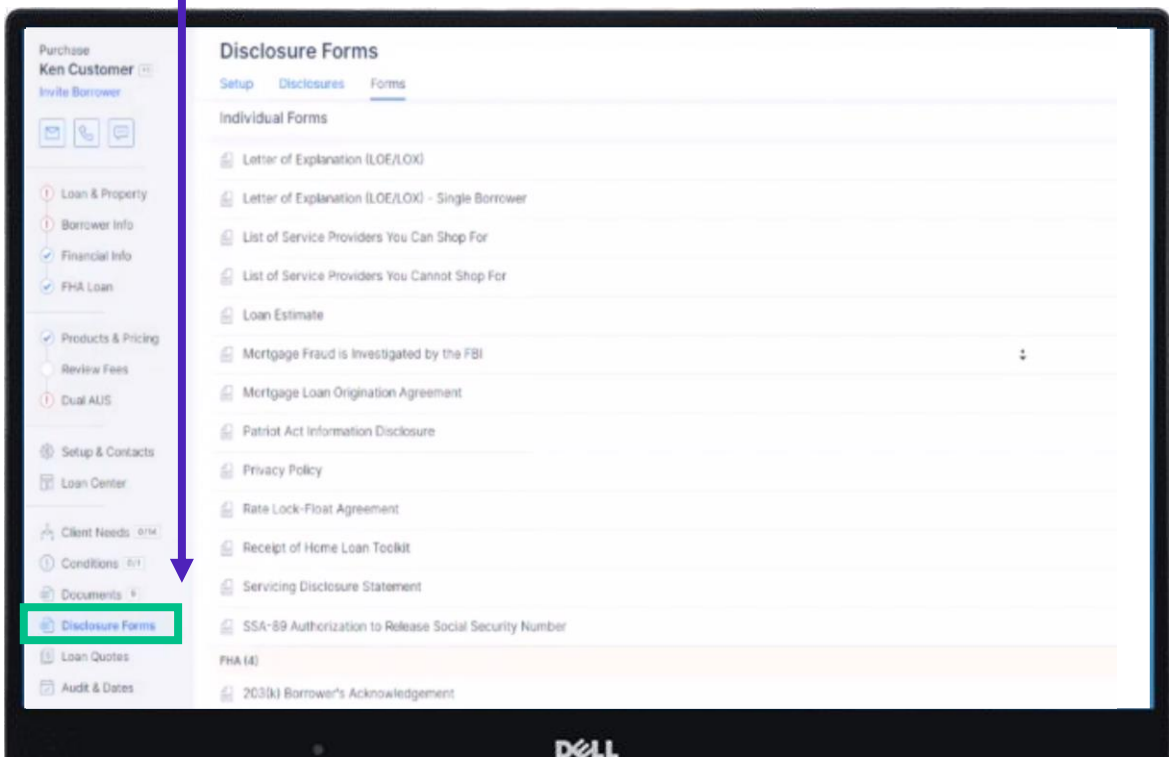
You can even annotate those documents in preparation for approvals.



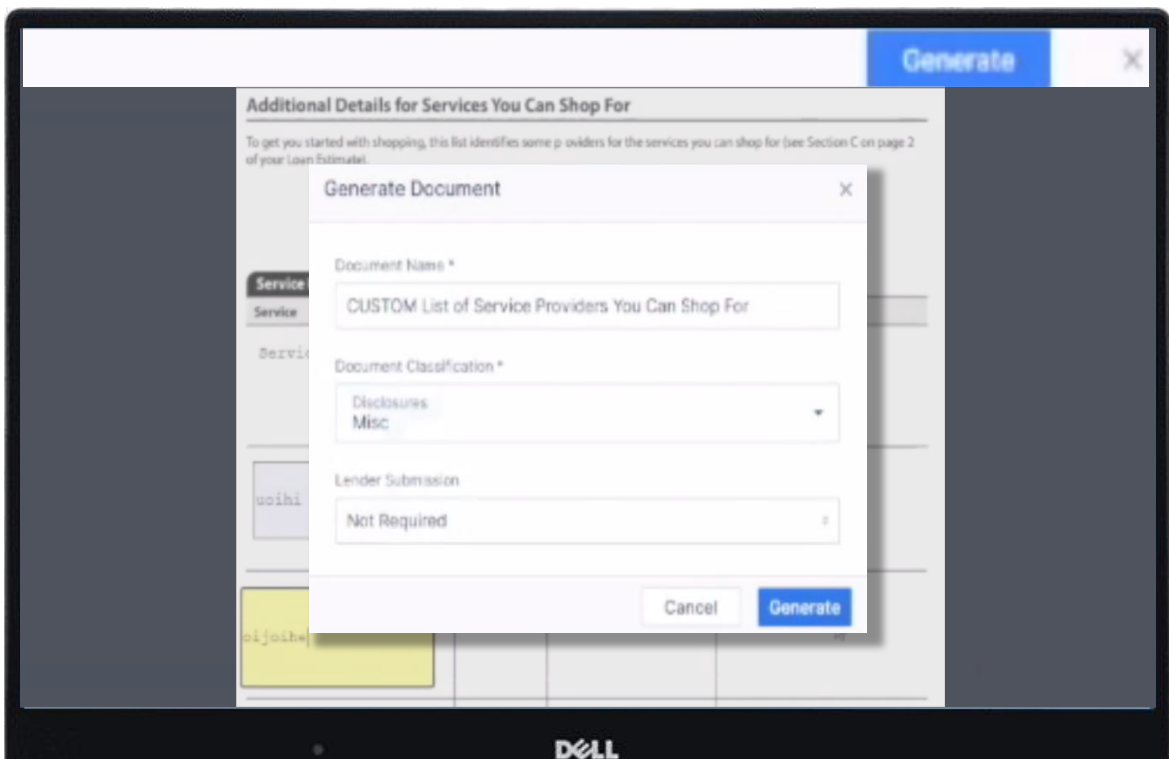
Click save when done.



In the Disclosure Forms section, the broker has a wide variety of forms they can utilize.



Custom Forms can be uploaded and Arive can use field mapping to apply those documents as PDF.



To disclose forms through DocMagic, start by going to Disclosure Forms on the left.

Purchase Ken Customer
Invite Borrower
10655 Birch St, 10655
Burbank CA 91022, USA

- Loan & Property
- Borrower Info
- Financial Info
- Products & Pricing
- Review Fees
- Dual AUS
- Setup & Contacts
- Loan Center
- Client Needs 3/14
- Conditions 0/5
- Documents 107
- Disclosure Forms**
- Loan Quotes
- Audit & Dates

Disclosure Forms

Setup Disclosures Forms

Please fix the list of warnings below.

- The loan status should be set to Processing
- Add all the Services Borrower Can Shop For

Correspondent Settings

MERS Number *

Brokered Loan

1200121-2102196031-1 [Copy](#)

Important Dates / Information

Estimated Closing Date * 03/21/2021

Estimated Funding Date * 03/21/2021

TRD Application Date 02/18/2021

Broker Compensation

LPC - Lender Paid Compensation Yes

Lender Paid Compensation % * 0.025%



Make sure to scroll through the fields in Setup and update anything that needs to be changed.

Purchase
Ken Customer
Invite Borrower
10655 Birch St, 10655
Burbank CA 91022, USA

Disclosure Forms
Setup Disclosures Forms

Please fix the list of warnings below.

- The loan status should be set to Processing
- Add all the Services Borrower Can Shop For

Correspondent Settings

MERS Number *
1200121-2102196031-1
Overwrite Copy

Brokered Loan

Important Dates / Information

Estimated Closing Date * 03/21/2021 Calendar

Estimated Funding Date * 03/21/2021

TRD Application Date
02/18/2021

Broker Compensation

LPC - Lender Paid Compensation Yes

Lender Paid Compensation % * 0.025%

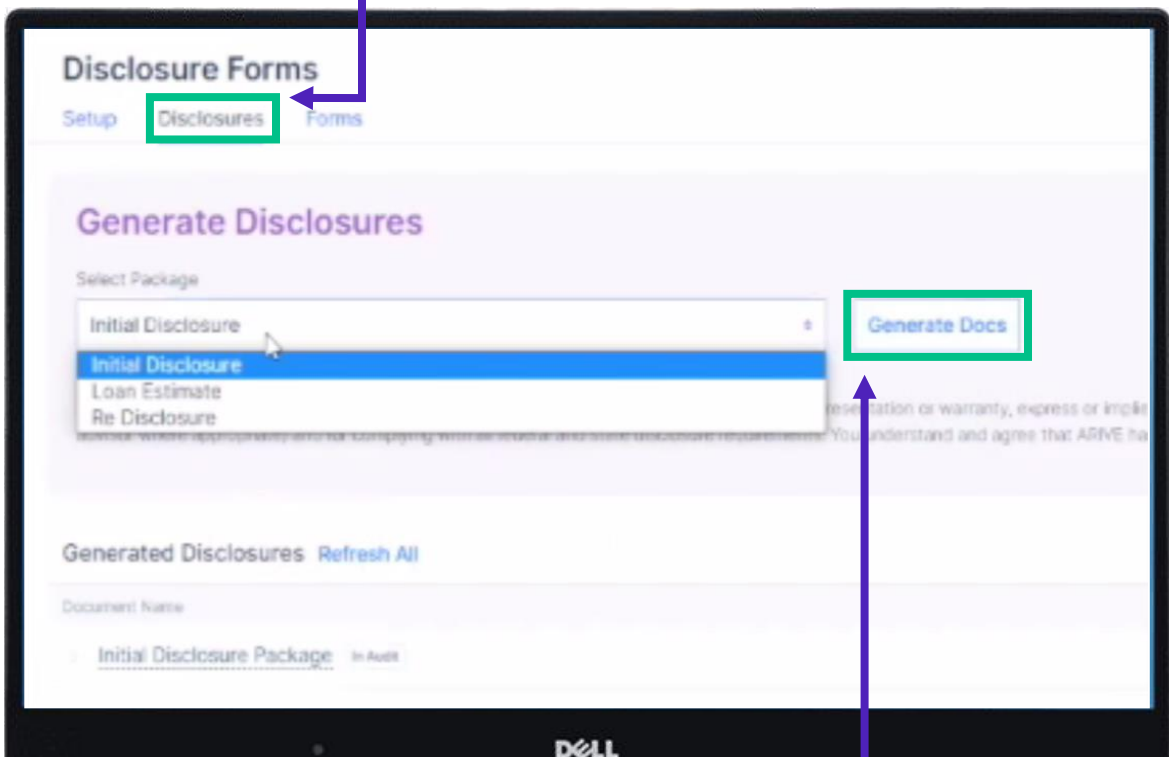
Left Sidebar:

- Loan & Property
- Borrower Info
- Financial Info
- Products & Pricing
- Review Fees
- Dual AUS
- Setup & Contacts
- Loan Center
- Client Needs 3/14
- Conditions 0/5
- Documents 107
- Disclosure Forms**
- Loan Quotes
- Audit & Dates

DELL



In the Disclosures tab, choose which package you're looking for.



Hit Generate Docs.



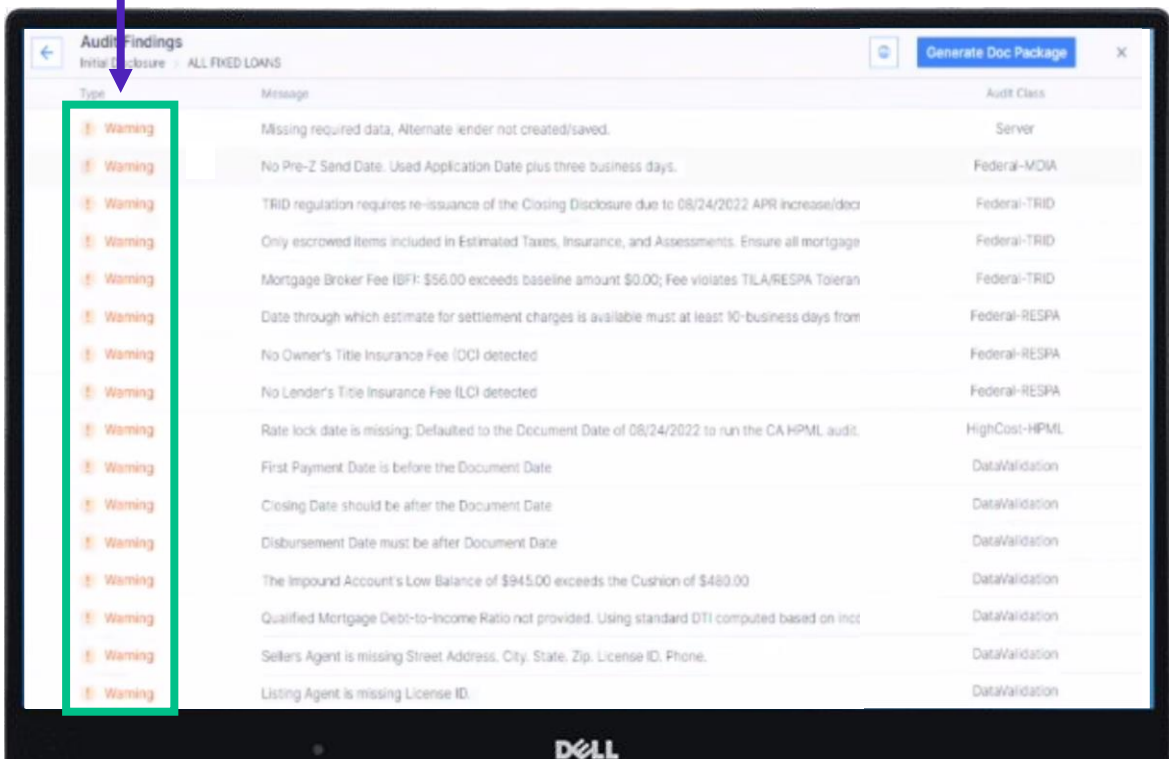
Click Continue to Audit.

The screenshot shows a web application interface titled "Select Loan Product" with a sub-header "Initial Disclosure ALL FIXED LOANS". The interface contains a table with columns for "Select Product", "Code", "Description", "Loan Type", and "Rate Type". The first row is selected, and a "Continue to Audit" button is visible in the top right corner. A callout box with a green border and a purple arrow points to this button.

Select Product	Code	Description	Loan Type	Rate Type
<input checked="" type="checkbox"/>	DSL_CONV	ALL FIXED LOANS	Conventional	FixedRate
<input type="checkbox"/>	DSL_FHM	FIXED PRIVATE MONEY INTEREST ONLY	Conventional	FixedRate
<input type="checkbox"/>	DSL_FIO10	FIXED RATE WITH 10 YR INTEREST ONLY	Conventional	FixedRate
<input type="checkbox"/>	DSL_HPA	FREDDIE MAC - HOME POSSIBLE ADVANTAGE 30YR FIXED RATE	Conventional	FixedRate
<input type="checkbox"/>	DSL_HSR	FNMA HOMESTYLE RENOVATION 30YR FIXED	Conventional	FixedRate
<input type="checkbox"/>	DSL_TX1	TEXAS PURCHASE MONEY HOMESTEAD OR NON-HOMESTEAD (2ND LIEN)	Conventional	FixedRate
<input type="checkbox"/>	DSL_TX2	TEXAS HOMESTEAD RATE/TERM (NO CASH OUT-2ND LIEN)	Conventional	FixedRate
<input type="checkbox"/>	DSL_TX3	TEXAS VACATION RATE/TERM, CASH OUT, OR REFI WITH CASH OUT (2ND LIEN)	Conventional	FixedRate
<input type="checkbox"/>	DSL_TX4	TEXAS INVESTMENT RATE/TERM, CASH OUT, OR REFI WITH CASH OUT (2ND LIEN)	Conventional	FixedRate
<input type="checkbox"/>	DSL_TX5	TEXAS HOMESTEAD CASH OUT OR REFI WITH CASH OUT (2ND LIEN)	Conventional	FixedRate
<input type="checkbox"/>	DSL_TX6	TEXAS CASH OUT FIXED RATE 1ST LIEN	Conventional	FixedRate
<input type="checkbox"/>	FSSB_F	FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_FM5C	FREDDIE MAC SUPER CONFORMING FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_HBF	FNMA HIGH BALANCE FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_HOMEONE	FREDDIE MAC HOMEONE FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_HR	FNMA HOMEREADEY FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_HRHB	FNMA HOMEREADEY HIGH BALANCE FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_HSR	FNMA HOMESTYLE RENOVATION FIXED RATE - FLAGSTAR	Conventional	FixedRate
<input type="checkbox"/>	FSSB_IF	JUMBO FIXED RATE - FLAGSTAR	Conventional	FixedRate



DocMagic returns the completed forms post audit with any warnings or fatals (left column).



The screenshot shows a table titled 'Audit Findings' with columns for 'Type', 'Message', and 'Audit Class'. The 'Type' column contains 15 'Warning' entries, which are highlighted by a green box. A blue arrow points from the text box above to the first 'Warning' entry in the table.

Type	Message	Audit Class
Warning	Missing required data, Alternate lender not created/saved.	Server
Warning	No Pre-Z Send Date. Used Application Date plus three business days.	Federal-MDIA
Warning	TRID regulation requires re-issuance of the Closing Disclosure due to 08/24/2022 APR increase/doc	Federal-TRID
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage	Federal-TRID
Warning	Mortgage Broker Fee (BFI): \$56.00 exceeds baseline amount \$0.00; Fee violates TILA/RESPA Toleran	Federal-TRID
Warning	Date through which estimate for settlement charges is available must be at least 90-business days from	Federal-RESPA
Warning	No Owner's Title Insurance Fee (OCI) detected	Federal-RESPA
Warning	No Lender's Title Insurance Fee (LCI) detected	Federal-RESPA
Warning	Rate lock date is missing: Defaulted to the Document Date of 08/24/2022 to run the CA HPML audit.	HighCost-HPML
Warning	First Payment Date is before the Document Date	DataValidation
Warning	Closing Date should be after the Document Date	DataValidation
Warning	Disbursement Date must be after Document Date	DataValidation
Warning	The Impound Account's Low Balance of \$945.00 exceeds the Cushion of \$480.00	DataValidation
Warning	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on inc	DataValidation
Warning	Sellers Agent is missing Street Address, City, State, Zip, License ID, Phone.	DataValidation
Warning	Listing Agent is missing License ID.	DataValidation



If everything looks good, click Generate Doc Package and Confirm in the window that appears.

The screenshot shows the 'Audit Findings' screen for 'Initial Disclosure' under 'ALL FIXED LOANS'. A 'Confirm' dialog box is open in the center, with the following text: 'This will create the Document Package from the document package provider DocMagic and you will be charged based on your agreement. This action cannot be reversed.' The dialog has 'Cancel' and 'Confirm' buttons. In the top right corner of the main interface, the 'Generate Doc Package' button is highlighted with a green box. A blue arrow points from the text box above to the 'Confirm' button in the dialog, and another blue arrow points from the text box to the 'Generate Doc Package' button.

Type	Message	Audit Class
Warning	Missing required data, Alternate lender not created/saved.	Server
Warning	No Pre-Z Send Date. Used Application Date plus three business days.	Federal-MDIA
Warning	TRID regulation requires re-issuance of the Closing Disclosure due to 08/24/2022 APR Increase/doc	Federal-TRID
Warning		Federal-TRID
Warning		Federal-TRID
Warning		Federal-RESPA
Warning		Federal-RESPA
Warning		Federal-RESPA
Warning		HighCost-HPML
Warning		DataValidation
Warning		DataValidation
Warning		DataValidation
Warning	Disbursement Date must be after Document Date	DataValidation
Warning	The Impound Account's Low Balance of \$945.00 exceeds the Cushion of \$480.00	DataValidation
Warning	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on inc	DataValidation
Warning	Sellers Agent is missing Street Address, City, State, Zip, License ID, Phone.	DataValidation
Warning	Listing Agent is missing License ID.	DataValidation



An unsigned version is saved in the documents list and the user can preview the documents here.

Initial Disclosure Package

To be completed by the Lender: Wizri, Inc.
 Lender Loan No./Universal Loan Identifier: 10048829 Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) Ken N Customer JR Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Social Security Number 500-50-7000 (or Individual Taxpayer Identification Number)
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit Your initials: _____	Date of Birth (mm/dd/yyyy) 07/04/1960 Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried* *Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship	Dependents (not listed by another Borrower) Number 0 Ages _____
Current Address Street 10655 Birch St City Burbank State CA Zip 91502 Country _____ How Long at Current Address? 3 Years 7 Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input checked="" type="radio"/> Rent (\$3,500.00 /month)	Contact Information Home Phone (818) 222-2222 Cell Phone (123) 123-1231 Work Phone _____ Ext. _____ Email scott@arive.com
If at Current Address for LESS than 2 years, list Former Address Street _____ City _____ State _____ Zip _____ Country _____ How Long at Former Address? _____ Years _____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)	<input checked="" type="checkbox"/> Does not apply
Mailing Address - if different from Current Address Street _____ City _____ State _____ Zip _____ Country _____	<input checked="" type="checkbox"/> Does not apply

DELL

If approved, you can click Send for eSigning.



In the window that appears, you can choose who the documents are going to.

The screenshot shows a web browser displaying a 'Uniform Residential Loan Application' form. The form is titled 'Section 1: Borrower Information' and includes fields for personal information, marital status, and current address. A modal dialog box titled 'Send for eSigning' is open in the foreground. The dialog box has a search bar for recipients and a list of two recipients: 'Ken N Customer JR Primary Borrower' and 'Robert Sruska Loan Officer'. Below the list, there is an 'Attached Package' section showing 'Initial Disclosure Package'. At the bottom of the dialog box, there are 'Cancel' and 'Send' buttons. The 'Send' button is highlighted with a green box. A blue arrow points from the 'Send' button to a text box below the screenshot that says 'Hit Send.'.

Hit Send.



After you hit Send, you'll be back in the Disclosures tab.

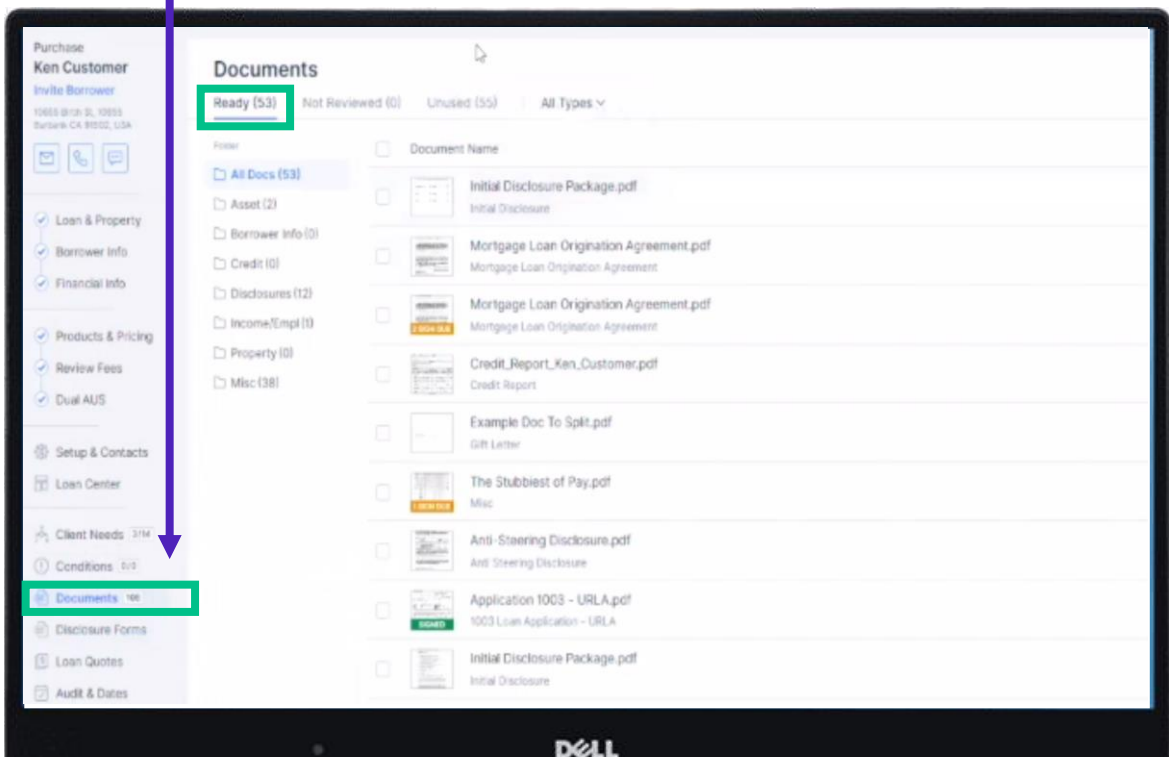
The screenshot shows the 'Disclosure Forms' interface with the 'Disclosures' tab selected. Under 'Generate Disclosures', there is a dropdown menu for 'Initial Disclosure' and a 'Generate Docs' button. A disclaimer is present below. The 'Generated Disclosures' section includes a 'Refresh All' link and a table with columns for 'Document Name' and 'Package Type'. Two rows are visible, both for 'Initial Disclosure' packages. The first row is for 'Ken N Customer JR' (Borrower) and the second for 'Robert Snuške' (Loan Officer). Each row has a 'Package Sent' button, a progress indicator for 'Consent to eSign', 'Package Viewed', and 'Signed / Received', and a link to the signing page. A green box highlights the progress indicators and the signing links for both rows, with a purple arrow pointing from this box to the text below.

Document Name	Package Type
Ken N Customer JR Borrower	Initial Disclosure
Robert Snuške Loan Officer	Initial Disclosure

Here, you can track the progress of the eSign stages.



You'll be able to see once everyone has signed the documents. Click Documents on the left and then go to the Ready tab.



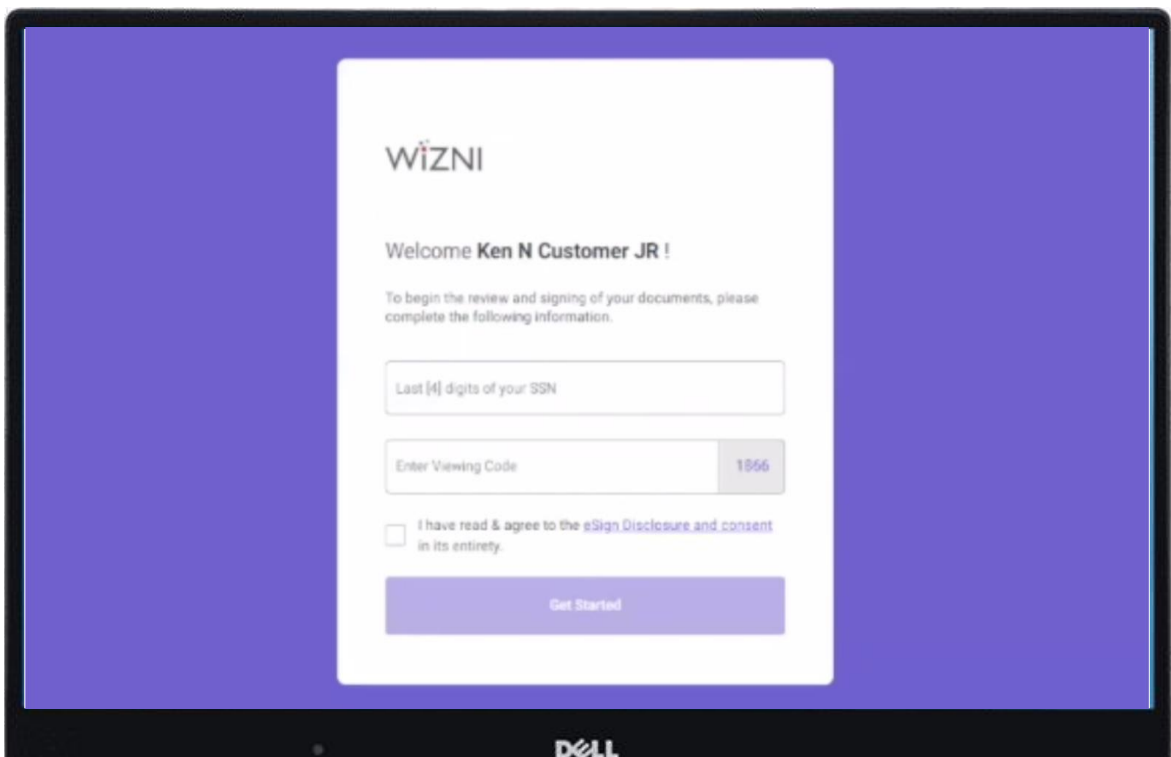
Arive will take the unsigned documents in the document list and move it to the unused category replacing it with the signed documents automatically.



Arive

DocMagic eSign Experience

Back on Disclosure Forms, the borrower will get an email to enter the DocMagic eSign experience.

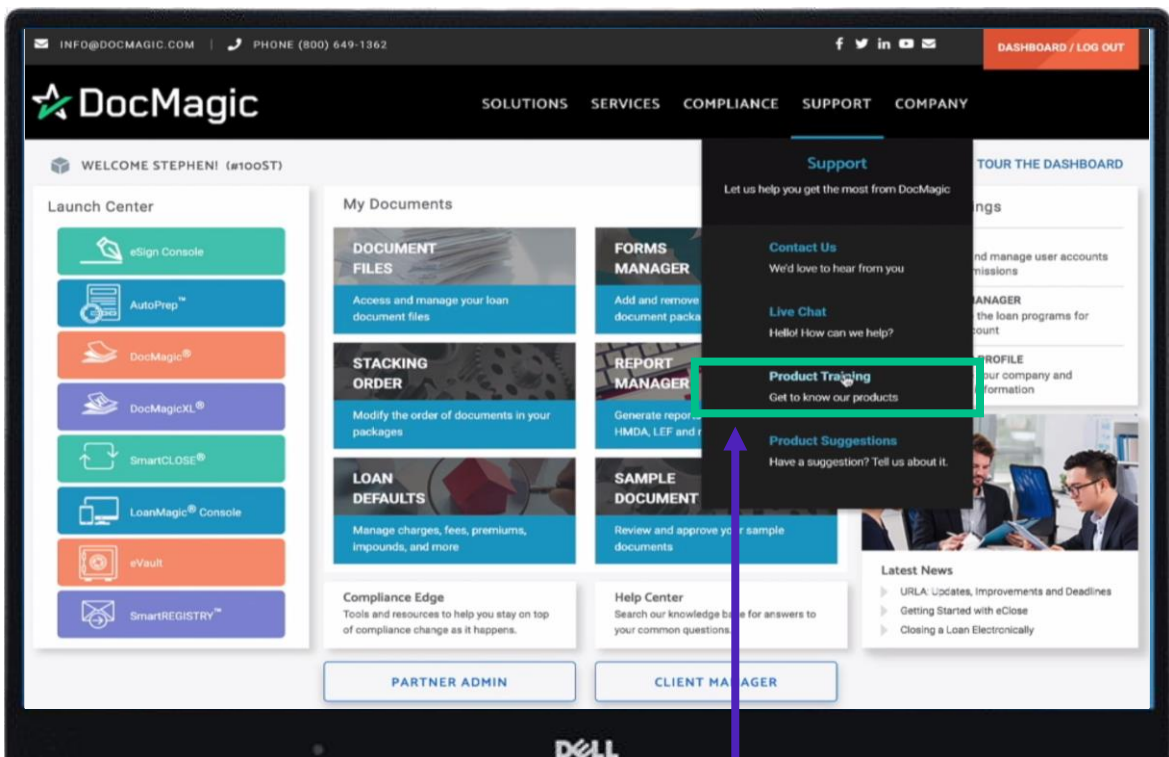


The screenshot shows a Dell monitor displaying the WIZNI eSign interface. The interface is white with a purple background. At the top left is the WIZNI logo. Below it, the text reads "Welcome Ken N Customer JR!". A sub-header says "To begin the review and signing of your documents, please complete the following information." There are three input fields: "Last [4] digits of your SSN", "Enter Viewing Code" (with a grey button labeled "1556"), and a checkbox labeled "I have read & agree to the eSign Disclosure and consent in its entirety." Below these is a purple "Get Started" button.

There, they'll complete the signing and click Done.



A video and guidebook of the borrower's eSign experience can be found on DocMagic's Product Training Page on DocMagic.com.



Start by going to the Dashboard, then Support and Product Training from the dropdown. Select Total eClose, then click Borrowers.



Back on Arive, the entire signed document set can now be downloaded.

