



AutoPrep™

The Complete Guide

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AutoPrep™ is DocMagic's proprietary software that automatically tags documents.

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- ✓ Initiate an eClose transaction from AutoPrep™
- ✓ No eNote Creation

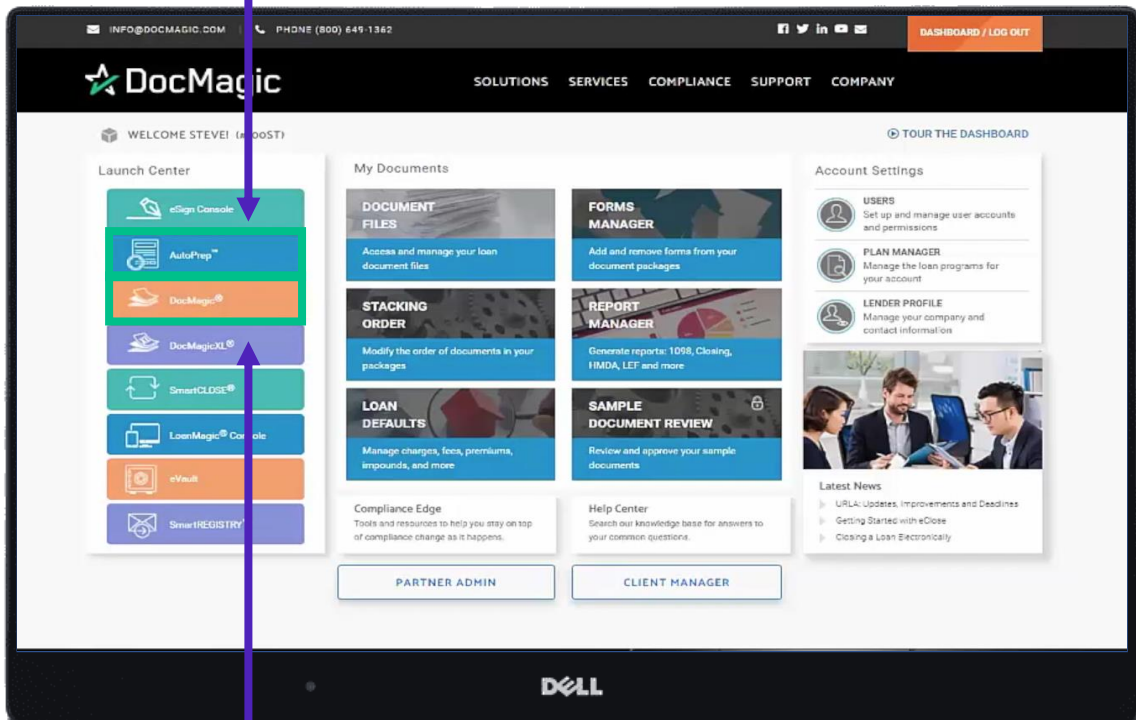
Using AutoPrep™ from the Settlement Agent Portal Page 21

- ✓ Ensure proper e-tagging of documents

Determine which of these use cases suits you best and skip to that portion of the guide. Happy tagging!



Start by going to the DocMagic dashboard. If you do not need to generate an eNote, click on the AutoPrep™ icon and skip to page 7 of this guide.



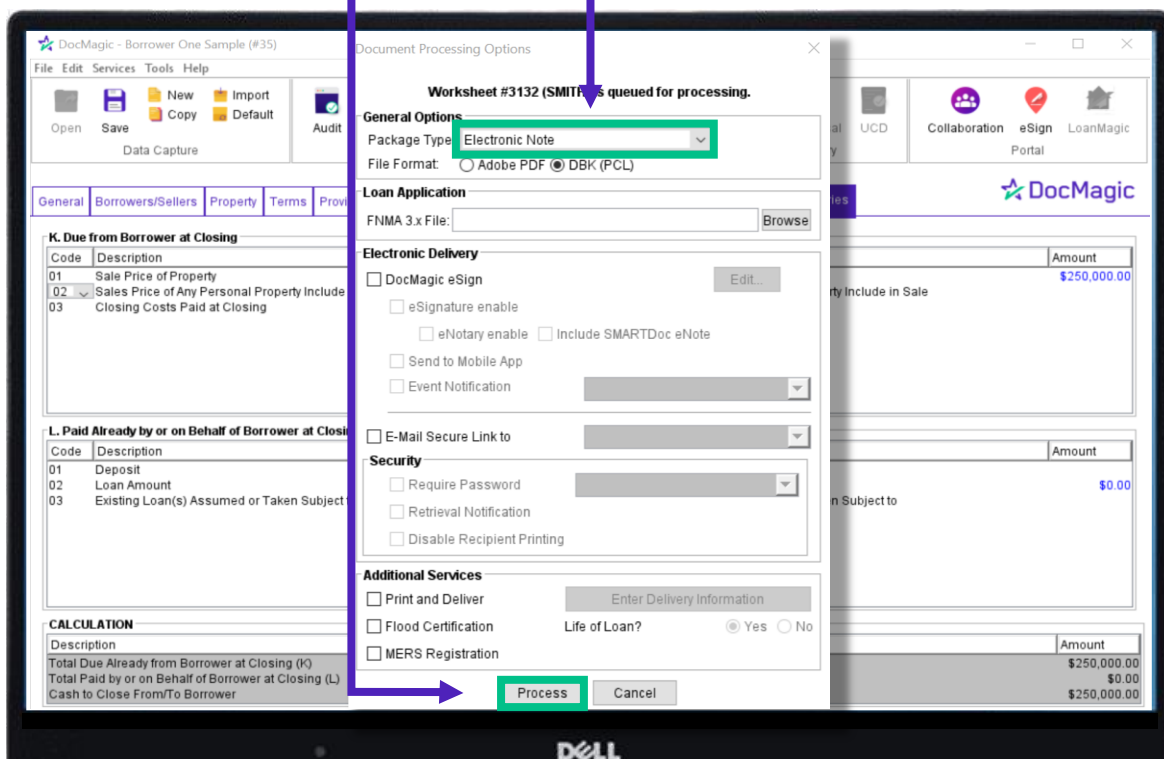
If you need to generate an eNote, click on DocMagic to launch DocMagic Online.



AutoPrep™ - DocMagic Online

Draw The Rest of the Owl

Process the eNote from your loan file. Select Electronic Note under Package Type and click Process.



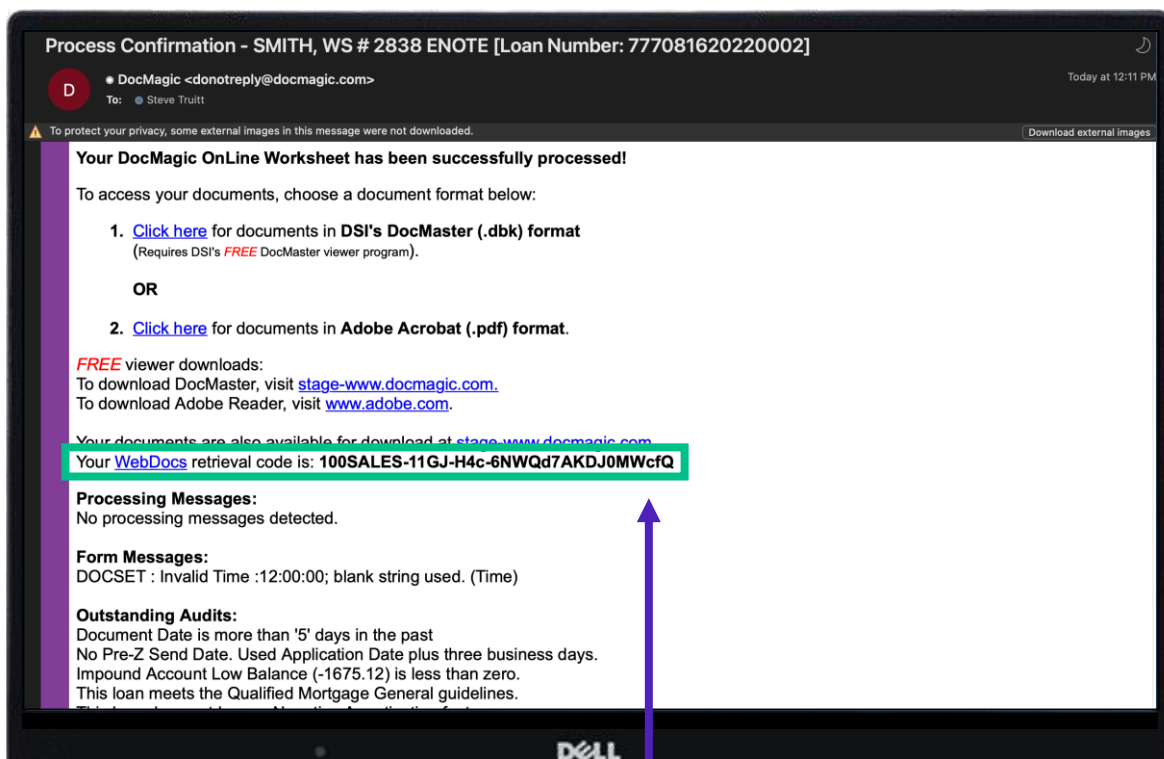
Not sure how we got here? Please check out our [DocMagic Online training section of the Product Training page](#).



AutoPrep™ - DocMagic Online

Grab The WebDocs Code

When you process the eNote, you will receive this confirmation email.



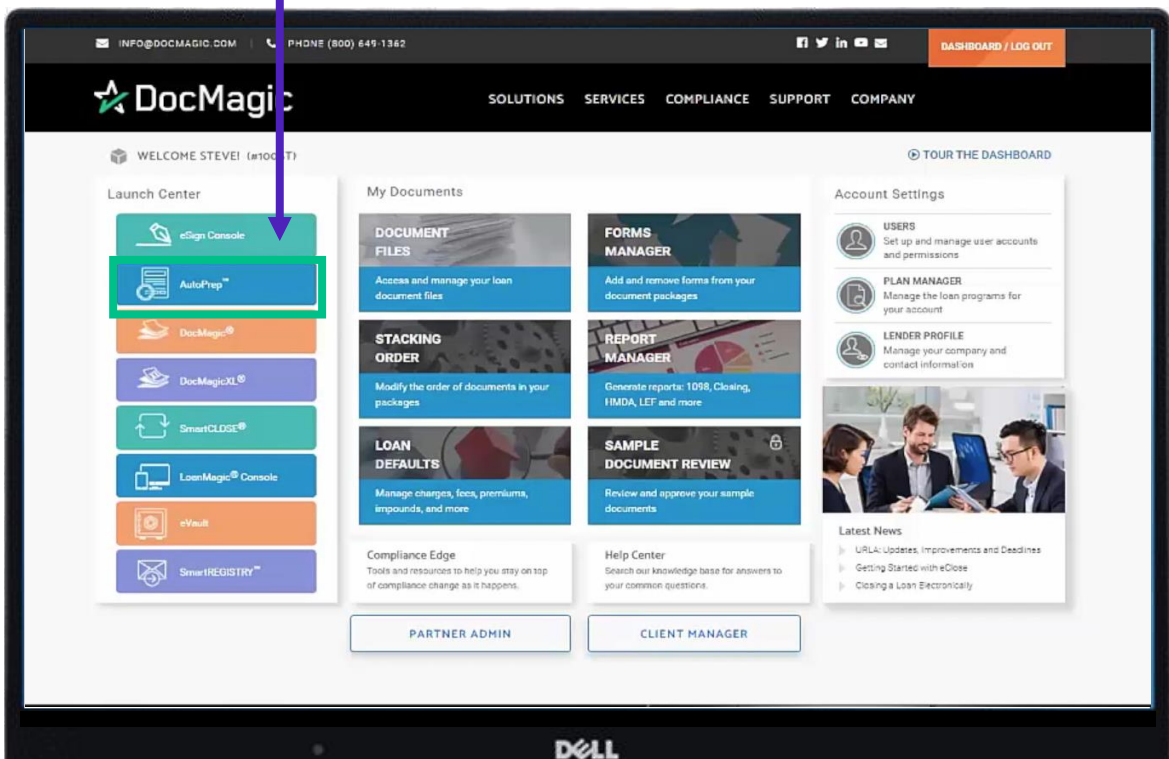
Copy this WebDocs retrieval code. You will need it when you upload documents to AutoPrep™.



AutoPrep™ - DocMagic Online

Start AutoPrep™

Go to the dashboard and choose AutoPrep™ from the Launch Center.



Once the page loads, you'll be greeted with this screen. Start by entering the Loan Number.

Transaction Details

Loan Number
7770128202300001

Include eNote? Yes No

eNotary Enable? Yes No

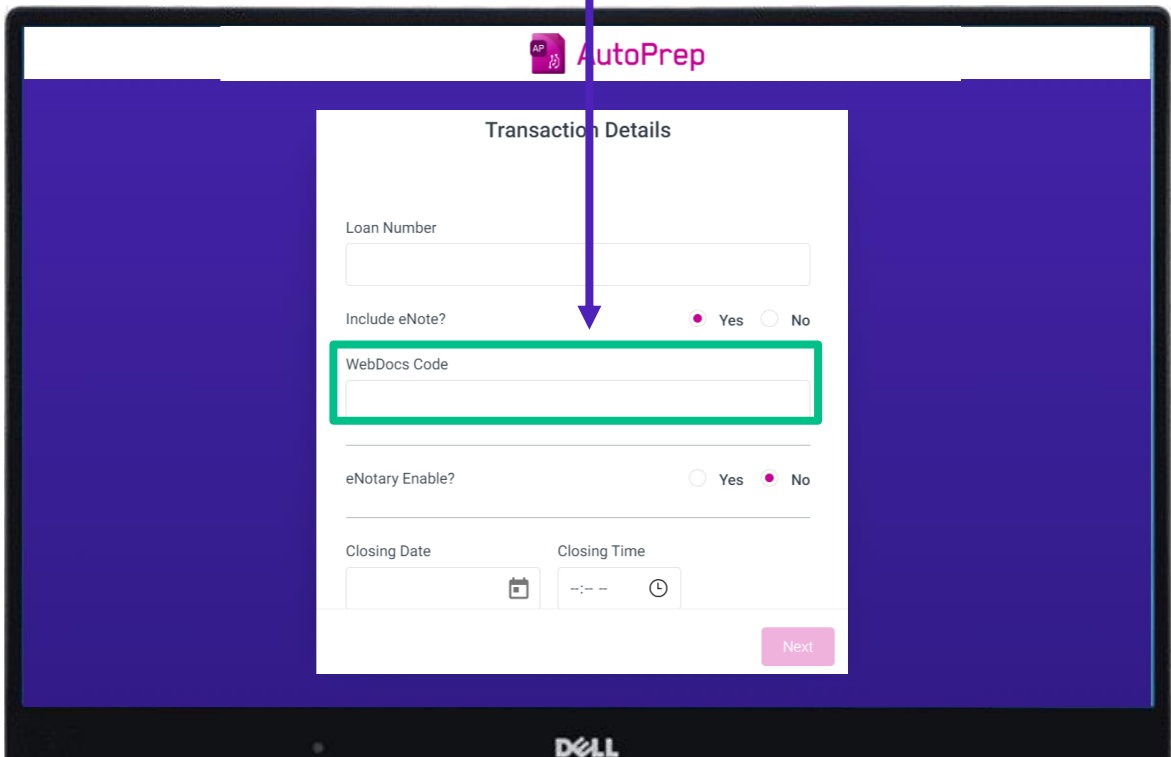
Closing Date Closing Time

Next

Select the radio button to indicate whether you will include an eNote or not.



If you select Yes for Include eNote, a field will appear below where you can enter in your WebDocs Code.



The screenshot shows the 'Transaction Details' form on a Dell monitor. The form includes the following fields and options:

- Loan Number: [Text Input Field]
- Include eNote?: Yes No
- WebDocs Code: [Text Input Field] (highlighted with a green box)
- eNotary Enable?: Yes No
- Closing Date: [Calendar Icon]
- Closing Time: [Time Selection Icon]
- Next: [Next Button]

If you are not using an eNote, ignore this page.



Regardless of whether you include an eNote, you will still need to select whether eNotary is enabled and enter a closing date and time.

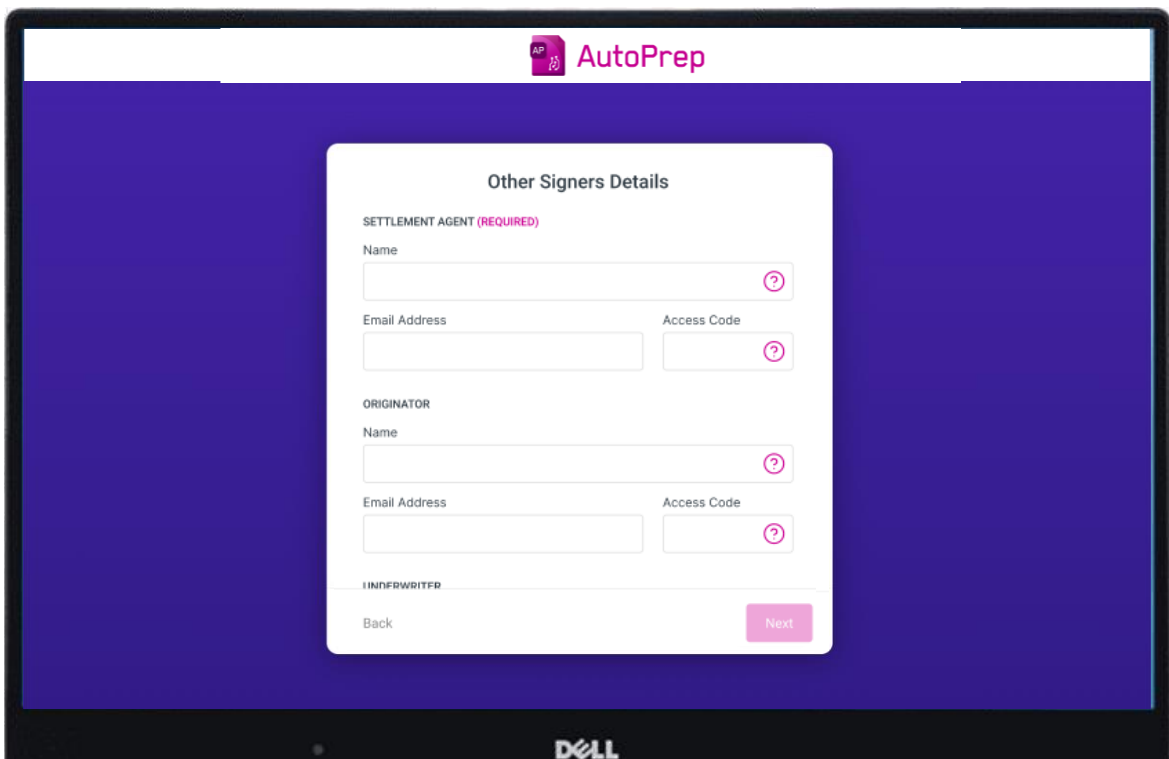
The screenshot shows the 'Transaction Details' form on a Dell monitor. The form is titled 'Transaction Details' and has the AutoPrep logo at the top. It contains the following fields and options:

- Loan Number: 7770128202300001
- Include eNote?: Yes No
- eNotary Enable?: Yes No
- Closing Date: 1/19/2023
- Closing Time: 09:00 AM
- Next button

Once you enter enough information, the Next button will no longer be greyed out. Click it to continue.



Enter information for buyer, seller, settlement agent, originator, underwriter, and notary.

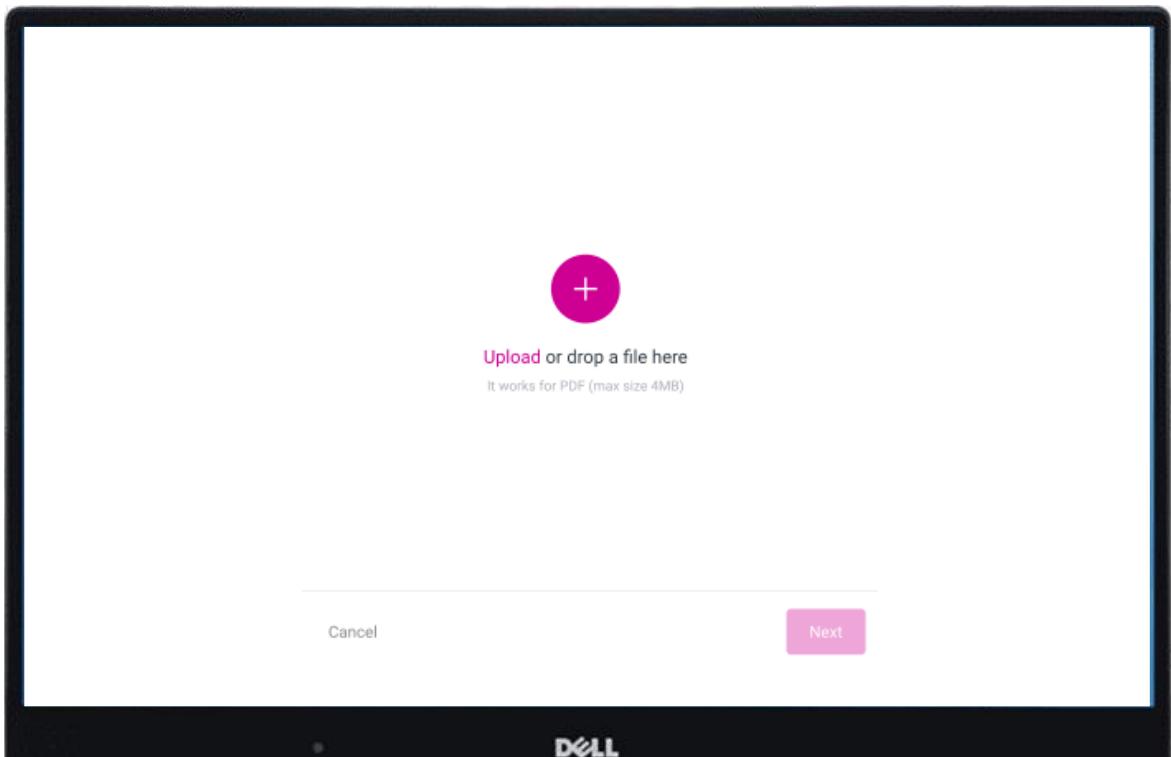


The screenshot shows a web browser window displaying the AutoPrep logo at the top. The main content is a form titled "Other Signers Details". The form is divided into three sections: "SETTLEMENT AGENT (REQUIRED)", "ORIGINATOR", and "UNDERWRITER". Each section contains a "Name" field, an "Email Address" field, and an "Access Code" field. Each field has a question mark icon to its right. At the bottom of the form, there are "Back" and "Next" buttons. The Dell logo is visible at the bottom of the browser window.

Borrower information needs to be entered EXACTLY as it appears in the document.



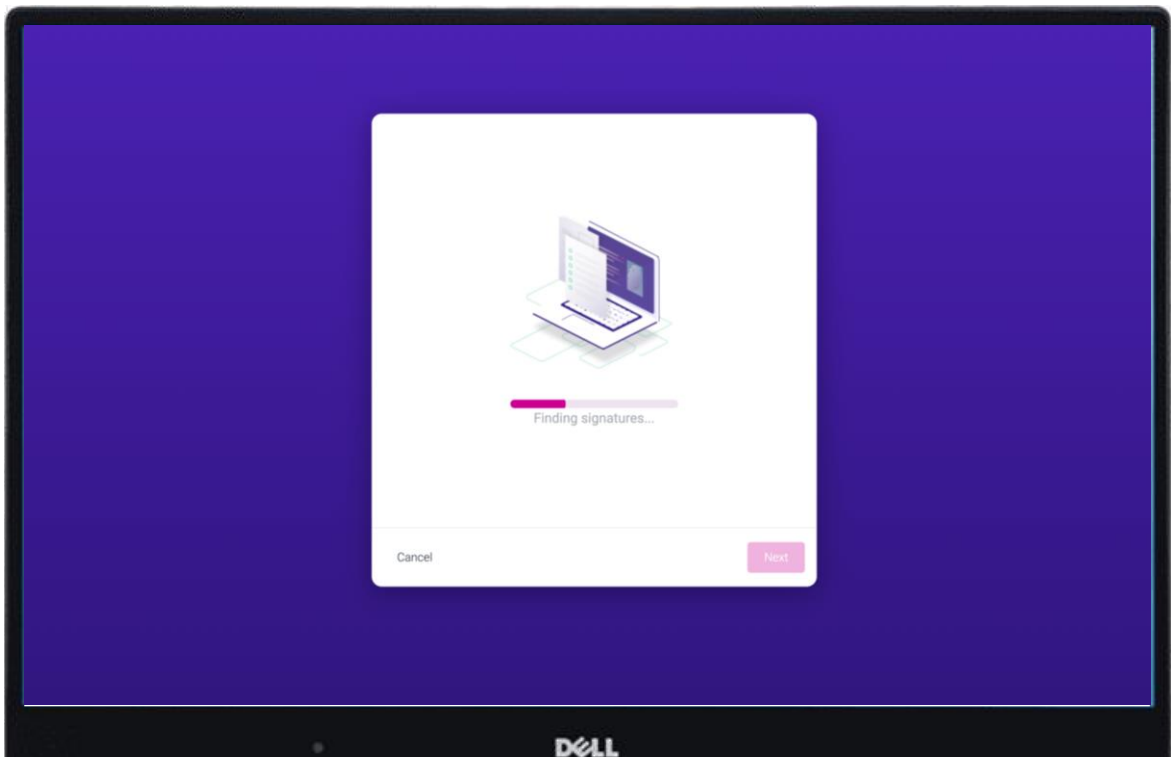
Upload a PDF that you wish to prepare.



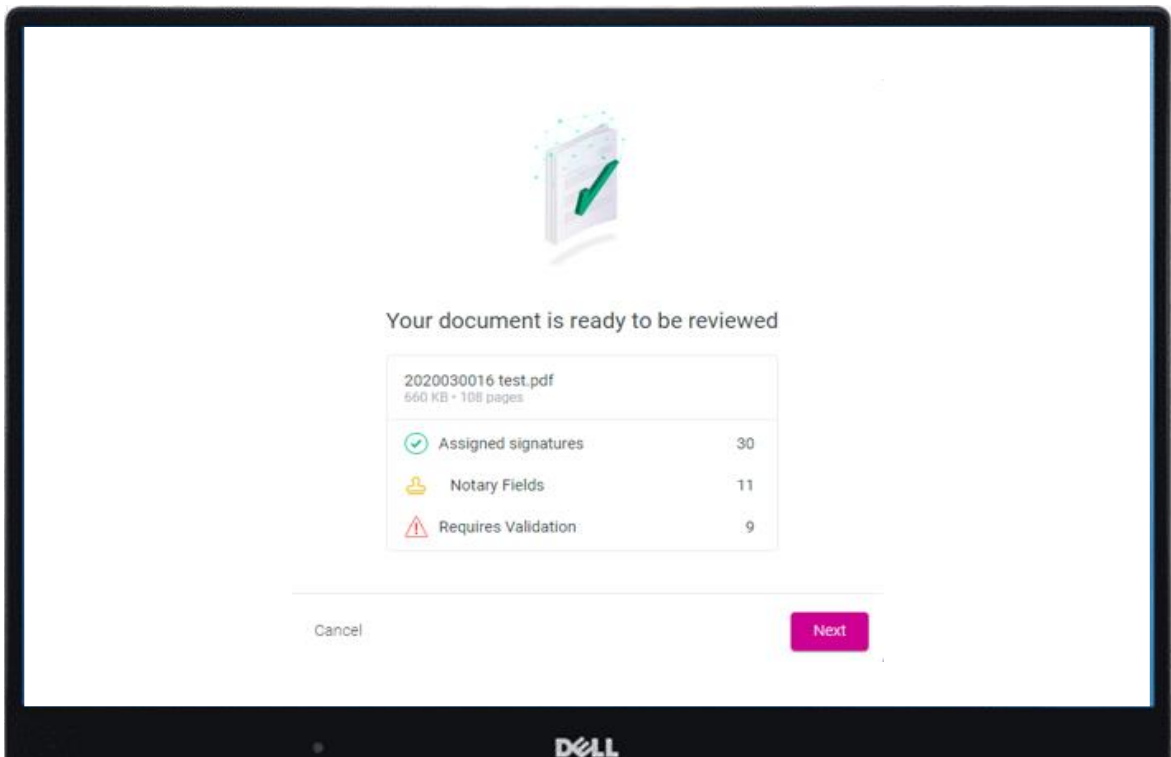
AutoPrep™

AutoPrep™ = (Doc)MAGIC

AutoPrep™ will use Optical Character Recognition (OCR) and A.I. to identify signatures lines for Borrowers and other participants including Notaries.



This screen will confirm the number of signatures, notary fields, and unassigned signatures found.



Green means that the signature line has been identified to match a previously entered borrower/signer

The screenshot shows the AutoPrep interface for a document titled "samsandysmith_closing package_hw annual.pdf" (page 2 of 24). The document content includes:

- Loan Number: LOANNUMBER
- EVIDENCE OF JOINT APPLICATION**
- Date: APRIL 5, 2016
- Provided By: White House Bank
- Borrower: Sam Smith, Sandy Smith
- Property Address: 1234 MAIN STREET, TORRANCE, CALIFORNIA 90501
- Text: "If you are applying for joint credit with another person, please sign below. We intend to apply for joint credit."
- Signature fields:
 - Red field: "Select signer" (dropdown), "Borrower Sam Smith", "Date"
 - Green field: "Sandy Smith (Borrower 1)" (dropdown), "Co-Borrower Sandy Smith", "Date"

The right sidebar contains two status indicators: a green checkmark with a '4' and a red warning triangle with a '1'. A blue arrow points from the top text box to the green checkmark, and another blue arrow points from the bottom text box to the red warning triangle.

Red means that AutoPrep™ has found a signature line, but not a signer

Red fields MUST be verified before sending the document to proceed with eSign



The borrower will be highlighted in green.

The screenshot shows a DocMagic interface for a document titled "2020030016 test.pdf". The document text includes a loan agreement clause and a date: "DATED this 24th day of April, 2020." Below the date, there is a dropdown menu with "Terry M Mackey (Borrower 1)" selected, highlighted with a green callout. Below this, there are fields for "State of" and "County of". Further down, there is a line for "This instrument was acknowledged before me on" followed by a blank space and "by Terry M Mackey." Below this line, there is a dropdown menu with "Notary" selected, highlighted with a blue callout. Below the dropdown, there is a field for "My Commission Expires:". The Dell logo is visible at the bottom of the screen.

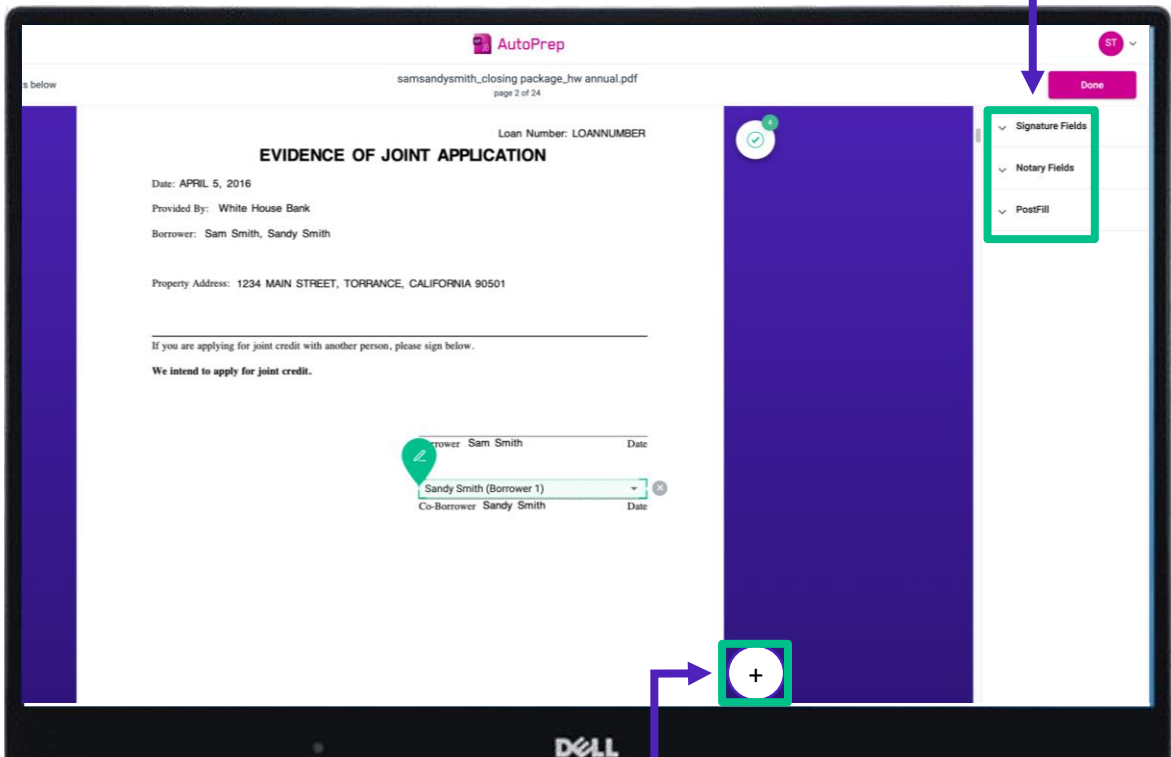
Blue indicates a field that needs to be filled out via text/signature.



AutoPrep™

Extra Signatures, Postfill, Notary, etc.

Here is the toolbox. Blank fields can be populated with signature lines, initials, checkboxes, dates, and notary texts.



A user can fill out blank fields by clicking the plus.



AutoPrep™

Extra Signatures, Postfill, Notary, etc.

Click Done when complete.

The screenshot displays the AutoPrep software interface. At the top, the document title is "samsandysmith_closing package_hw annual.pdf" (page 2 of 24). The main content area shows a document titled "EVIDENCE OF JOINT APPLICATION" with the following details:

- Loan Number: LOANNUMBER
- Date: APRIL 5, 2016
- Provided By: White House Bank
- Borrower: Sam Smith, Sandy Smith
- Property Address: 1234 MAIN STREET, TORRANCE, CALIFORNIA 90501

Below the document content, there is a section for signatures:

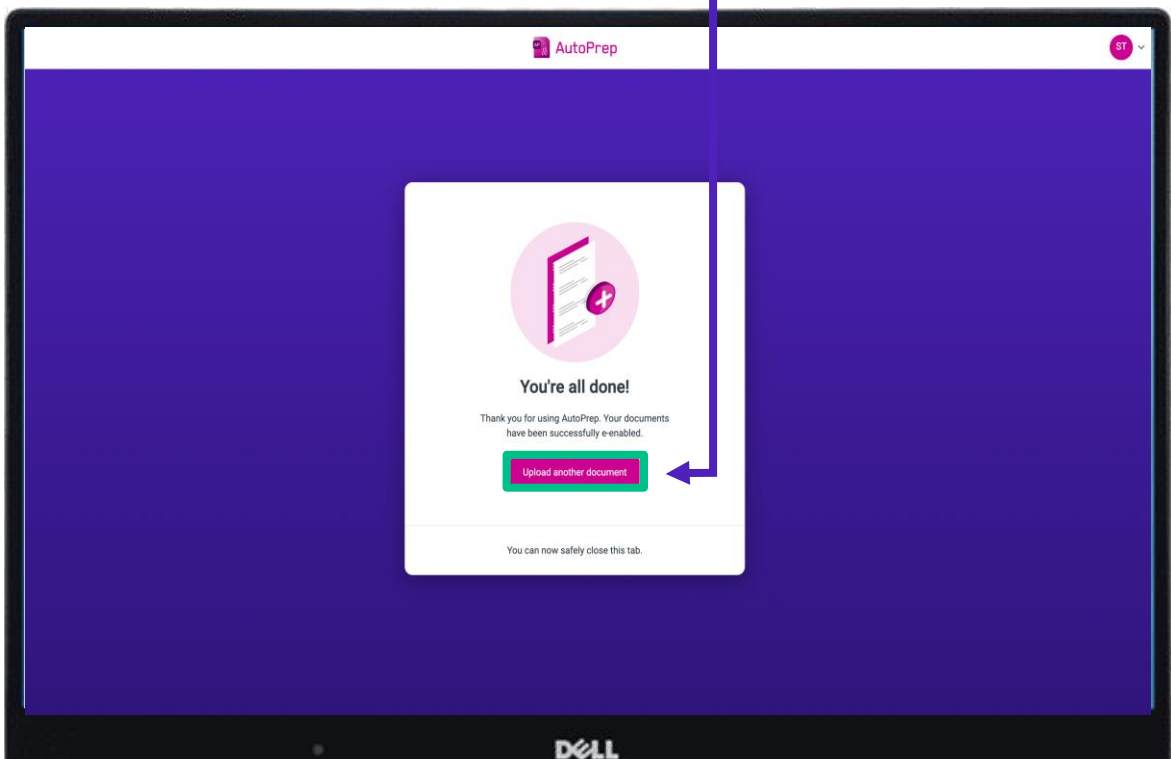
If you are applying for joint credit with another person, please sign below.
We intend to apply for joint credit.

Signature fields are visible for "Borrower: Sam Smith" and "Co-Borrower: Sandy Smith". The "Co-Borrower" field is currently set to "Sandy Smith (Borrower 1)".

In the top right corner of the software window, a pink "Done" button is highlighted with a red box. A red arrow points from the text "Click Done when complete." to this button. A vertical sidebar on the right contains expandable sections for "Signature Fields", "Notary Fields", and "PostFill".



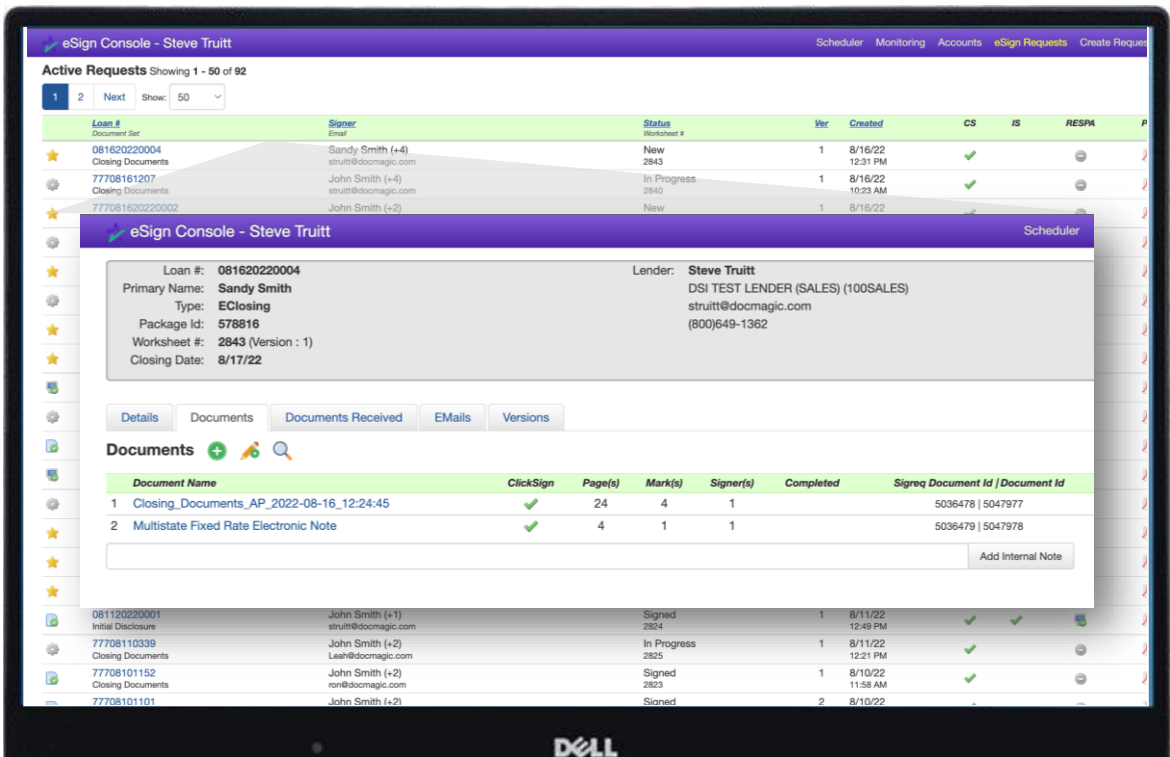
If you want to upload another document, click here. Otherwise, close the tab



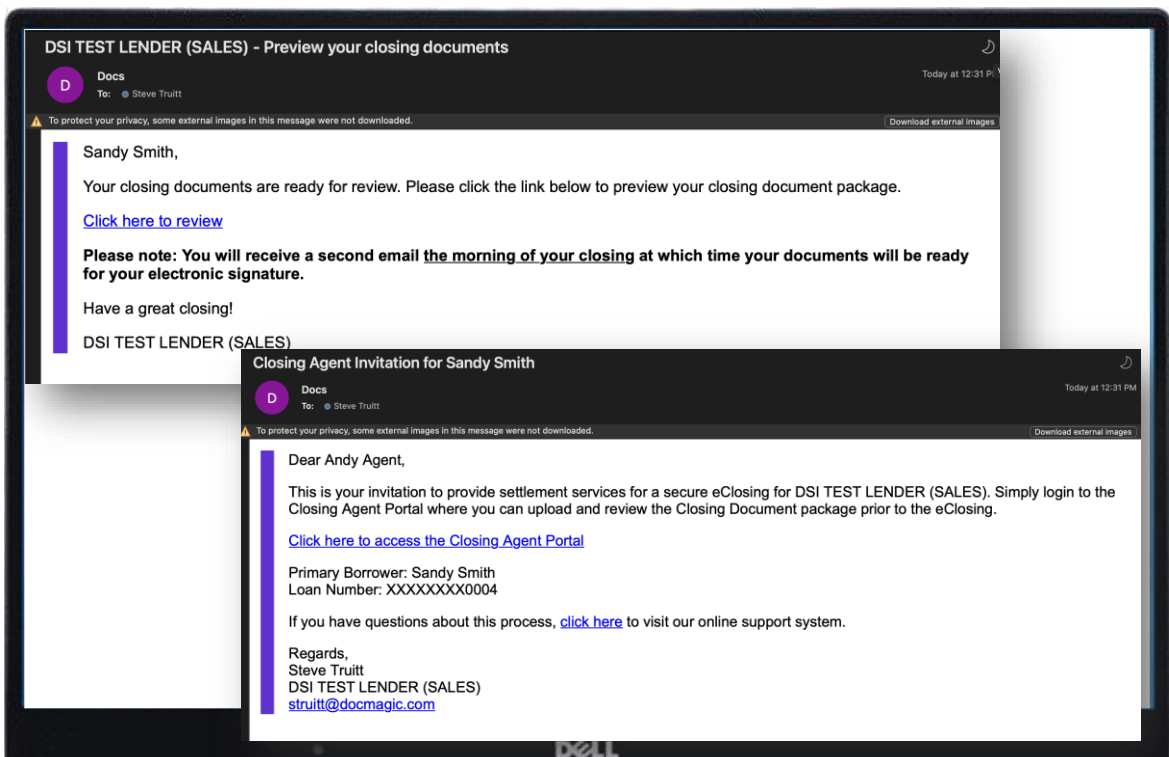
This confirmation lets you know you can now work from your eSign console. For additional information on how to use our eSign Console, please visit our [Product Training Page](#).



The AutoPrep™ – prepared loan will now be listed in your eSign console on your dashboard.



eSign email notifications will be sent to the participants, including the Settlement Agent and any additional signers.



The rest of this guide will focus on using AutoPrep™ from the Settlement Agent portal. Many of the functions are the same as before.

DocMagic eClose Console (Settlement Agent) Sally ▾

LOAN Loan #: 777-1616630796081
 Primary Borrower: Erica Sample
 Type: EClosing
 Package ID: 333727
 Worksheet #: 1616630796081 (Version: 1)

LENDER
 Company: DSI TEST LENDER (SALES)
 Contact: Michael Morford
 Email: mikem@docmagic.com
 Phone: (800) 649-1362

COUNTDOWN TO CLOSING
 DAYS: 0 HOURS: 6 MINUTES: 51 SECONDS: 26
 Date: Mar 25, 2021 (Thu) Time: 12:00am PDT

Signers (2) Assign Notary

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placehold... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉ ○	📄 ○	● Not Started	Open Signing Room
2	Sally Settlement sally.settlement@examp...	Settlement Agent	Unassigned				● Ready to Sign	Open Signing Room

Documents (15) Preview Mode ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

For more information about the Settlement Agent Portal, please visit our [Product Training Page](#).



AutoPrep™ – Settlement Agent

Uploading a File

When you need to add a document to the stack that requires signatures, click on the page icon below to upload it.

The screenshot shows the DocMagic Settlement Agent console. At the top, there's a purple header with 'DocMagic' and 'Close Console (Settlement Agent)'. Below the header, there are sections for 'LOAN' (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Title: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), 'LENDER' (Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362), and a 'COUNTDOWN TO CLOSING' timer (0 days, 6 hours, 51 minutes, 26 seconds). A 'Ready to Close' button is visible. Below these are 'Signers (2)' and 'Documents (15)'. The 'Documents (15)' section has a 'page icon' highlighted with a blue arrow. An 'Upload a new document' dialog box is open, showing a 'Document:' field, a 'Browse' button, and 'Cancel' and 'Submit' buttons. The 'Documents (15)' table is as follows:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

Any file you upload to the Documents section will automatically trigger AutoPrep™.



AutoPrep™ – Settlement Agent

Uploading a File

Click the Browse button to navigate to the document you would like to add to the package.

The screenshot displays the DocMagic eClose Console (Settlement Agent) interface. The console shows loan details for Loan # 777-1616630796081, with a primary borrower of Erica Sample and a lender of DSI TEST LENDER (SALES). A countdown timer indicates 6 hours, 51 minutes, and 26 seconds remaining until closing on Mar 25, 2021. A file explorer window is open, showing the Desktop directory with various files, including 'AZACPRS.TTL.pdf' (109 KB) which is highlighted. A green box highlights the 'Browse' button in the console interface, which is used to upload files to the package.

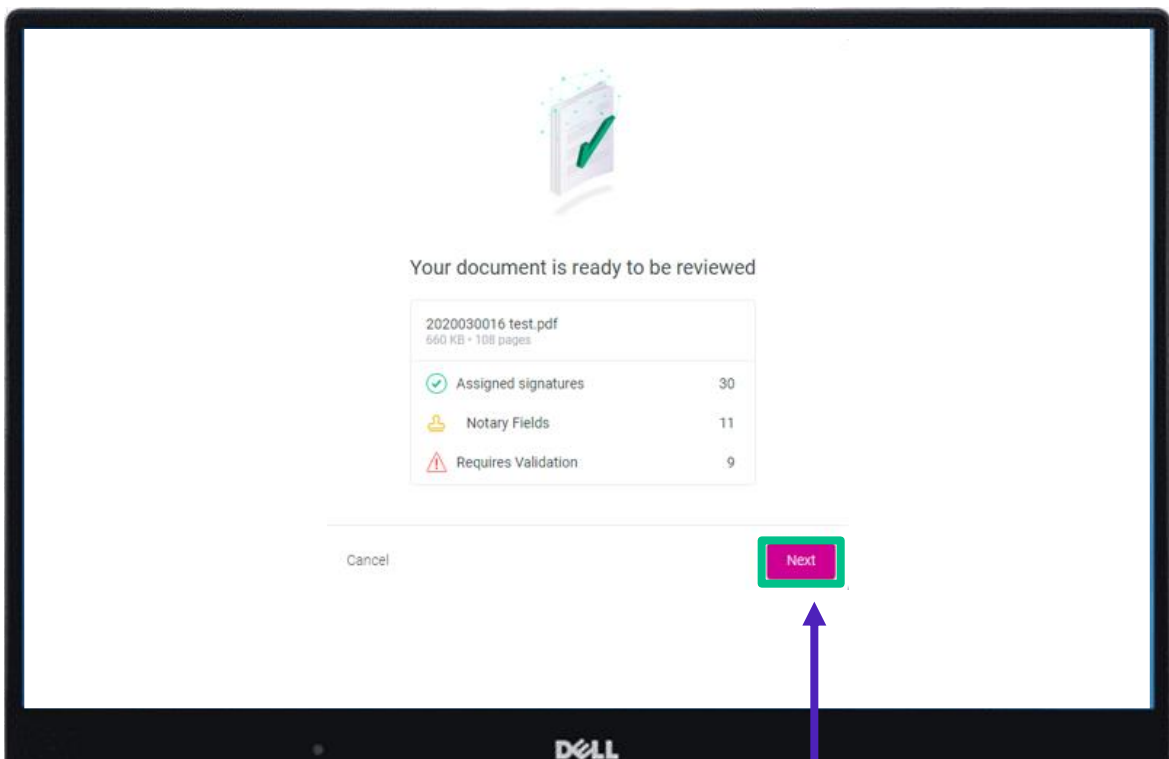
Item	Count	Days	Hours	Minutes	Seconds
California Hazard Insurance Disclosure	1	✓			
Hazard Insurance Authorization and Requirements	2	✓			
Borrower Consent to the Use of Tax Return Information	1	✓			



AutoPrep™ – Settlement Agent

Document Pre-Review

When the document is uploaded, AutoPrep™ uses A.I. and machine learning to prepare documents for signature. The software will check for and assign signatures, date boxes, and any Post-fill boxes needed.



The whole process takes a few short seconds, and your document is ready to review. Click Next.



AutoPrep™ – Settlement Agent

Green versus Red

Green means that the signature line has been identified to match a previously entered borrower/signer.

APPRAISAL DELIVERY WAIVER

Please also note that you have the right to waive receipt of your appraisal(s) at least three days prior to closing. You can choose to waive this right by checking the box below. If you choose to waive this right you will be provided your appraisal(s) at closing. If your loan does not close you will be provided your appraisal(s) shortly after your loan reaches a final decision status.

By checking the box, you are requesting to waive your right to receive your appraisal(s) at least three days prior to closing.**

By checking the box you are requesting to review your appraisal at least 3 days prior to closing. **Please note this could delay your closing.**

**Higher-Priced Mortgage Loans (HPML) as well as all loans right to receive appraisal(s) three days prior to closing.

ACKNOWLEDGMENT OF INTENT TO PROCEED

I or We hereby certify that I or We, the Borrower(s):

- Have been provided with an initial Loan Estimate (LE)
- Received a copy of the Your Home Loan Toolkit E
- Were not charged and did not pay any fee except for the fee for this transaction, and
- Have signed this document expressing an intent to proceed.

The undersigned applicant(s) have illustrated an intent to proceed with this transaction.

Signature Selection Dropdown:
Unassigned
Sammy Sample Borrower 1
Sally Sample Borrower 2
To be determined Notary
Belinda Helmick Settlement Agent
Unspecified Originator

Borrower SALLY SAMPLE Date

Red means that AutoPrep™ has found a signature line, but not a signer

Red fields *must* be verified before sending the document to proceed with eSign



You have the option to correct the signature mark or choose 'Not needed for this transaction.'

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____
County of _____

Subscribed and sworn to (or affirmed) before me on this _____ day of _____
by John Smith

providing _____
providing _____
proved to me on the basis of satisfactory evidence to be the person(s) who

Why are you deleting this signature mark?

- Not a signature mark
- Not needed for this transaction

Cancel Delete

Dell



AutoPrep™ – Settlement Agent

Green / Blue Fields

The borrower will be highlighted in green.

The screenshot shows a DocMagic document titled "2020030016 test.pdf". The document text includes: "The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to the loan documentation, and to assure marketable title in the said Borrower(s). DATED this 24th day of April, 2020." Below this, there is a dropdown menu with "Terry M Mackey (Borrower 1)" selected, highlighted in green. Below that is a text field for "BORROWER - Terry M Mackey - DATE -". Further down are fields for "State of _____" and "County of _____". The text "This instrument was acknowledged before me on _____ by Terry M Mackey." is followed by a dropdown menu with "Notary" selected, highlighted in blue. Below that is a field for "My Commission Expires: _____". A plus sign icon is visible in the bottom right corner of the document area.

Blue indicates a field that needs to be filled out via text/signature.



AutoPrep™ – Settlement Agent

Fill Out Blank Fields

You can fill out blank fields by clicking the plus.

The screenshot displays a DocMagic document editor interface. At the top, the DocMagic logo and the document title "2020030016 test.pdf" are visible. The main content is a loan agreement form. A green callout bubble points to a dropdown menu containing "Terry M Mackey (Borrower 1)". Below this, there are fields for "State of" and "County of". A blue callout bubble points to a dropdown menu containing "Notary" and "Notary Public". Below that is a field for "My Commission Expires:". A purple arrow points from the text box above to a green square icon containing a white plus sign (+) located on the right side of the form.



AutoPrep™ will always guess the borrowers when they are not clearly assigned in signature marks.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

This is an application for joint credit, Borrower and Co-Borrower each agree that we will apply for joint credit (sign below):

Terry M Mackey (Borrower 1) A Married Man (Borrower 2)

Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain)	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA <input type="checkbox"/> USDA Rural Housing Service		2020030016
Amount	Interest Rate	No. of Months	Amortization Type:
\$400,000.00	3.250%	360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units				
1107 Chesterton Drive, Richardson, TX 75080	1				
Legal Description of Subject Property (attach description if necessary)	Year Built				
	1978				
Purpose of Loan	Property will be:				
<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment				
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent					
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
2000	\$240,000.00	\$146,914.00	CASH OUT OTHER	Cost: \$	
Title will be held in what Name(s)		Manner in which Title will be held		Estate will be held in:	

DELL

Along with other fields, you must check and correct every field before you're done.



AutoPrep™ – Settlement Agent

User Responsibility

It is crucial that you assign fields correctly and fix wrongly identified fields every time so the system can learn from your edits.

The screenshot displays a document with the following text: "The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s)."

Below this text, the document is dated "DATED this 24th day of April, 2020." and lists "Terry Mackey (Borrower 1)" as the borrower. The document is signed "by Terry M Mackey." and includes a notary section with "Notary Public" and "My Commission Expires:" fields.

On the right side, a pink "Done" button is visible above a list of fields. The list includes:

- Signature
- Notary Signing Date
- Notary Seal
- RON Text
- Notary Text
- Closing county
- Closing state
- Participant Signer
- Participant Signer Date

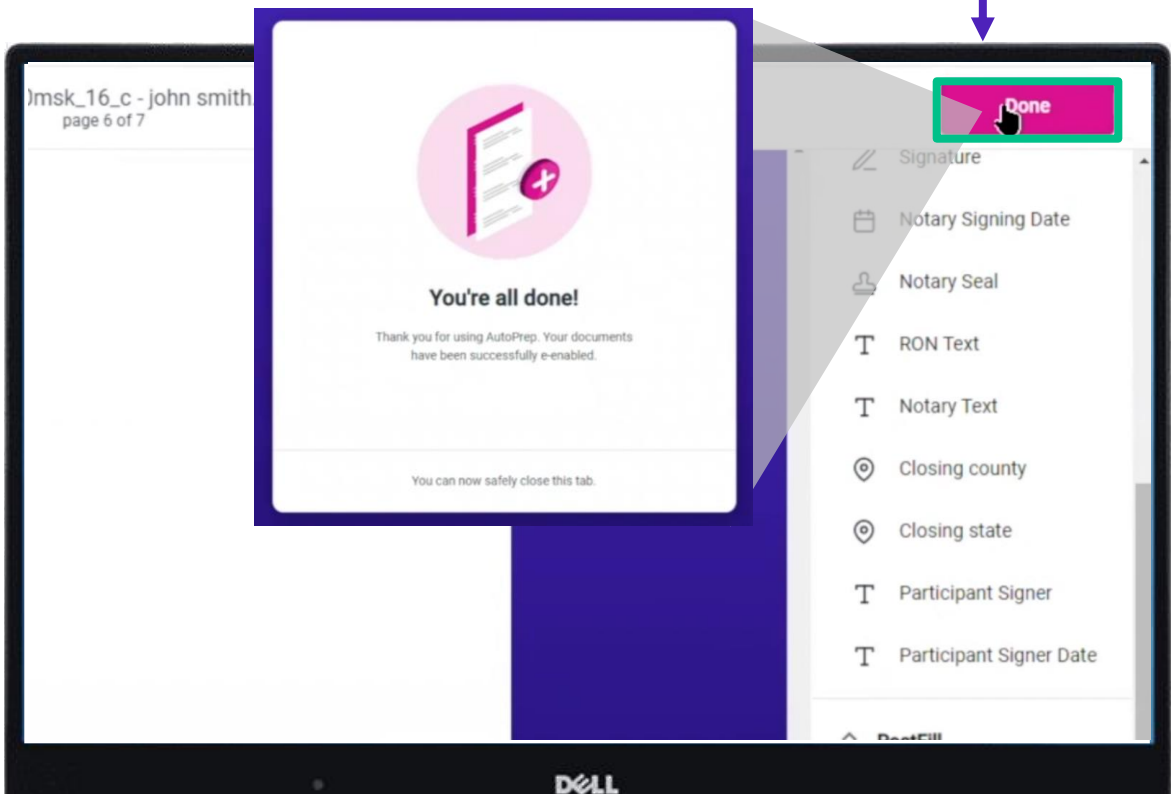
Blue callout boxes with arrows point from the text box above to the "Borrower" field, the "Notary" field, and the "Participant Signer" field in the list.



AutoPrep™ – Settlement Agent

That's A Wrap

After correcting and verifying all fields, click Done.



The Machine Learning and AI will remember these corrections for next time.



Additional Resources

Product Training Page

DocMagic SOLUTIONS SERVICES COMPLIANCE SUPPORT COMPANY [REQUEST A DEMO](#) [LOG IN](#)

Support
Let us help you get the most from DocMagic

- [Contact Us](#)
We'd love to hear from you
- [Live Chat](#)
Hello! How can we help?
- [Product Training](#)**
Get to know our products
- [Product Suggestions](#)
Have a suggestion? Tell us about it.

Product Training

Welcome to the DocMagic Product Training Page

We've assembled a library of videos, guidebooks and other materials that will provide you with the tools to successfully navigate our products, or those of our partners.

Scroll down to find the product or service you need help with and click on the icon to access that page.

Account Settings	Arive	AutoPrep	BytePro	Calyx Path
CalyxPoint	Compliance Tools	DigaSign	DocMagic Online	DocMaster
Encompass	eVault	LendingPad	LendingQB	LoanMagic
LoanProducer	MortgageBot	Mortgage Director	OpenClose	SmartCLOSE
SmartREGISTRY	Total eClose			

For additional training resources, please visit our Product Training Page on the DocMagic website.

