DocMagic

AutoPrep

The Complete Guide

Table of Contents

AutoPrep is DocMagic's proprietary software that automatically tags documents.
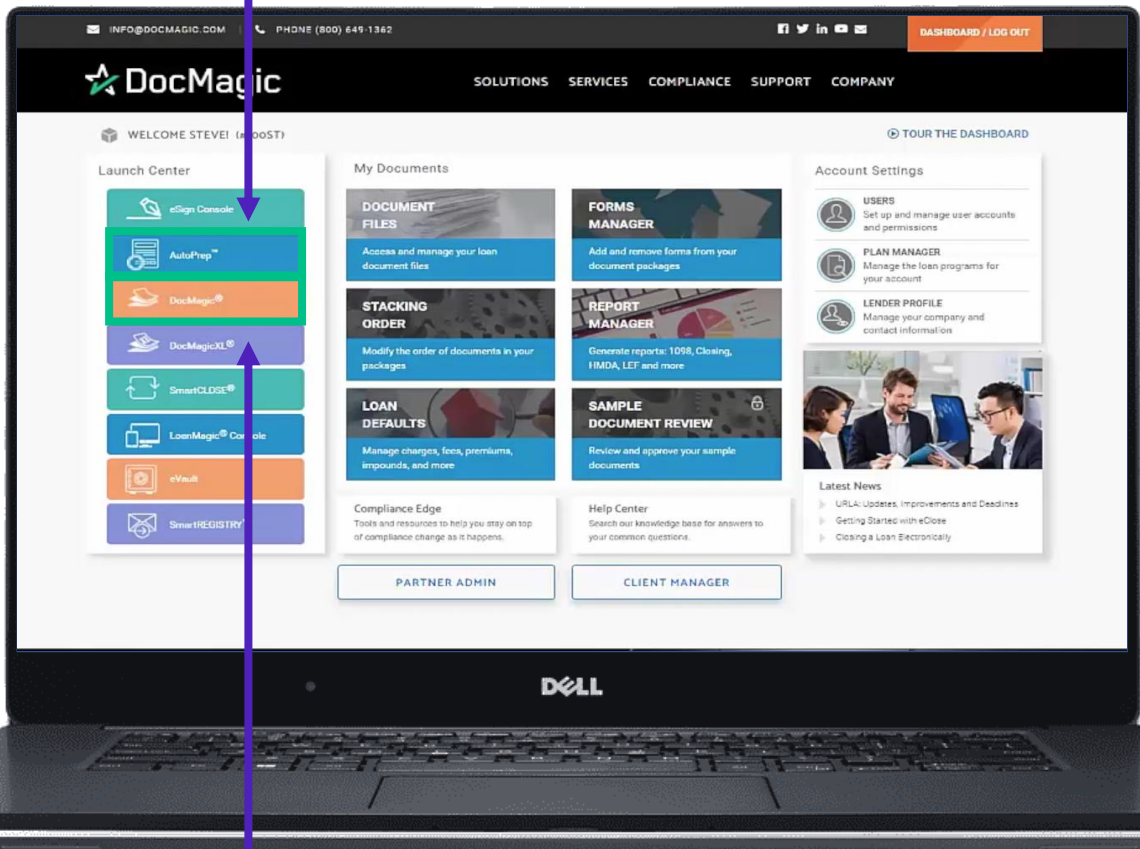
Determine which of these use cases suits you best and skip to that portion of the guide. Happy tagging!

Getting Started

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.

Draw The Rest of the Owl

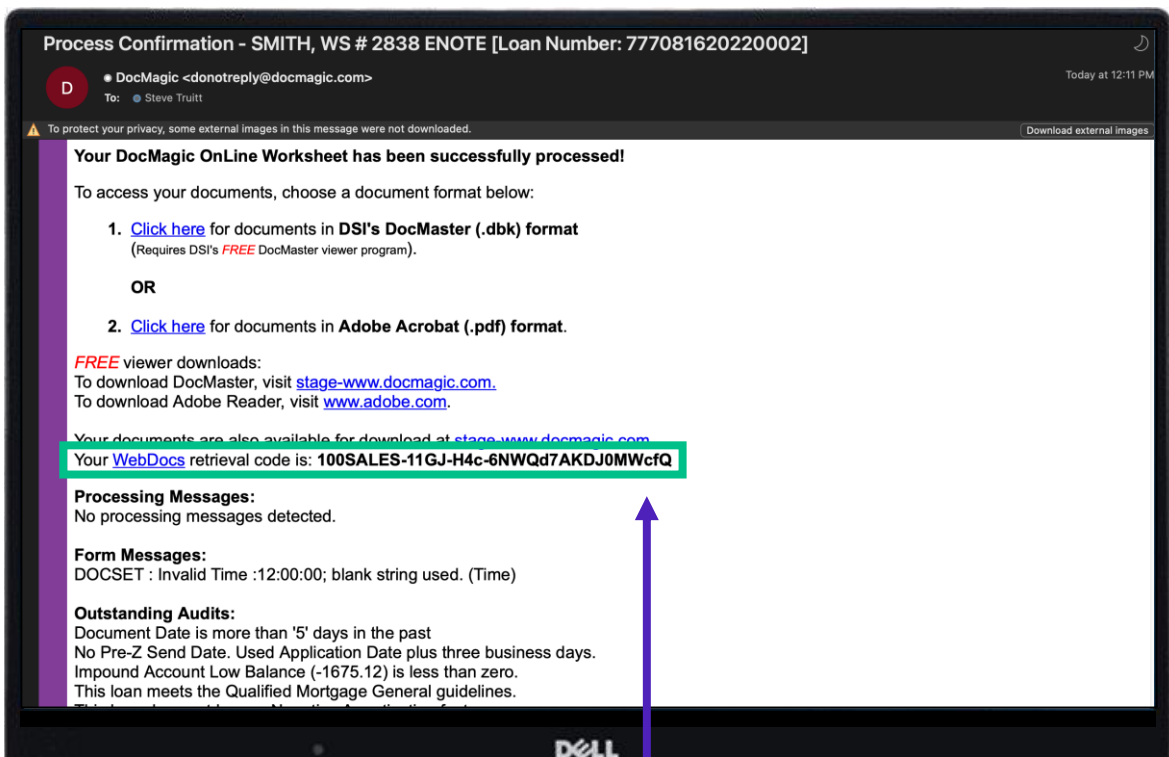Process the eNote from your loan file. Select Electronic Note under Package Type and click Process.

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

Grab The WebDocs Code

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

Process Confirmation - SMITH, WS # 2838 ENOTE [Loan Number: 777081620220002]

D • DocMagic <donotreply@docmagic.com>
To: • Steve Truitt

Today at 12:11 PM

⚠ To protect your privacy, some external images in this message were not downloaded.

Download external images

Your DocMagic OnLine Worksheet has been successfully processed!

To access your documents, choose a document format below:

1. Click here for documents in **DSI's DocMaster (.dbk) format**
   (Requires DSI's *FREE* DocMaster viewer program).

   OR

2. Click here for documents in **Adobe Acrobat (.pdf) format**.

FREE viewer downloads:
To download DocMaster, visit stage-www.docmagic.com.
To download Adobe Reader, visit www.adobe.com.

Your documents are also available for download at stage-www.docmagic.com.
Your WebDocs retrieval code is: **100SALES-11GJ-H4c-6NWQd7AKDJ0MWcfQ**

Processing Messages:
No processing messages detected.

Form Messages:
DOCSET : Invalid Time :12:00:00; blank string used. (Time)

Outstanding Audits:
Document Date is more than '5' days in the past
No Pre-Z Send Date. Used Application Date plus three business days.
Impound Account Low Balance (-1675.12) is less than zero.
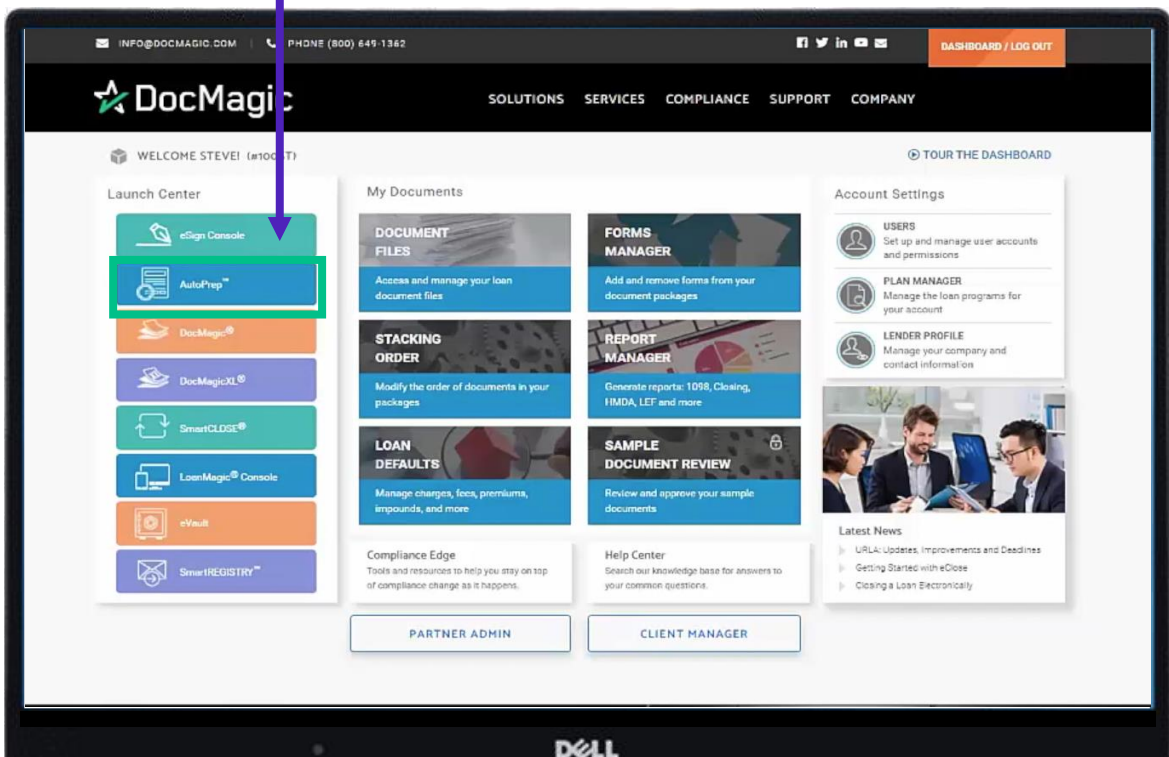This loan meets the Qualified Mortgage General guidelines.

DELL

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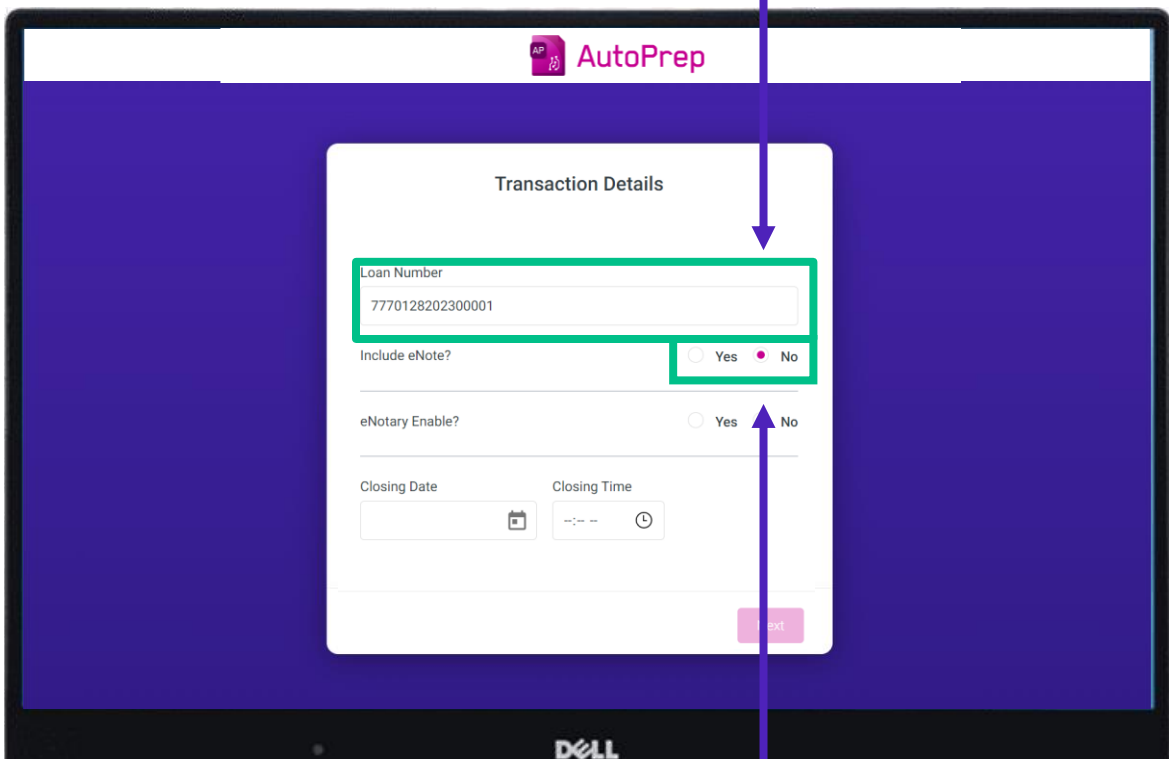
Start AutoPrep

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

Transaction Details

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

AutoPrep

Transaction Details

Loan Number
7770128202300001

Include eNote? ○ Yes ● No

eNotary Enable? ○ Yes ● No

Closing Date   Closing Time

Next

DELL

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

eNote WebDocs Code

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

AutoPrep

Transaction Details

Loan Number

Include eNote?   ● Yes   ○ No

WebDocs Code

eNotary Enable?   ○ Yes   ● No

Closing Date   Closing Time

Next

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

AutoPrep

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

Transaction Details

Loan Number

77701282023000001

Include eNote?   ○ Yes   ● No

eNotary Enable?   ● Yes   ○ No

Closing Date   Closing Time

1/19/2023   📅   09:00 AM   🕐

Next

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

AutoPrep

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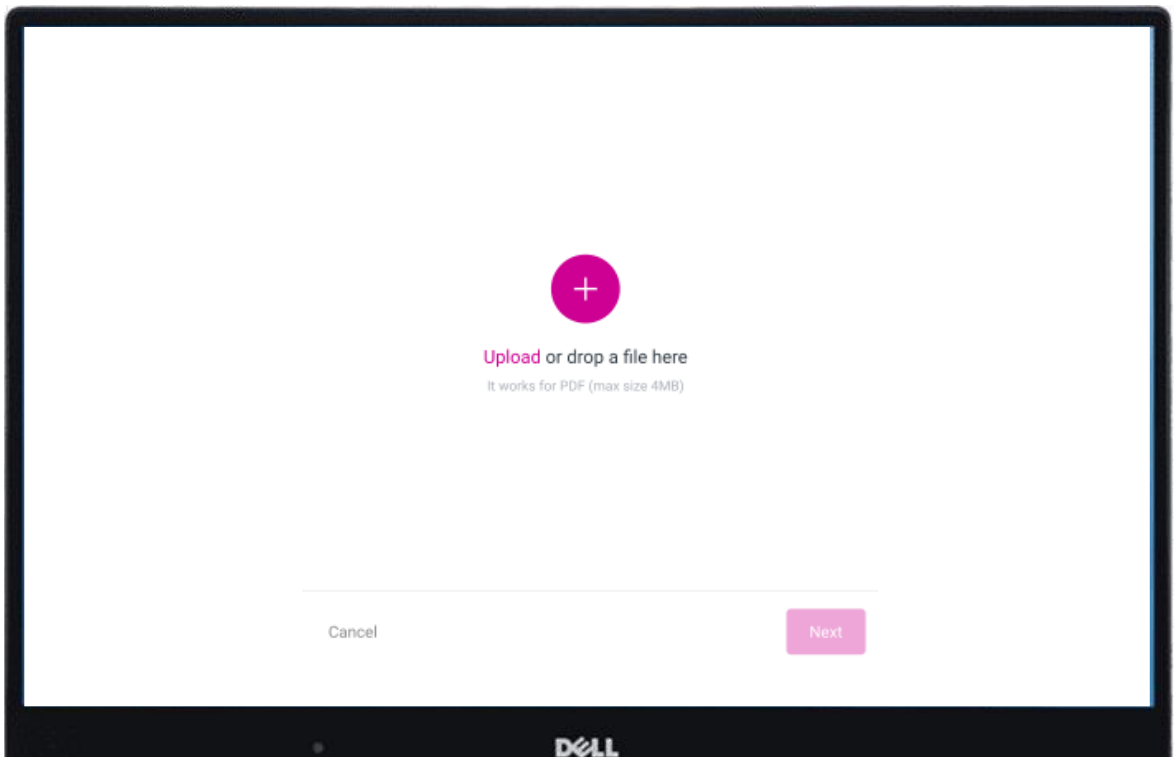

Borrower information needs to be entered EXACTLY as it appears in the document.

Upload a PDF that you wish to prepare.

+

Upload or drop a file here

It works for PDF (max size 4MB)
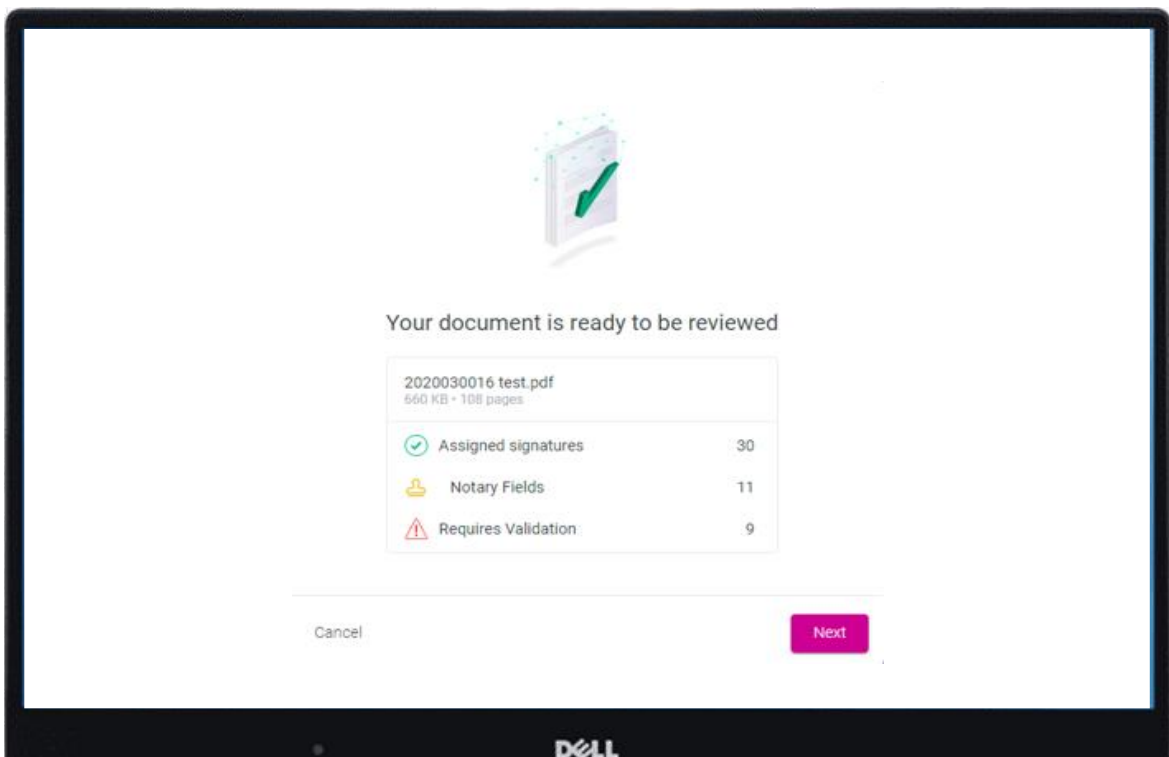
Cancel   Next

AutoPrep

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

Finding signatures...

Cancel   Next

12
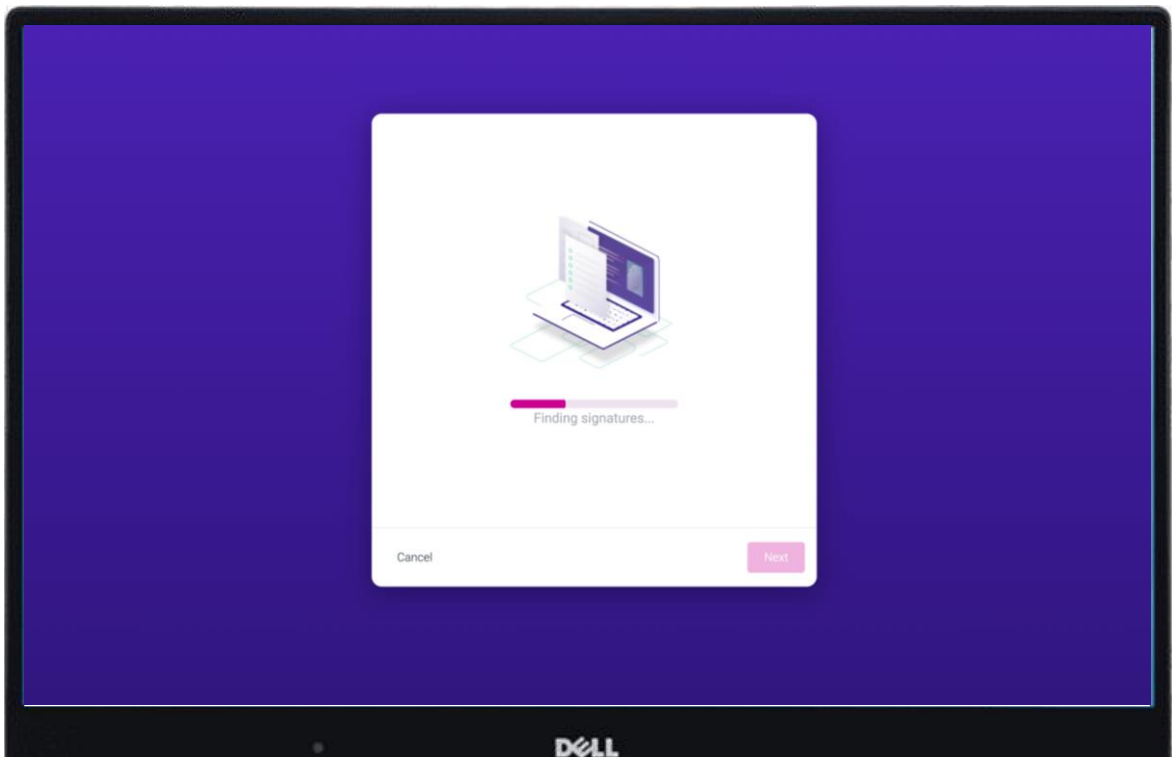
AutoPrep

Document Pre-Review

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

Your document is ready to be reviewed

2020030016 test.pdf
660 KB · 108 pages

	Assigned signatures	30
	Notary Fields	11
	Requires Validation	9

Cancel   Next

AutoPrep

Green and Red

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

AutoPrep

documents below

samsandysmith_closing package_hw annual.pdf
page 2 of 24

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

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

Select signer

Borrower Sam Smith   Date

Sandy Smith (Borrower 1)

Co-Borrower Sandy Smith   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

14

Green and Blue

The borrower will be highlighted in __green__.

__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.

AutoPrep

samsandysmith_closing package_hw annual.pdf
page 2 of 24

Done

Loan Number: LOANNUMBER

EVIDENCE OF JOINT APPLICATION
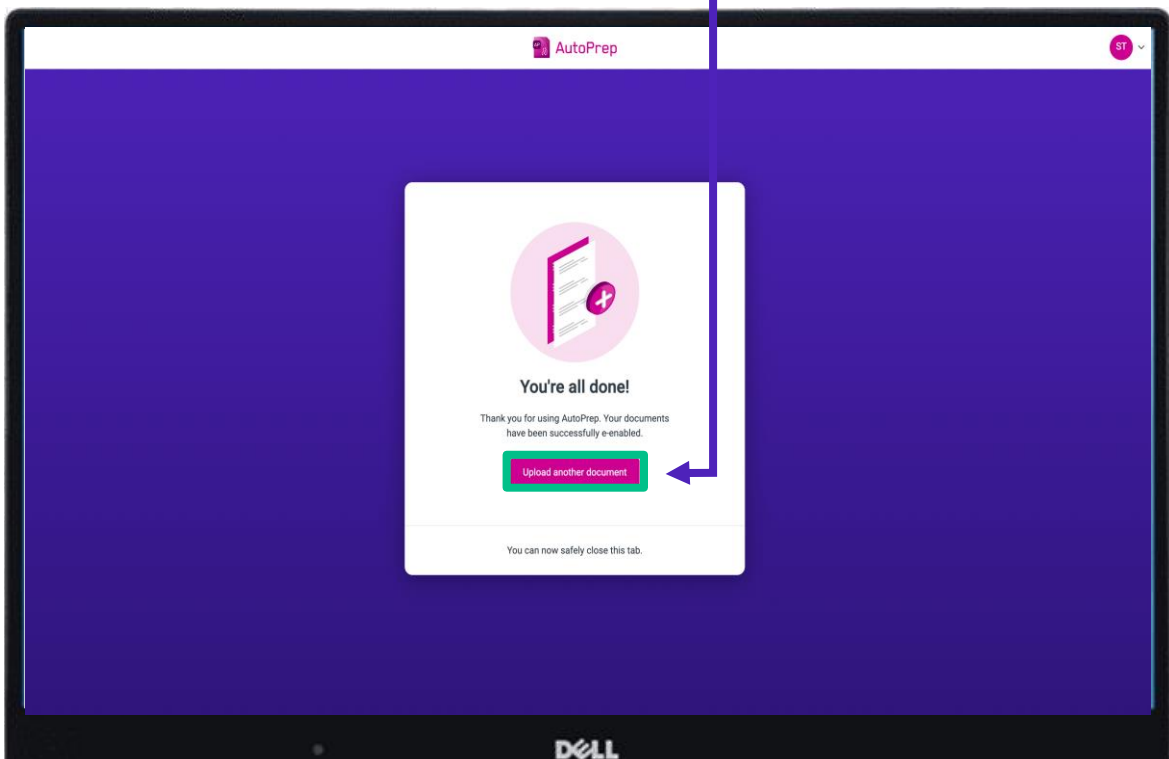
Date: APRIL 5, 2016

Provided By: White House Bank

Borrower: Sam Smith, Sandy Smith

Property Address: 1234 MAIN STREET, TORRANCE, CALIFORNIA 90501

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

Borrower Sam Smith   Date

Sandy Smith (Borrower 1)
Co-Borrower Sandy Smith   Date

Signature Fields

Notary Fields

PostFill

+

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

AutoPrep

Extra Signatures, Postfill, Notary, etc.

Click Done when complete.

AutoPrep

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

AutoPrep   ST

You're all done!

Thank you for using AutoPrep. Your documents have been successfully e-enabled.

Upload another document

You can now safely close this tab.

DELL

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.

eSign Console

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

Email Invites

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

DSI TEST LENDER (SALES) - Preview your closing documents

Docs
To: ● Steve Truitt

Today at 12:31 PI

To protect your privacy, some external images in this message were not downloaded.

Download external images

Sandy Smith,

Your closing documents are ready for review. Please click the link below to preview your closing document package.

Click here to review

Please note: You will receive a second email the morning of your closing at which time your documents will be ready for your electronic signature.

Have a great closing!

DSI TEST LENDER (SALES)

Closing Agent Invitation for Sandy Smith

Docs
To: ● Steve Truitt

Today at 12:31 PM

To protect your privacy, some external images in this message were not downloaded.

Download external images

Dear Andy Agent,

This is your invitation to provide settlement services for a secure eClosing for DSI TEST LENDER (SALES). Simply login to the Closing Agent Portal where you can upload and review the Closing Document package prior to the eClosing.

Click here to access the Closing Agent Portal

Primary Borrower: Sandy Smith
Loan Number: XXXXXXXX0004

If you have questions about this process, click here to visit our online support system.

Regards,
Steve Truitt
DSI TEST LENDER (SALES)
struitt@docmagic.com

Settlement Agent

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

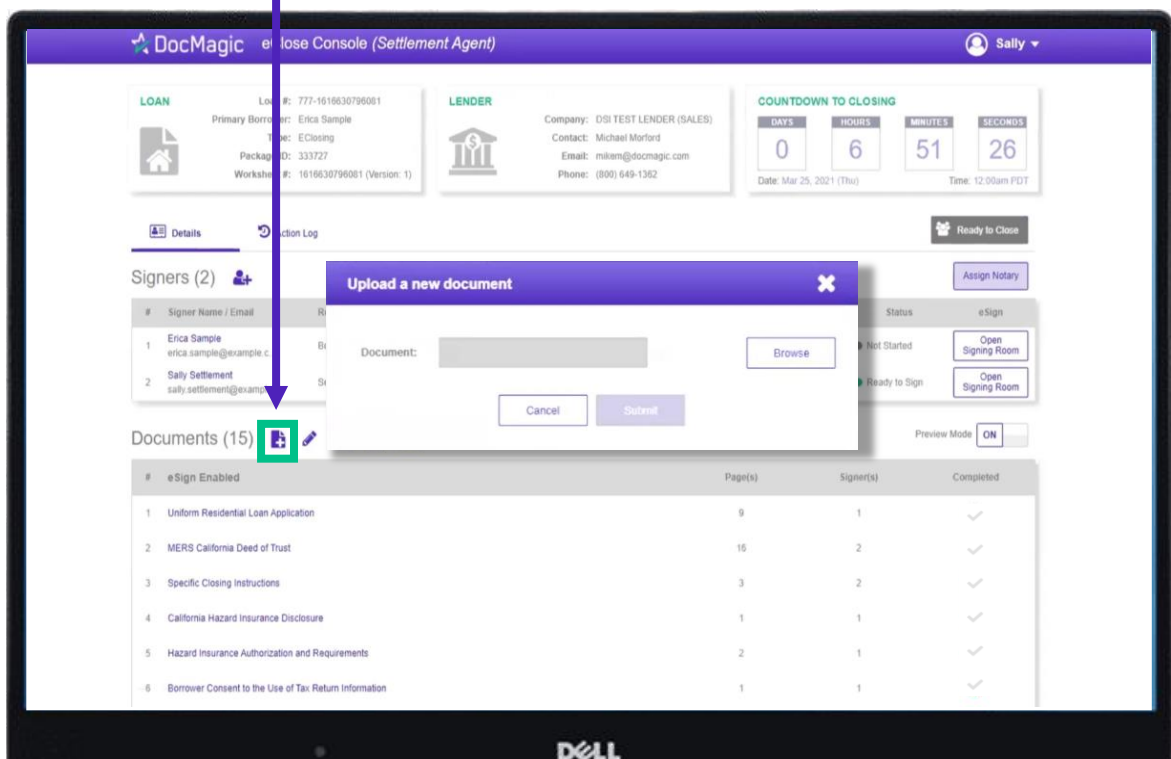> For more information about the Settlement Agent Portal, please visit our Product Training Page.

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.
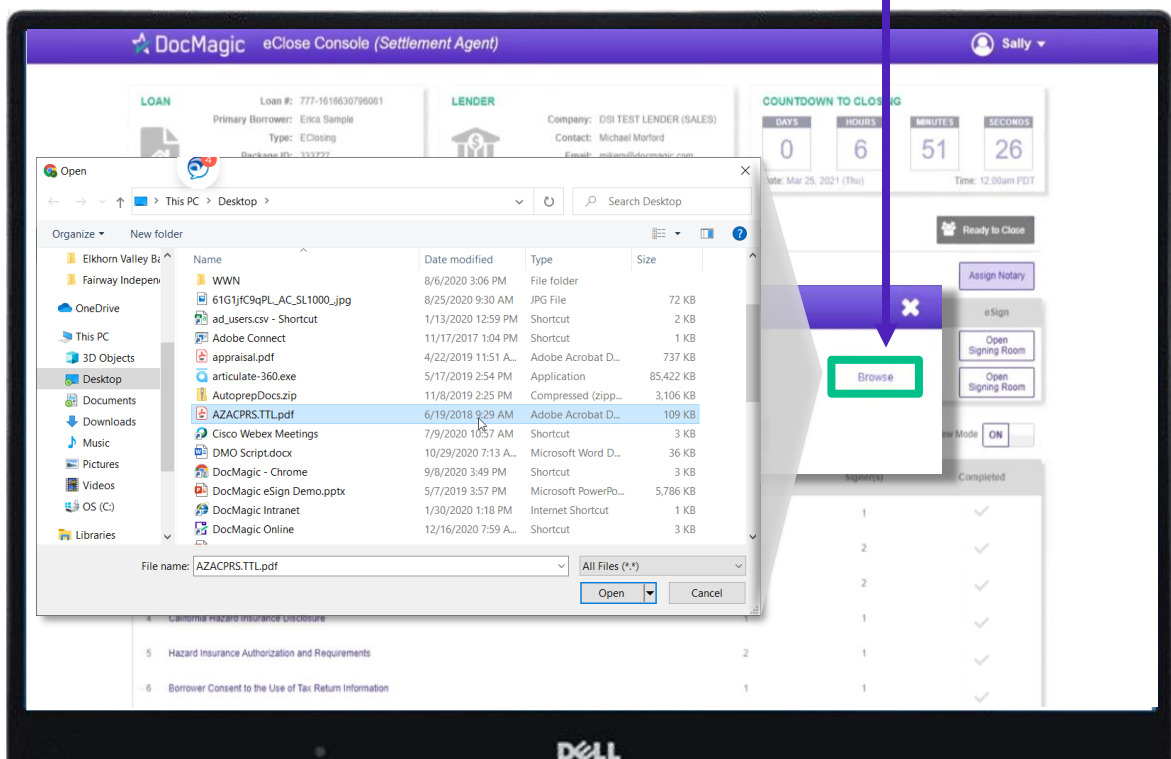

Any file you upload to the Documents section will automatically trigger AutoPrep.

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

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.

Your document is ready to be reviewed

2020030016 test.pdf
660 KB · 108 pages

	Assigned signatures	30
	Notary Fields	11
	Requires Validation	9

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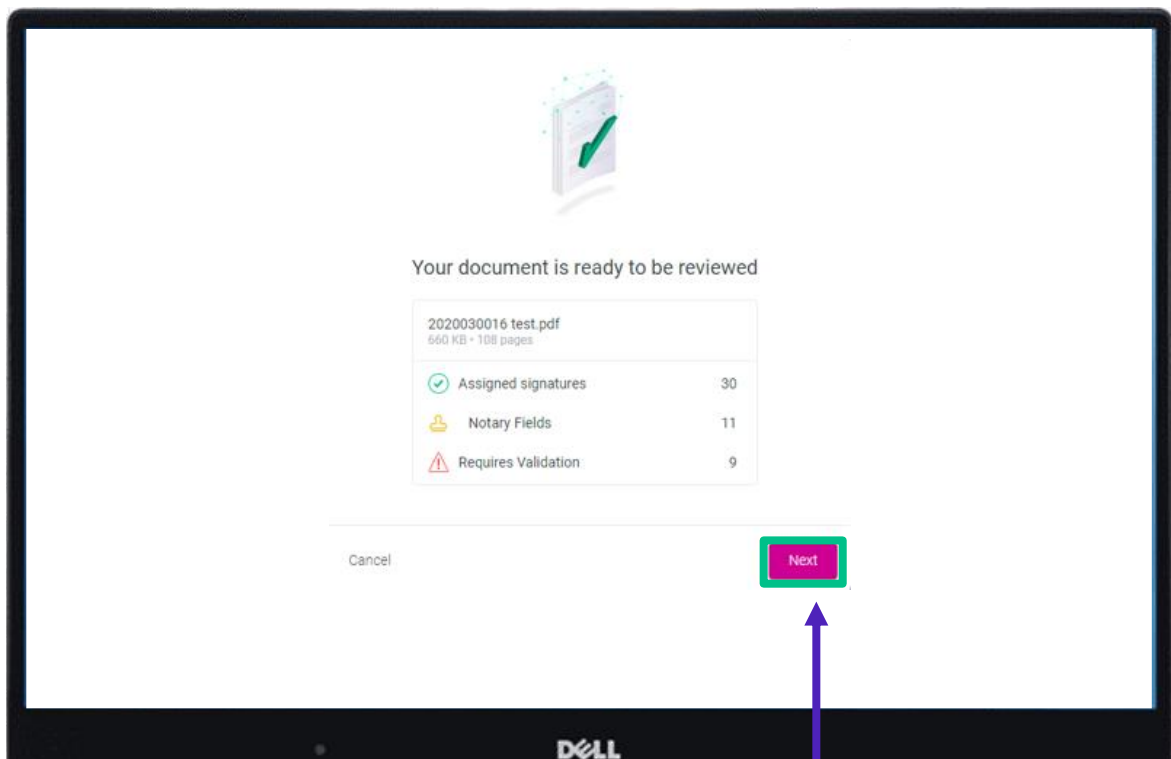
> The whole process takes a few short seconds, and your document is ready to review. Click Next.

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

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

Signature Marks

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

26

Green / Blue Fields

The borrower will be highlighted in <u>green.</u>

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

You can fill out blank fields by clicking the plus.

AI at Work

> 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.

...is is an application for joint credit, Borrower and Co-Borrower each agree that we ... 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:	☐ VA ☒ Conventional ☐ FHA ☐ USDA/Rural Housing Service	☐ Other: (explain)	Agency Case Number	Lender Case Number 2020030016

Amount $400,000.00	Interest Rate 3.250%	No. of Months 360	Amortization Type:	☒ Fixed Rate ☐ GPM	☐ Other (explain): ☐ 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	☐ Purchase ☐ Construction ☒ Refinance ☐ Construction-Permanent	☐ Other (explain):	Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost $	Amount Existing Liens $	(a) Present Value of Lot $	(b) Cost of Improvements $	Total (a + b) $

Complete this line if this is a refinance loan.

Year Acquired 2000	Original Cost $240,000.00	Amount Existing Liens $146,914.00	Purpose of Refinance CASH OUT OTHER	Describe Improvements ☐ made ☐ to be made 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.

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

That's A Wrap

After correcting and verifying all fields, click Done.
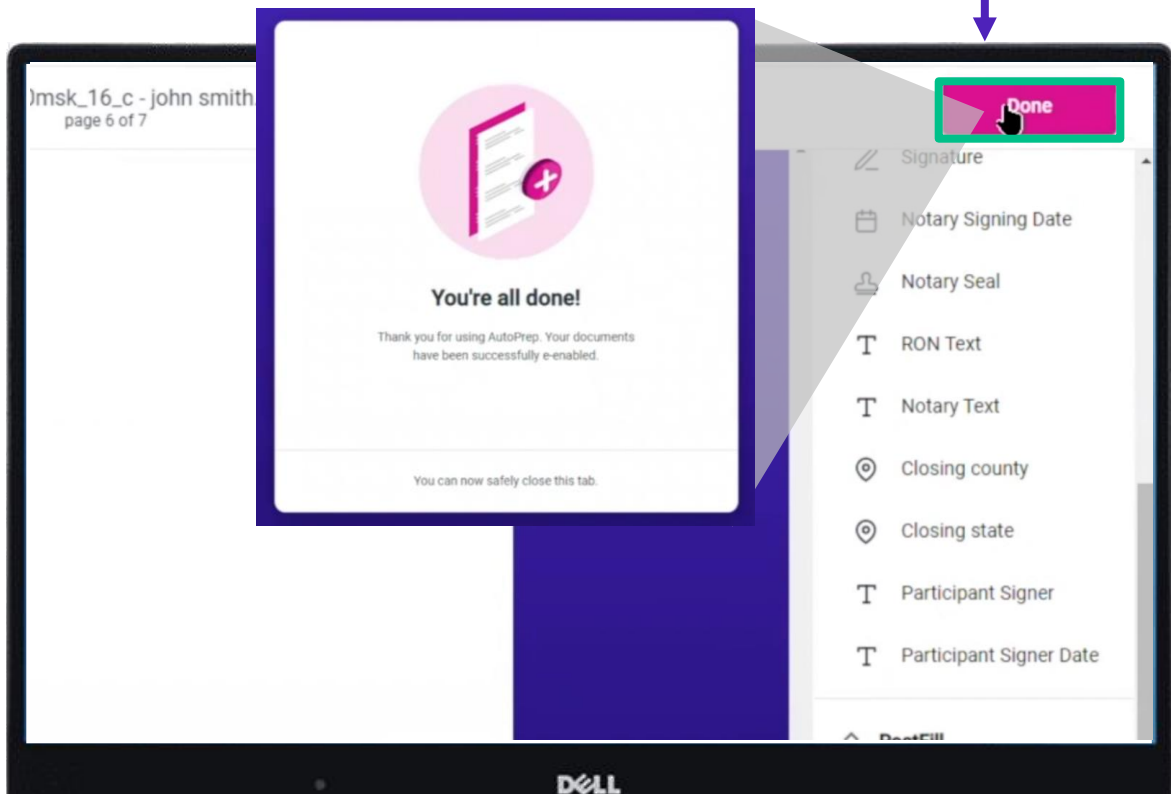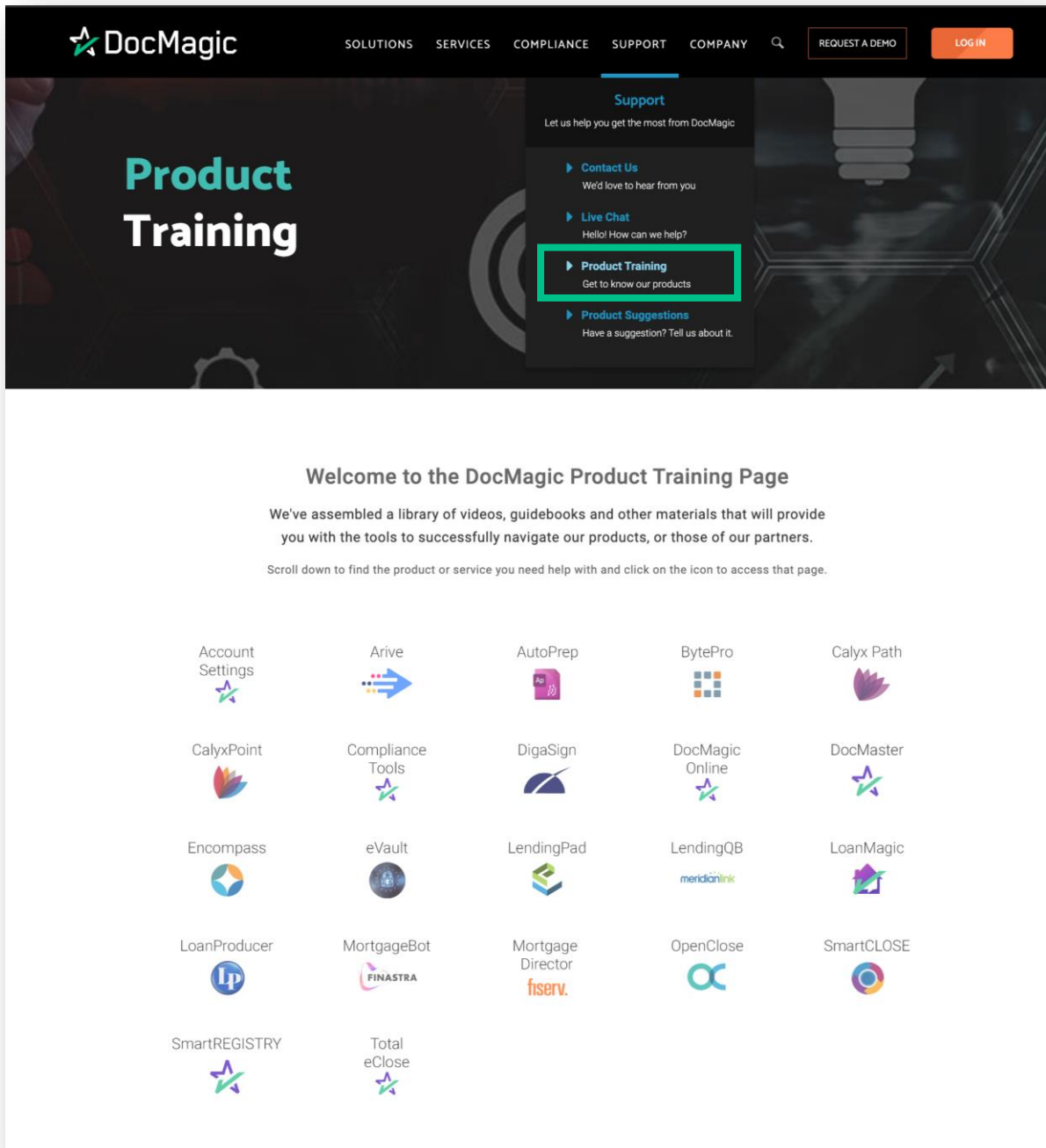

The Machine Learning and AI will remember these corrections for next time.

Additional Resources

Product Training Page

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