

Arive – DocMagic Integration

Before We Begin

The screenshot shows the Arive user settings interface. The top navigation bar includes 'ARIVE', 'Dashboard', 'Tasks', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. The main content area is titled 'User Settings > Credentials'. On the left, there is a sidebar with sections: 'GENERAL' (Personal Info, E-Signing, Credentials, API Integrations), 'CONFIGURATIONS' (Pricing Templates), 'NOTIFICATION SETTINGS' (Email Config, Email Signature, Task Notifications), and 'PERMISSIONS' (Grant Access). The 'Doc Magic' tab is selected, showing fields for 'Username *', 'Password *', and 'Account ID *', with a 'Save' button below. A user profile dropdown menu is open on the right, showing the user's name 'Alan Dai', role 'Branch Admin', and email 'aland@docmagic.com'. The menu options are 'User Settings', 'Branch Settings', 'Switch Theme BETA', and 'Logout'. A blue arrow points from the 'User Settings' option in the dropdown to the 'User Settings' link in the breadcrumb navigation.

- Please be sure that you have valid DocMagic credentials entered in Arive.
- Navigate to User Settings by clicking on your initials at the top right, selecting Credentials, and then DocMagic.

Initial Disclosures

The screenshot shows the ARIVE dashboard for a loan in the 'Processing' stage. The top navigation bar includes 'Dashboard', 'Tasks', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. The main header displays loan details: Loan Amount - LTV (\$832,750.00 - 80.00%), FICO (740), Rate (12.000%), DTI (5.28% / 5.28%), FTC (\$227,942.55), and Est Closing (May 29, 2026). The left sidebar contains various menu items, with 'Disclosure Forms' highlighted. The 'Disclosure Forms' sub-menu is open, showing 'Disclosure Packages' as the selected option. The main content area displays 'Disclosure Packages' with a notice, error messages, important dates, and a 'Generate Disclosures' section with a dropdown menu and a 'Generate Package' button.

- Select a Loan from your pipeline.
- To generate disclosures after loan data is entered, select *Disclosure Forms* on the left, then *Disclosure Packages*.
- Please note that Arive requires you to generate Initials first. Even if you manually change the loan stage, you will still be prompted to issue a Loan Estimate or Initial Disclosure package before you can generate anything closing related.
- Select your package type, then click Generate Package. Don't worry – we're not generating the documents right away and you won't get charged just yet.

Select Loan Product

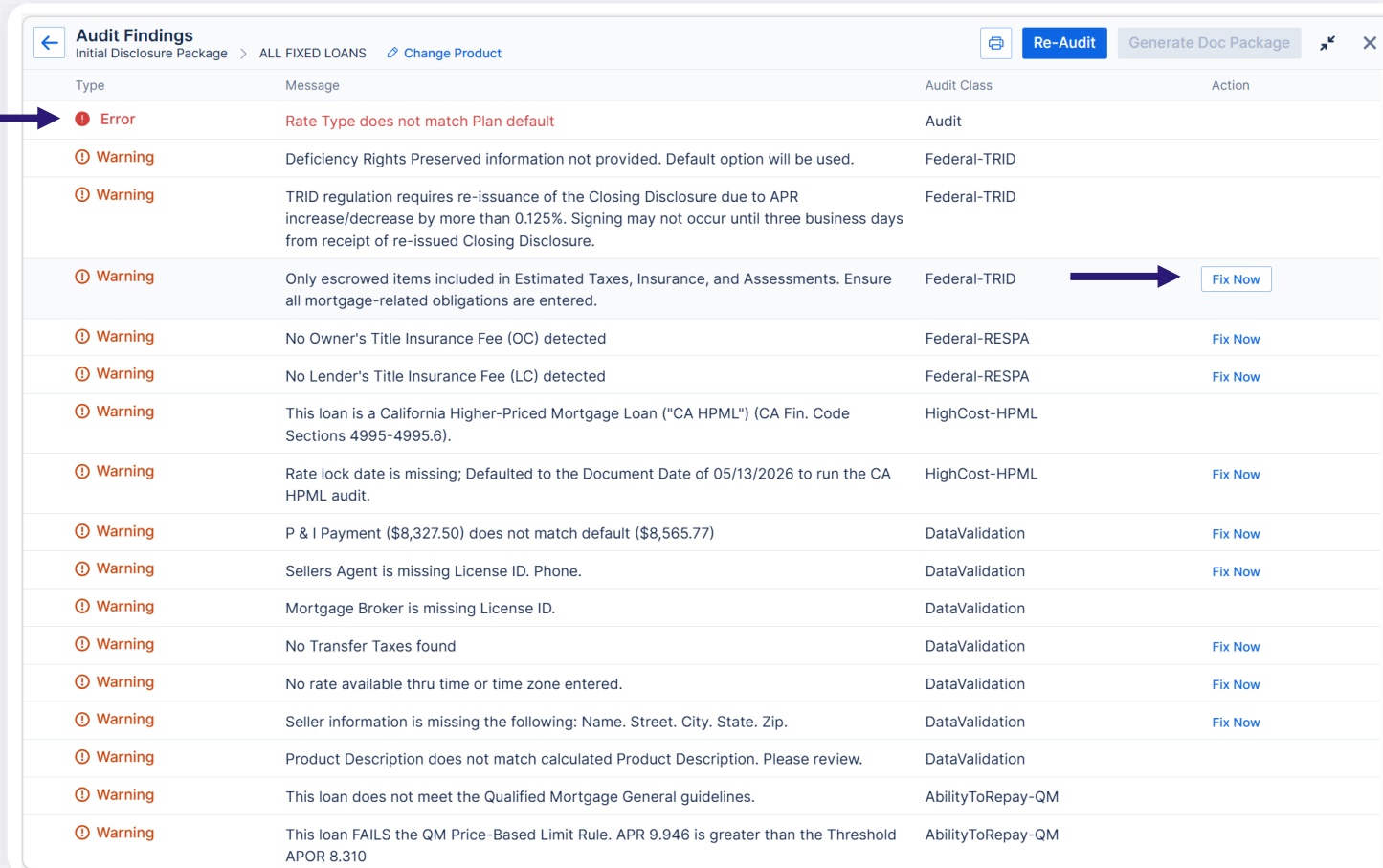
Select Loan Product
Initial Disclosure Package > ALL FIXED LOANS

All Loan Programs [Continue to Audit](#)

Select Product	Description	Code	Lender	Loan Type	Rate Type
<input checked="" type="checkbox"/>	ALL FIXED LOANS	CONV	Generic	Conventional	FixedRate
<input type="checkbox"/>	10/1 T-BILL INTEREST ONLY 120 MONTHS	DSI_101TBIO	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/1 LIBOR ARM 5/2/5 CAPS (#2729)	DSI_101YRL	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/1 1YR T-BILL ARM 5/2/5 CAPS (#2703)	DSI_101YRT	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/1 1YR T-BILL ARM	DSI_101YRT2	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/1 1YR T-BILL ARM WITH CONVERSION (#1437)	DSI_101YRTWC	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/6 MO 30-DAY AVG SOFR 10YR IO 5/1/5 CAPS	DSI_106SIO	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/6 SOFR INTEREST-ONLY NEW YORK CEMA 5/1/5 CAPS	DSI_106SIONYCEMA	Generic	Conventional	Adjustable
<input type="checkbox"/>	FHLMC 10/6 SOFR NEW YORK CEMA 5/1/5 CAPS	DSI_106SNYCEMA	Generic	Conventional	Adjustable
<input type="checkbox"/>	10/6 MO 30-DAY AVG SOFR 5/1/5 CAPS	DSI_106SOFR	Generic	Conventional	Adjustable
<input type="checkbox"/>	12 MO MTA ARM	DSI_12MTA	Generic	Conventional	Adjustable
<input type="checkbox"/>	1 YR T-BILL ARM (1/1/6 CAPS) #710	DSI_1YRT	Generic	Conventional	Adjustable
<input type="checkbox"/>	1 YR T-BILL ARM NON CONVERTIBLE (#720) (2/2/6 CAPS)	DSI_1YRT2	Generic	Conventional	Adjustable
<input type="checkbox"/>	1 YR T-BILL ARM CONVERTIBLE (#721) (2/2/6 CAPS)	DSI_1YRTWC	Generic	Conventional	Adjustable
<input type="checkbox"/>	1 YR T-BILL ARM CONVERTIBLE (#861) (1/1/6 CAPS)	DSI_1YRTWC2	Generic	Conventional	Adjustable
<input type="checkbox"/>	FHA 203K	DSI_203K	Generic	FHA	FixedRate
<input type="checkbox"/>	30 DUE IN 10 BALLOON	DSI_3010	Generic	Conventional	FixedRate
<input type="checkbox"/>	30 DUE IN 15 BALLOON	DSI_3015	Generic	Conventional	FixedRate

- If you have not selected your Loan Program, you will be prompted to do so here. Click Continue to Audit after you have chosen one.
- Add Loan Programs to your account and manage existing ones through the [Plan Manager](#) on the DocMagic Dashboard.

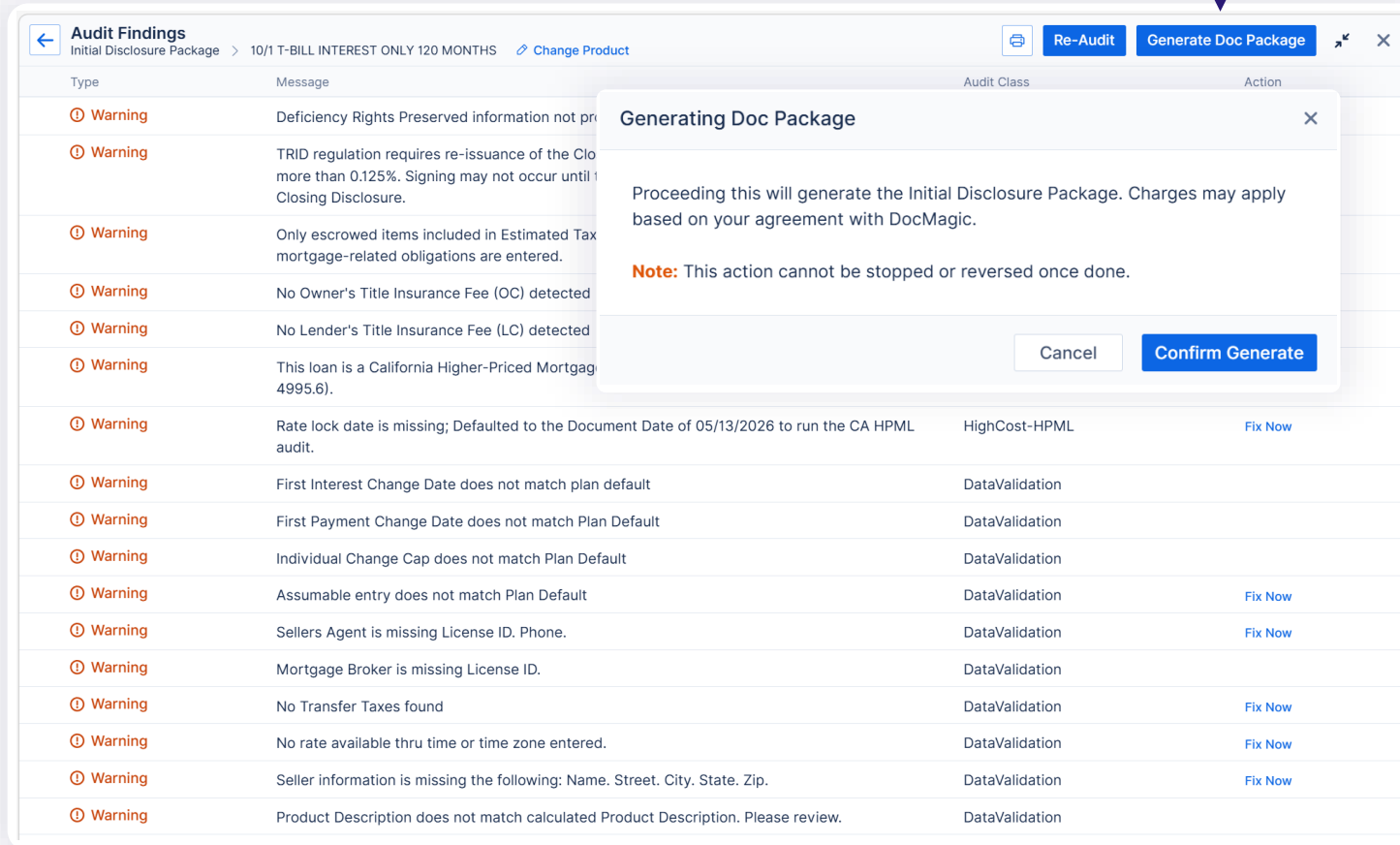
Audit



Type	Message	Audit Class	Action
Error	Rate Type does not match Plan default	Audit	
Warning	Deficiency Rights Preserved information not provided. Default option will be used.	Federal-TRID	
Warning	TRID regulation requires re-issuance of the Closing Disclosure due to APR increase/decrease by more than 0.125%. Signing may not occur until three business days from receipt of re-issued Closing Disclosure.	Federal-TRID	
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	Fix Now
Warning	No Owner's Title Insurance Fee (OC) detected	Federal-RESPA	Fix Now
Warning	No Lender's Title Insurance Fee (LC) detected	Federal-RESPA	Fix Now
Warning	This loan is a California Higher-Priced Mortgage Loan ("CA HPML") (CA Fin. Code Sections 4995-4995.6).	HighCost-HPML	
Warning	Rate lock date is missing; Defaulted to the Document Date of 05/13/2026 to run the CA HPML audit.	HighCost-HPML	Fix Now
Warning	P & I Payment (\$8,327.50) does not match default (\$8,565.77)	DataValidation	Fix Now
Warning	Sellers Agent is missing License ID. Phone.	DataValidation	Fix Now
Warning	Mortgage Broker is missing License ID.	DataValidation	
Warning	No Transfer Taxes found	DataValidation	Fix Now
Warning	No rate available thru time or time zone entered.	DataValidation	Fix Now
Warning	Seller information is missing the following: Name. Street. City. State. Zip.	DataValidation	Fix Now
Warning	Product Description does not match calculated Product Description. Please review.	DataValidation	
Warning	This loan does not meet the Qualified Mortgage General guidelines.	AbilityToRepay-QM	
Warning	This loan FAILS the QM Price-Based Limit Rule. APR 9.946 is greater than the Threshold APOR 8.310	AbilityToRepay-QM	

- After your Loan Program is confirmed, the audit will run and you will be presented with the results:
 - An Error is equivalent to a DocMagic Fatal. *You may not generate a package if any are present and the Generate Doc Package button will be greyed out.*
 - You may proceed with generation if you have Warnings.
- Some messages have a Fix Now button that will take you directly to the data point in Arive that may require your attention.

Confirm Generation



The screenshot shows the 'Audit Findings' interface for an 'Initial Disclosure Package' for a '10/1 T-BILL INTEREST ONLY 120 MONTHS' loan. The interface includes a table of findings and a modal dialog box for generating the document package.

Type	Message	Audit Class	Action
Warning	Deficiency Rights Preserved information not pr		
Warning	TRID regulation requires re-issuance of the Clo more than 0.125%. Signing may not occur until Closing Disclosure.		
Warning	Only escrowed items included in Estimated Tax mortgage-related obligations are entered.		
Warning	No Owner's Title Insurance Fee (OC) detected		
Warning	No Lender's Title Insurance Fee (LC) detected		
Warning	This loan is a California Higher-Priced Mortgage 4995.6).		
Warning	Rate lock date is missing; Defaulted to the Document Date of 05/13/2026 to run the CA HPML audit.	HighCost-HPML	Fix Now
Warning	First Interest Change Date does not match plan default	DataValidation	
Warning	First Payment Change Date does not match Plan Default	DataValidation	
Warning	Individual Change Cap does not match Plan Default	DataValidation	
Warning	Assumable entry does not match Plan Default	DataValidation	Fix Now
Warning	Sellers Agent is missing License ID. Phone.	DataValidation	Fix Now
Warning	Mortgage Broker is missing License ID.	DataValidation	
Warning	No Transfer Taxes found	DataValidation	Fix Now
Warning	No rate available thru time or time zone entered.	DataValidation	Fix Now
Warning	Seller information is missing the following: Name. Street. City. State. Zip.	DataValidation	Fix Now
Warning	Product Description does not match calculated Product Description. Please review.	DataValidation	

Generating Doc Package

Proceeding this will generate the Initial Disclosure Package. Charges may apply based on your agreement with DocMagic.

Note: This action cannot be stopped or reversed once done.

Cancel Confirm Generate

- If the Audit does not return any Fatales/Errors, then you may proceed with generating the document package. You may see a window asking you to confirm your decision, as charges may apply.
- You may re-run the audit or print the audit messages from this screen.
- You also have the option to change your Loan Program ("Change Product") before generation. You will be prompted to re-run the audit if you choose to do so.

Previewing Documents

The screenshot displays the DocMagic interface for an 'Initial Disclosure Package'. On the left, a list of 29 documents is shown, with 'Loan Detail Report.pdf' selected. On the right, a preview of the 'Loan Detail Report' is displayed, featuring the DocMagic logo and various loan details.

Loan Detail Report

Loan Number: 10017331-UAT File ID: 10017331-UAT
Borrower Name: Test Sample Client Number: 100JJ
Property Address: 123 Main Street, Los Angeles, California... Date of Report: 05/13/2026

DETAILS

LENDER INFO

Lender Name: DSI TEST ACCOUNT(JESSICA JOHNSON) Transfer To:
Loan Program: 10/1 T-BILL INTEREST ONLY 120 MONTHS (DSI_101TBIO)

IDENTIFIERS

Loan Number: 10017331-UAT FHA/VA Case: MERS #: 22222212100173312
Loan Purpose: Purchase Loan Type: Conventional Origination Type: Broker
FHA Section: MIC #:
Loan Rep: Broker Name: Test alt lender 1 Branch:

IMPORTANT DATES

Application Date: 05/13/2026 Cancel Date: CD/Re-Disc Send Date:
Document Date: 05/13/2026 Disbursement Date: 05/29/2026 CD/Re-Disc Method:
Closing Date: 05/29/2026 Closing Costs Exp. Date: 05/28/2026 CD/Re-Disc Recv. Date:
Signing Date: 05/29/2026 Pre-Z Send Date: 05/13/2026

RATE LOCK

Rate Lock Date: Rate Lock Exp. Date: Lock Prior to Close:
Rate Lock Days: 30 days Time: Last Disclosed APR:

BORROWERS/SELLERS

BORROWERS

Borrower Name: **Test Sample**
Borrower Type: Individual Phone: Mobile: (555)555-5555 Home: (555)555-5555
SSN: XXX-XX-0000 Email: aland@docmagic.com
Vesting:
Mailing Street: 123 Main Street City: El Segundo State: CA Zip: 90245
Final Relation:
Vesting to Read: Test Sample

- Once the package generates, you will see a preview of your document package, starting with the Loan Detail Report. Please note that this report is *for your eyes only* and will not be sent out to anyone for signatures.
- Click on any document name in the left column to preview it.
- Click Download for a PDF copy of the package.

Send for eSigning

The screenshot shows a document viewer interface for an 'Initial Disclosure Package'. A 'Send for eSigning' dialog box is open, displaying the following information:

- Expected Recipients:
 - TS Test Sample (Primary Borrower)
 - DI DM Integration (Loan Officer)
- Attached Document:
 - Initial Disclosure Package.pdf
- Buttons: Cancel, Send for eSigning

A 'Welcome Test Sample!' sign-in screen is also visible, featuring the DocMagic logo and the following fields and options:

- Input field: Last [4] digits of your SSN
- Input field: Enter Viewing Code (5786)
- Checkbox: I have read & agree to the eSign Disclosure and consent in its entirety.
- Button: Get Started

- Click Send for eSigning when you are ready for the package to go out for signature.
- You will see this confirmation window that displays the expected recipients and the attached document package before you send it out. Emails will be sent to the named recipients to eSign.

Send for eSigning

Initial Disclosure Package

29 Documents

- Loan Detail Report.pdf
- Uniform Residential Loan Application.pdf
- Uniform Residential Loan Application - Lender Loan Information.pdf
- Adjustable Rate Disclosure - Interest Only.pdf
- Report and Certification of Loan Disbursement.pdf
- Additional Details for Services You Can Shop For.pdf
- Additional Details for Services You Cannot Shop For.pdf
- 8821 Tax Information Authorization.pdf
- Halcyon Consent Form.pdf
- IVES Request for Transcript of Tax Return.pdf
- Authorization for the Social Security Administration to Release SSN Verification.pdf
- Borrower's Certification, Authorization and Consent.pdf
- California Automated Valuation Model Notice.pdf
- California Copies of Signed Documents.pdf
- California Fair Lending Notice.pdf
- California Financing Law Statement of Loan.pdf
- California Loan Brokerage Agreement.pdf
- Fair Lending Notice.pdf
- Federal Equal Credit Opportunity Act Notice (ECOA).pdf
- Housing Counselors Near You.pdf
- Important Information About Procedures for Opening a

To be completed by the Lender: DSI TEST ACCOUNT(JESSACA JOHNSON)
Lender Loan No./Universal Loan Identifier :0017331-UAT 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

Security Number: 000-00-0000
Social Taxpayer Identification Number) _____
Birth Date (MM/DD/YYYY): 11/1960
Citizenship:
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

(s) of Other Borrower(s) Applying for this Loan
Name (Last, First, Middle, Initial, Suffix) _____
Address _____
Phone Number (Area Code) (555) 555-5555
Fax Number (555) 555-5555
Email Address aland@docmagic.com

Country US
Unit # _____
Renting expense Own Rent (\$ _____ /month)
 Does not apply

Country _____
Unit # _____
Renting expense Own Rent (\$ _____ /month)
 Does not apply

Country _____
Unit # _____
 Does not apply

Street _____
City _____ State _____ Zip _____ Country _____ Unit # _____

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- You will see this message after you confirm your decision to send the package for eSign. Click Continue.

Generated Packages

Processing > Disclosed

Loan Amount - LTV: \$832,750.00 · 80.00%

FICO: 740

Rate: 12.000%

DTI: 5.28% / 5.28%

FTC: \$227,942.55

Est Closing: May 29, 2026

1003 is Read-only

Disclosure Forms

Disclosure Packages

Notice: All documents are provided as-is and for convenience only, and ARIVE makes no representation or ...Show More

Please fix the list of errors / warnings below to generate disclosures

- Service provider(s) are missing for fees in Section C. [Fix Now](#)
- Please make sure to provide 2 identity verification documents for each borrower. [Fix Now](#)

Important Dates

Est Closing Date	Est Funding Date
May 29, 2026	May 29, 2026
Est First Payment Date	Firm Closing Date
Jul 1, 2026	May 29, 2026

LOAN OFFICER

DM Integration
NMLS #10203040

Generate Disclosures

Select Package

Initial Disclosure Package [Generate Package](#)

Disclaimer: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warranty, express or implied, as to the use, timing, completeness, or accuracy of any document. You are responsible for carefully reviewing all documents to ensure their completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

Generated Packages

Package Name / Generated On	Package Status	eSigning Status	
Initial Disclosure Package May 13 2026 · Jessaca@docmagic.com	eSigning in Progress	TS DI	Refresh ...

- You will be back on the Disclosure screen, and the loan will be moved to the next status.
- You can track progress under "Generated Packages". We'll explain how all this works on subsequent slides.

Generated Packages

Generate Disclosures

Select Package
Initial Disclosure Package ⌵ Generate Package

Disclaimer: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warranty, express or implied, as to the use, timing, completeness, or accuracy of any document. You are responsible for carefully reviewing all documents to ensure their completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

Generated Packages Disclosure Timeline Refresh All

Package Name / Generated On	Package Status	eSigning Status	
Initial Disclosure Package ⌵ May 13 2026 - Jessaca@docmagic.com	eSigning in Progress 🔴 May 13 2026, 5:20 PM PDT	TS DI	Refresh ⋮

GENERATED BY
Jessaca@docmagic.com
ID 100JJ
May 13 2026, 5:06 PM PDT

Test Sample
Borrower
Package Sent
May 13, 2026, 5:19 PM

DM Integration
Loan Officer
Package Sent
May 13, 2026, 5:19 PM

- Hover over the package name (“Initial Disclosure Package”) to see the exact time that the package was generated.
- Click on the paper icon next to the package name to view and download a copy of the package.
- Hover over the initials of a recipient for preview of their eSign status.

Generated Packages

Generate Disclosures

Select Package
Initial Disclosure Package Generate Package

Disclaimer: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warranty, express or implied, as to the use, timing, completeness, or accuracy of any document. You are responsible for carefully reviewing all documents to ensure their completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

Generated Packages Disclosure Timeline Refresh All

Package Name / Generated On	Package Status	eSigning Status
Initial Disclosure Package May 13, 2026 · Jessaca@docmagic.com	eSigning in Progress	TS DI

Test Sample Borrower
Package Sent Consent to eSign Package Viewed Signed / Received <https://stage-www.doc>

May 13, 2026, 5:19 PM

DM Integration Loan Officer
Package Sent Consent to eSign Package Viewed Signed / Received <https://stage-www.doc>

May 13, 2026, 5:19 PM

- Click on the package name to expand your view and see the status of every recipient.
- You can hover a completed status (green check mark) to see exactly when that step was finished.
- You can copy the eSign link for a recipient on the right and send it to them directly.

Generated Packages

Generate Disclosures

Select Package
Initial Disclosure Package Generate Package

Disclosure Timeline

Package Name	Generated	Sent	Received
Initial Disclosure Package Initial Sent For Esign	May 13 2026 05:06 PM PDT Jessaca@docmagic.com	May 13 2026 05:19 PM PDT	--

Generated Packages Disclosure Timeline Refresh All

Package Name / Generated On	Package Status	eSigning Status	Actions
Initial Disclosure Package May 13 2026 · Jessaca@docmagic.com	eSigning in Progress May 13 2026, 5:20 PM PDT	TS DI	Refresh Download Cancel eSign

Test Sample Borrower

Package Sent — Consent to eSign — Package Viewed — Signed / Received

DM Integration Loan Officer

Package Sent — Consent to eSign — Package Viewed — Signed / Received

https://stage-www.doc

- You have the option to Refresh the eSign status of an individual package or you can refresh the status for every package by clicking Refresh All. You can also view your Disclosure Timeline next to Refresh All.
- The three dots by the Refresh button allow you to download a PDF of the package or cancel the eSign request.

Documents

1003 is Read-only
Start CoC / Edit

Processing > Disclosed

Loan Amount - LTV: \$832,750.00 · 80.00%
FICO: 740
Rate: 12.000%
DTI: 5.28% / 5.28%
FTC: \$227,942.55
Est Closing: May 29, 2026

Documents

Ready (1) Not Reviewed (0) Unused (0)

Search doc name... Share Upload Link Upload

Document Name	Lender Submission	Show to Clients	Sort by: Date Created ↓
<input type="checkbox"/> Initial Disclosure Package	Select ↓	0	Generated 5/13/2026, 5:06 PM

FOLDER

- Asset 0
- Borrower Info 0
- Credit 0
- Disclosures 1
- Income/Employ... 0
- Property 0
- Misc 0

Client Needs 0/0
Conditions 0/0
Documents 1
Disclosure Forms
Loan Quotes
Funding / Revenue
Audit & Dates

- Your newly generated package can also be found in the Documents section.

Change of Circumstance

The screenshot displays the Arive loan management interface. At the top, a navigation bar shows the loan status as 'Processing' and 'Disclosed'. Key loan details include: Loan Amount - LTV (\$832,750.00 - 80.00%), FICO (740), Rate (12.000%), DTI (5.28% / 5.28%), and FTC (\$227,942.55). The estimated closing date is May 29, 2026. A blue arrow points to the '1003 is Read-only Start CoC / Edit' link in the top left corner. A modal window titled 'Confirm Start CoC / Edit Loan' is open, containing the following text: 'You are editing a Read-Only loan which was disclosed on May 13 2026. Following changes will be tracked as part of Change of Circumstances (CoC) and must be Redisclosed.' Below this, a list of items to be tracked for CoC is provided: Fees, Base Loan Amount, Sales Price, Appraised Value, Rate Lock, Purpose of Loan, Credit Scores, Interest Rate, Occupancy, Property Type, Purpose of Refinance, Loan Amortization Period Count, and Refinance Cash-Out Determination Type. A note states: 'Note: The Loan Team will be notified once you start editing'. At the bottom of the modal, there are 'Cancel' and 'Okay, Continue' buttons. A blue arrow points to the 'Okay, Continue' button.

- In Arive, once the Initial Disclosures have been issued, *the loan becomes read-only*. A Change of Circumstance must be done if you want to edit.
- To begin with the CoC, click on the CoC / Edit Loan link in the top left. In the confirmation window that appears, click Okay, Continue.

Change of Circumstance

Processing > Disclosed

Loan Amount · LTV: \$832,750.00 · 80.00%

FICO: 740

Rate: 12.000%

DTI: 5.28% / 5.28%

FTC: \$227,942.55

Est Closing: May 29, 2026

Fees Tolerance Analysis

0% Tolerance

Section	Fee Description	CoC Reason	Base Line	Pending Base Line	Actual Amount	Valid COC / Pending Disclosure	Required Tolerance Cure
A	Credit or Charge for Interest ...		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
A	Lender Credit		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
A	Underwriting Fee		\$995.00	\$995.00	\$995.00	\$995.00	\$0.00
B	Appraisal Fee		\$595.00	\$595.00	\$595.00	\$595.00	\$0.00
B	Credit Report Fee		\$25.00	\$25.00	\$25.00	\$25.00	\$0.00
B	Flood Certificate Fee		\$8.00	\$8.00	\$8.00	\$8.00	\$0.00
B	Tax Monitoring Fee		\$75.00	\$75.00	\$75.00	\$75.00	\$0.00
B	Tax Service Fee		\$80.00	\$80.00	\$80.00	\$80.00	\$0.00
B	Tax Status Research Fee		\$110.00	\$110.00	\$110.00	\$110.00	\$0.00
E	Transfer Tax Total		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
F	Mortgage Insurance Premium		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total			\$1,888.00	\$1,888.00	\$1,888.00	\$1,888.00	\$0.00

Buttons: Cancel, Calculate Tolerance, Apply & Save

Background interface: Save & Review, Discard, IFW, LE

- Make all your necessary updates, then click Save & Review on the bottom.
- Clicking the Save & Review button brings up the Fee Tolerance Analysis window where the Cost to Cure may be entered for any Fees that were updated if they are not valid for a CoC.

Change of Circumstance

The screenshot displays a loan management interface. At the top, a navigation bar shows the loan status as 'Processing' and 'Disclosed'. Key loan details include: Loan Amount - LTV: \$832,750.00 - 80.00%; FICO: 740; Rate: 12.000%; DTI: 5.28% / 5.28%; FTC: \$227,942.55; Est Closing: May 29, 2026. A 'CoC/Edits in Progress' button is highlighted in the top left. The main area is titled 'Review Fees' and contains a table of charges categorized into Origination, Services Borrower Cannot Shop For, Taxes and Other Government Fees, and Prepaids. A modal window titled 'Describe Change of Circumstance' is open, showing a 'Date of Discovery' of 05/20/2026 at 10:14 AM and a 'CoC Reason' of 'Acts of God, War, Disaster or Other Emergencies'. A blue arrow points to the 'Save & Continue' button in the modal.

Fees	At Closing	Before Closing	Paid By	CoC Reason
A. ORIGINATION CHARGES \$995.00				
APR 0.000% of Loan Amount (Points)				
APR Underwriting Fee	\$995.00		B	
B. SERVICES BORROWER CANNOT SHOP FOR \$893.00				
E. TAXES AND OTHER GOVERNMENT FEES \$200.00				
F. PREPAIDS \$7,728.96				

- Once all updates have been completed, click the Redisclose button in the top left.
- You will be presented with a summary of the changes made. If everything is correct, select a CoC reason and click the "Continue" button to proceed.

Change of Circumstance

The screenshot displays the DocMagic loan origination system interface. At the top, a progress bar shows the loan is in the 'Disclosed' stage. Key loan details include: Loan Amount - LTV of \$832,750.00 - 80.00%, FICO of 740, Rate of 12.000%, DTI of 5.28% / 5.28%, and FTC of \$227,942.55. The estimated closing date is May 29, 2026. The user is identified as Jessaca@docmagic.com (ID 100JJ).

The main workspace is divided into 'Disclosure Forms' and 'Disclosure Packages'. Under 'Disclosure Packages', there is a 'Generate Disclosures' section. A dropdown menu is open, showing options: 'Initial Disclosure Package', 'Loan Estimate', and 'Change of Circumstances'. A blue arrow points to the 'Change of Circumstances' option. A modal window titled 'Confirm Change of Circumstance' is overlaid on the screen. It contains the following fields:

- Date of Discovery: 05/20/2026
- Time: 10:14 AM
- CoC Reason: Acts of God, War, Disaster or Other Emergencies
- A text area for 'Add an additional message on CoC form'.
- 'Cancel' and 'Continue' buttons at the bottom.

Below the modal, a 'Generated Packages' table is visible:

Package Name / Generated On	Package
Initial Disclosure Package	eSign
May 13 2026 · Jessaca@docmagic.com	May 13 2026

- To finalize the CoC, you will need to generate the package.
- You may be asked to confirm the date of discovery and CoC reason one more time, but after that you will follow the same workflow to generate the package.

Closing Disclosures

The screenshot shows the ARIVE web application interface. The top navigation bar includes 'Dashboard', 'Tasks', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. The main content area displays a loan summary for ID 10017331, with details such as LTV (80.00%), FICO (740), Rate (12.00%), DTI (5.28%), and FTC (\$227,942.55). A modal dialog titled 'Moving Loan to Approved w/ Conditions Status' is open, allowing the user to update the loan's status. The dialog contains the following fields and sections:

- Lender *:** alt lender test
- Product:** 7/6 ARM IO
- Lender Loan Number *:** 456123
- Loan Dates:**
 - Qualification Date: 05/19/2026
 - Submitted to UW Date *: 05/19/2026
 - Approved w/ Conditions Date *: 05/19/2026
- Email & SMS Notifications:** Includes a table for recipients and checkboxes for Email and SMS. A warning message states: "Email won't be sent, add at least 1 recipient in the 'To' section".
- Loan Notes:** A text area for adding notes.
- Note:** Configure the Twilio account to send SMS notifications.

At the bottom of the dialog, there are 'Cancel' and 'Save & Send' buttons. A blue arrow points to the 'Save & Send' button. A success message at the bottom right of the screen reads: "Updated Successfully. Loan status has been updated successfully."

- Your loan will need to be in the “Approved w/ Conditions” status before you can request a Closing Disclosure. Please note that Arive also requires you to generate Initials first.

Closing Disclosures

The screenshot shows the ARIVE web application interface. The top navigation bar includes 'Dashboard', 'Tasks', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. The main content area is divided into several sections:

- Disclosure Forms:** A sidebar menu with options like 'ARM Info', 'Identity Verification', 'Tax Transcripts', 'Anti Steering', 'Other Consideration', 'CD Info', 'Power of Attorney', and 'Trust / Corporation'.
- Disclosure Packages:** A main section with a 'Generate Disclosures' section. It includes a 'Select Package' dropdown menu with options: 'Closing Disclosure', 'Initial Disclosure Package', 'Loan Estimate', 'Change of Circumstances', 'Closing Disclosure', and 'Pre Closing Package'. A blue arrow points to the 'Closing Disclosure' option.
- Generated Packages:** A table showing the status of generated packages.

Package Name / Generated On	Package Status	eSigning Status	Actions
Change of Circumstances May 20 2026 · Jessaca@docmagic.com	Ready to Send May 20 2026, 3:18 PM PDT	--	Send Now ...
Initial Disclosure Package May 13 2026 · Jessaca@docmagic.com	eSigning in Progress May 13 2026, 5:20 PM PDT	TS DI	Refresh ...

- Go to Disclosure Packages. Select Closing Disclosures, then Generate Package. You'll follow the same workflow as generating Initial Disclosures.

Closing Packages

The screenshot displays the ARIVE interface for managing a loan. A modal window titled "Moving Loan to Closing : Clear To Close Status" is open, allowing the user to configure the loan's closing status. The modal includes sections for "Loan Dates" (with fields for Re-Submittal Date and Clear To Close Date), "Email & SMS Notifications" (with a recipient list and checkboxes for email and SMS), and "Loan Notes". A prominent "Save & Send" button is highlighted with a blue arrow. The background shows a loan summary with key metrics: LTV of \$832,750.00 (80.00%), FICO of 740, Rate of 12.000%, DTI of 5.28% / 5.28%, and an estimated closing date of May 29, 2026. A "Generated Packages" table is visible at the bottom, listing "Closing Disclosure" and "Change of Circumstances" with their respective statuses and eSigning progress.

Package Name / Generated On	Package Status	eSigning Status	Actions
Closing Disclosure May 26 2026 · Jessaca@docmagic.com	Processing Signatures	TS	Refresh
Change of Circumstances May 20 2026 · Jessaca@docmagic.com	Ready to Send	--	Send Now ...

- Your loan will need to be in the “Cleared to Close” status before you can request a Closing Package.

Closing Packages

The screenshot shows the ARIVE web application interface. The top navigation bar includes 'Dashboard', 'Tasks', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. The main content area is titled 'Disclosure Packages' and includes a 'Generate Disclosures' section with a dropdown menu set to 'Closing Disclosure' and a 'Generate Package' button. Below this is a table of 'Generated Packages' with columns for Package Name / Generated On, Package Status, and eSigning Status.

Package Name / Generated On	Package Status	eSigning Status
Closing Disclosure May 26 2026 · Jessaca@docmagic.com	Processing Signatures	TS
Change of Circumstances May 20 2026 · Jessaca@docmagic.com	Ready to Send	--

- Go to Disclosure Packages. Select Closing Package, then Generate Package. You'll follow the same workflow as generating Initial or Closing Disclosures.