# DocMagic

Navigating DocMagic Online

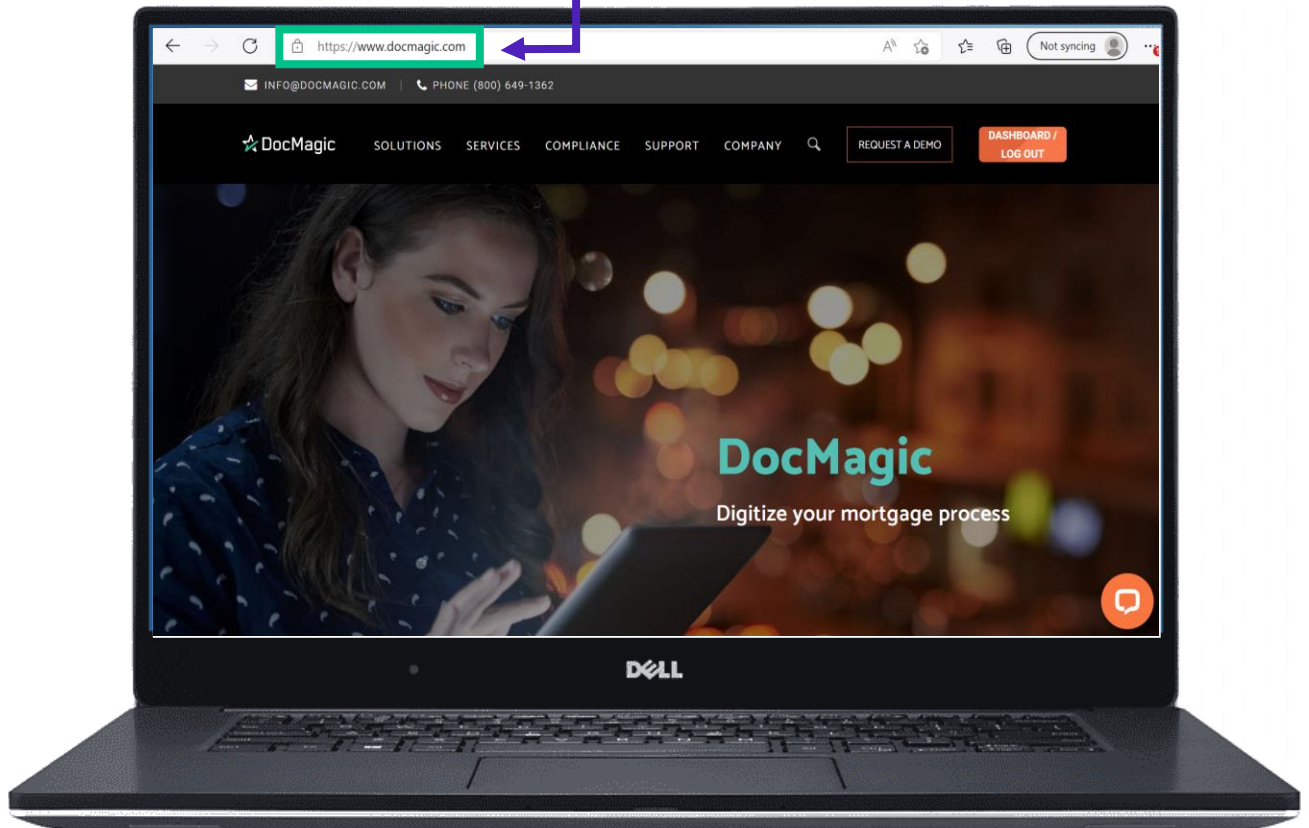# Table of Contents

# DocMagic Online

Go to www.docmagic.com

https://www.docmagic.com

INFO@DOCMAGIC.COM  |  PHONE (800) 649-1362

DocMagic    SOLUTIONS    SERVICES    COMPLIANCE    SUPPORT    COMPANY    REQUEST A DEMO    DASHBOARD / LOG OUT

**DocMagic**

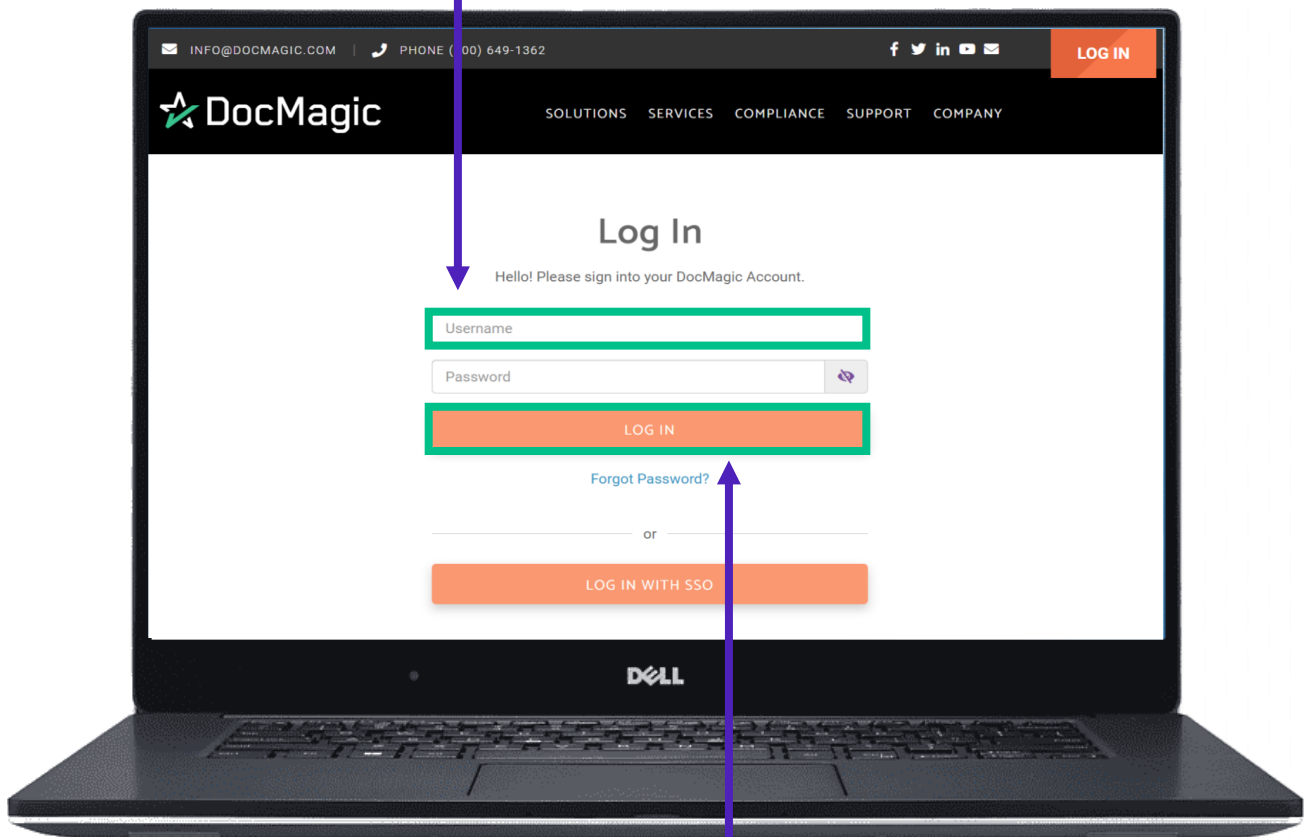Digitize your mortgage process

If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking here.

## Launching DocMagic Online

Login with your email and password.

INFO@DOCMAGIC.COM | PHONE (00) 649-1362
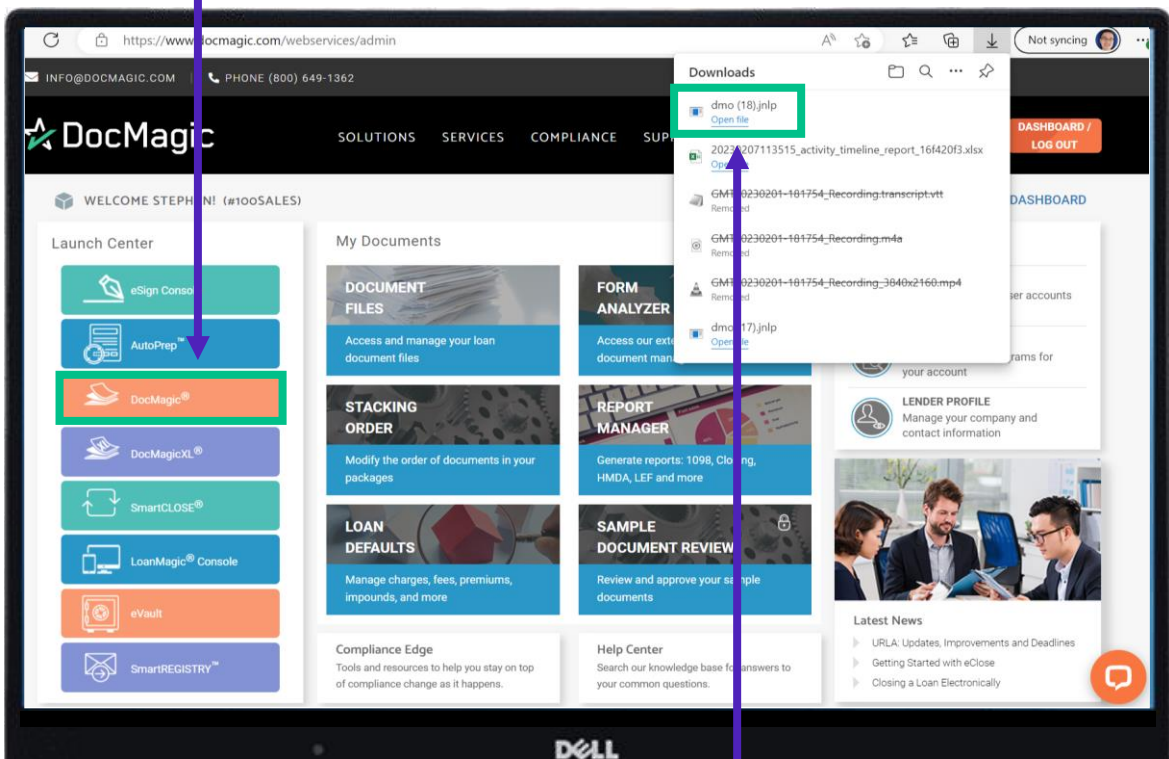
☆ DocMagic

SOLUTIONS   SERVICES   COMPLIANCE   SUPPORT   COMPANY

LOG IN

## Log In

Hello! Please sign into your DocMagic Account.

Username

Password

LOG IN

Forgot Password?

or

LOG IN WITH SSO

DELL

Click "LOG IN"

# DocMagic Online

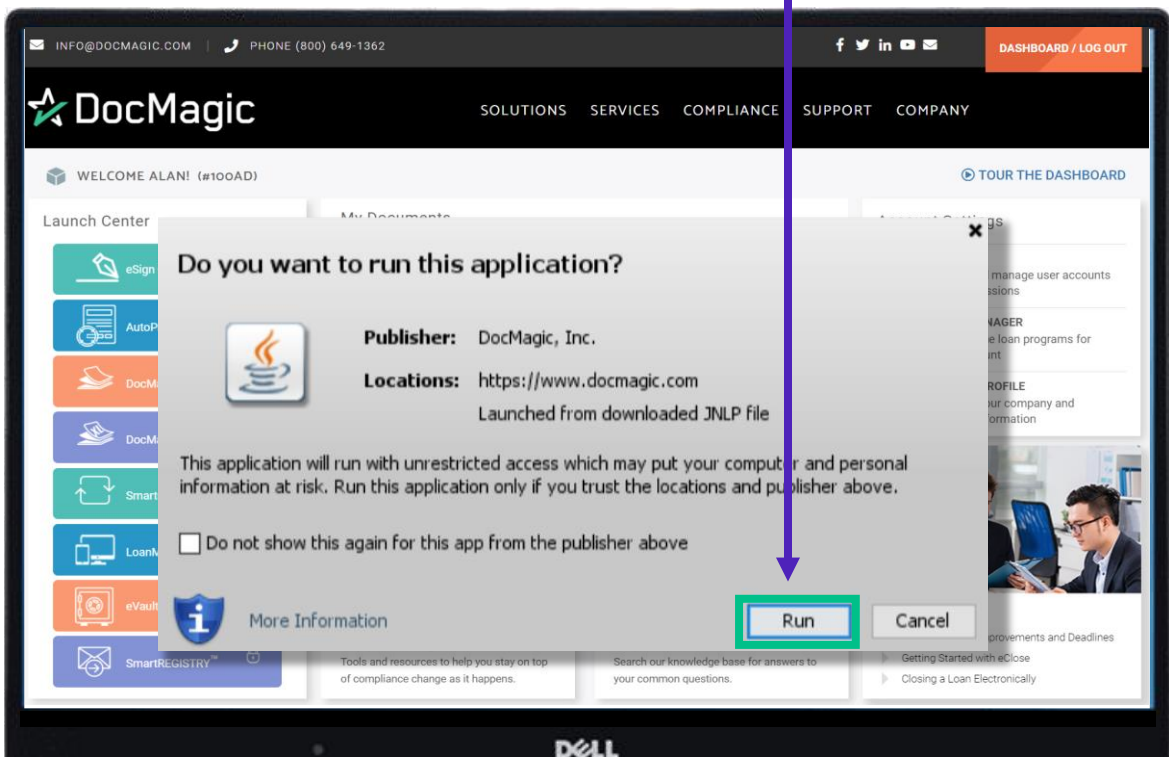Click "DocMagic" from the Launch Center on the left to download the application.



You may need to click on the link that appears in your browser's download window to launch the application.

## Launching DocMagic Online

If this window appears, click "Run". Bypass any other warning messages that appear. DocMagic Online is safe and will not harm your computer.



*You must have the Java application downloaded and installed on your computer or else DocMagic Online will not run.* Please go to the Product Training Page for DocMagic Online and view the Hacks for more information.

# DocMagic Online

## Launching DocMagic Online

Enter your account information in this login pop-up screen.
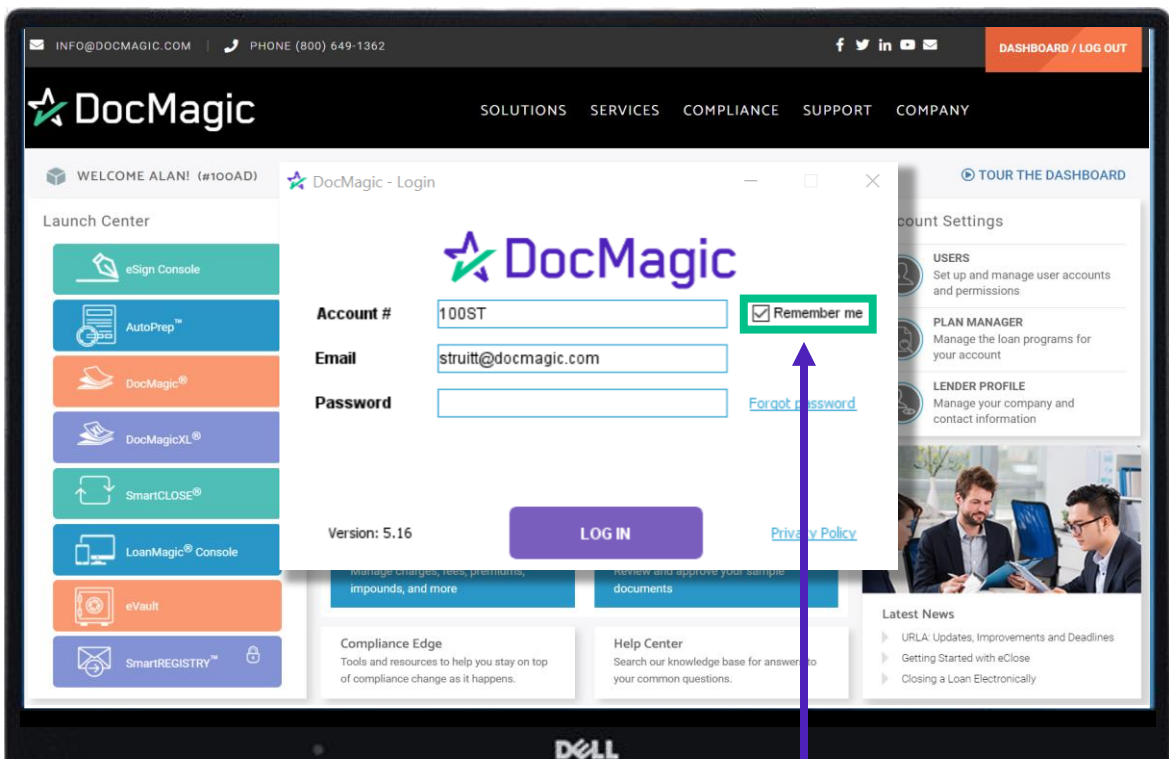


Check "Remember me" if you want to have your login data saved.

# DocMagic Online

If you want to open an existing file, click Open.
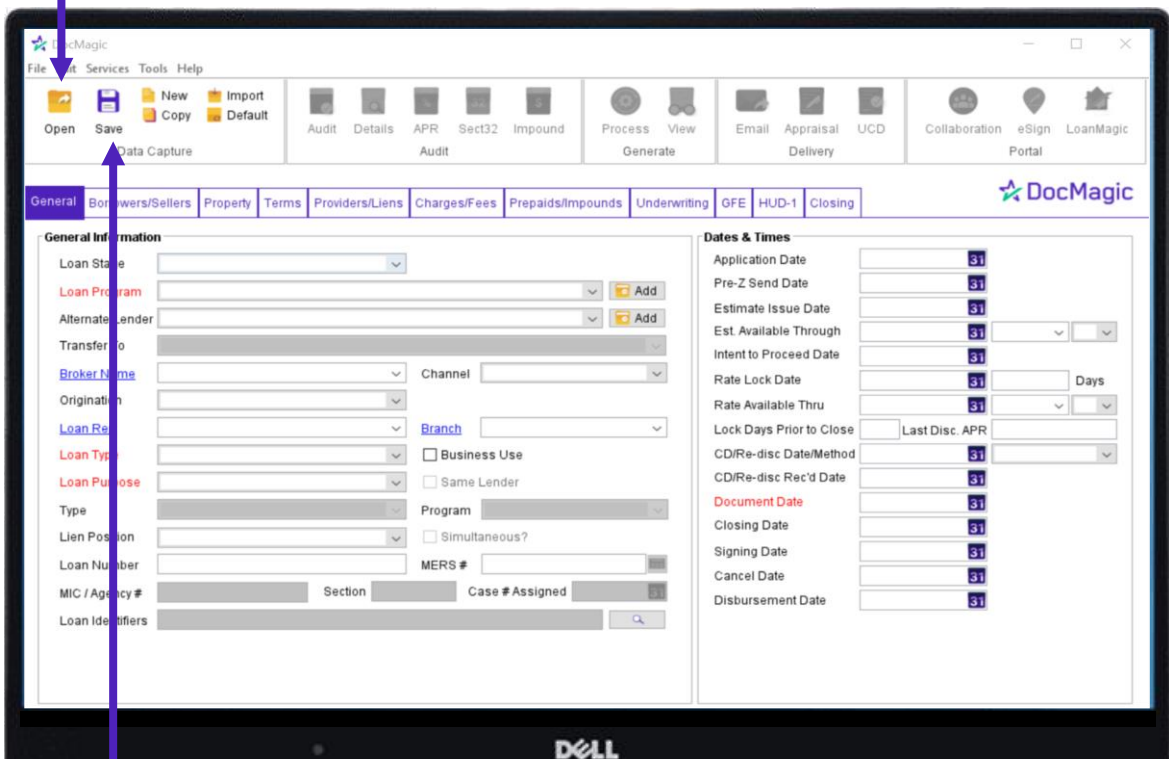


Please be sure to save your work at regular intervals. The system may not prompt you to save if you exit the program. Saving can be done by clicking on the floppy disk icon in the top left.

If you're creating a file from scratch, make sure that all **RED** fields are filled.



Select your Loan Stage. This can determine the type of package you're allowed to produce. For example, if you select "Disclosure" you won't be able to generate a Closing Package.

# DocMagic Online

## General Tab

Next, Select your Loan Program. In this case, we're choosing "All Fixed Loans".
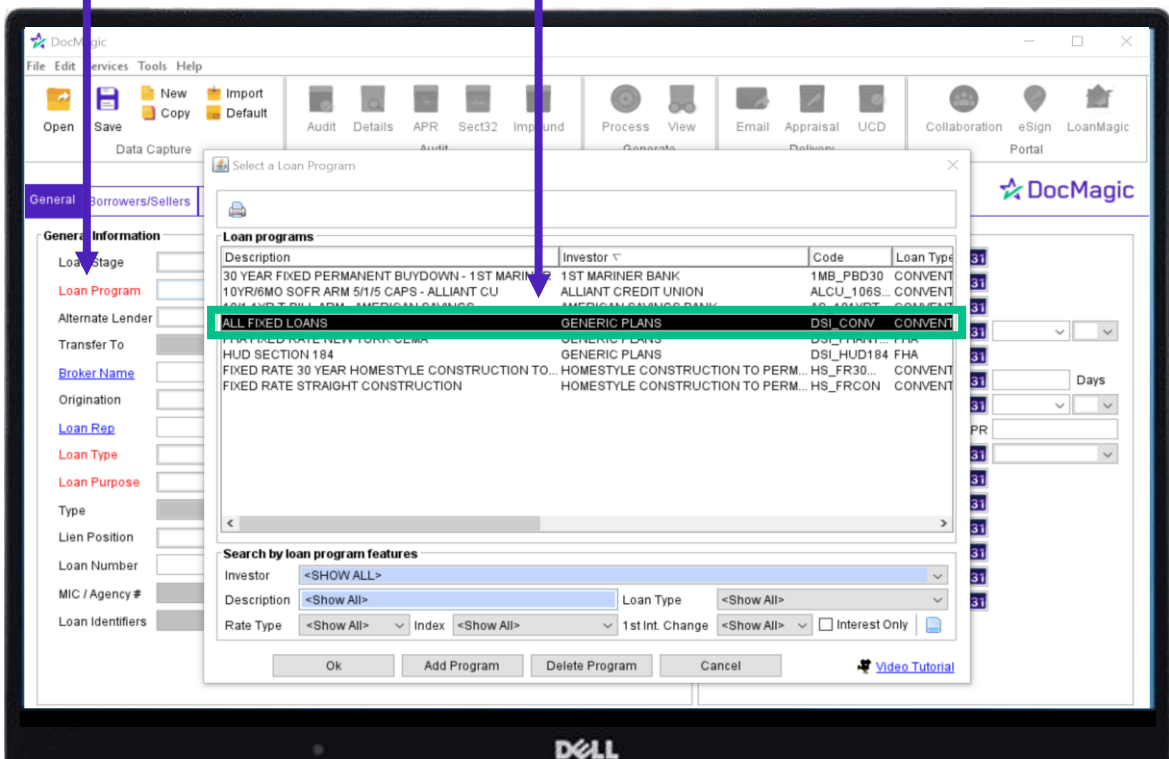
## General Tab

Next, choose your Loan Type and Loan Purpose.



If you're a HELOC or Second Mortgage, you won't be able to Produce a Loan Estimate or Closing Disclosure, and you'll have these GFE and HUD-1 tabs here.

## General Tab

Every time you click into a field, a preview of what needs to be entered will appear in the bottom left of the window.



In this case, the date can be today's date.

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## Borrowers & Sellers Tab

Borrower information will be entered in this tab. Click on the text to edit a borrower's name, type, or social security number.



If you have multiple borrowers, you will need to select their Final Relation. You can select a blank space for a single borrower.

# DocMagic Online

## Borrowers & Sellers Tab

You can add additional borrowers by clicking in the space here.



Click on the magnifying glass to view and edit additional details on each borrower.

# DocMagic Online

## Borrowers & Sellers Tab

You can enter details for the borrower in these sub-tabs.

# DocMagic Online

## Borrowers & Sellers Tab

You can choose "Vesting" here.

## Borrowers & Sellers Tab

RED text, shown below, indicates that the information entered does not match what is in the system.



To correct this:
1. Highlight the words in RED and click Delete.
2. Click out of the field and then back in the field.
3. The updated information will appear.

# DocMagic Online

## Property Tab

DocMagic Online will apply appropriate state-specific documents for the package, once the subject property state is entered. Select Property Type here.



By putting in the correct State, Property Type, and Project Name (here), the correct rider is added to the document package.

# DocMagic Online

## Property Tab

Enter the Legal Description here.

# DocMagic Online

If your legal description is longer than seven lines, select Yes next to Attached.



This will allow you to create a separate page for an extended description if needed.

# DocMagic Online

## Property Tab

As a reminder, you can always click on the inside of a field if you're unsure of what's needed.



It will tell you at the bottom of the screen.

# DocMagic Online

The Terms tab gives you a first glimpse of the loan.



DocMagic will automatically populate these fields.

If you change any parameters that could affect the Days Prepaid Interest, DocMagic Online can automatically calculate the new value of the field.



For this example, we are changing the First Payment Date.

Select the Days Prepaid Interest field and hit backspace or delete on the keyboard to clear the value.



Click on any empty field (ex. Approved JR Lien).

Click on Days Prepaid Interest again. The updated and corrected value should populate automatically.

## Terms Tab

A similar function can calculate Monthly Payments. For this example, the Initial Interest Rate has been increased.



Notice how the Monthly Payment is now red. This change occurs after another field is selected after the Interest Rate value gets changed.

## Terms Tab

Click on the calculator and the new value will populate.



Notice how the value is no longer red.

## Terms Tab

If the rate type if Fixed, then the HELOC and ARM sections will be grayed out.



DocMagic will automatically populate these fields.

## Terms Tab

If an Adjustable-Rate Type is selected (such as HELOC), you will be able to enter data into the ARM fields. *You must enter data into all six red fields in the ARM section or else you may not be able to produce a package.*



Fields will be red at first, because the information entered is for a Fixed Rate Loan – the default in DocMagic Online. The Red will go away once the appropriate fields are updated.

## Providers & Liens Tab

There are two required providers that are part of this tab:
1. The Loan Originator for the Company
2. The Loan Originator for the Loan Officer



*You may not be able to produce a Loan Package if these providers are missing.*

By clicking on the magnifying glass, you can fill out additional details including the NMLS number.
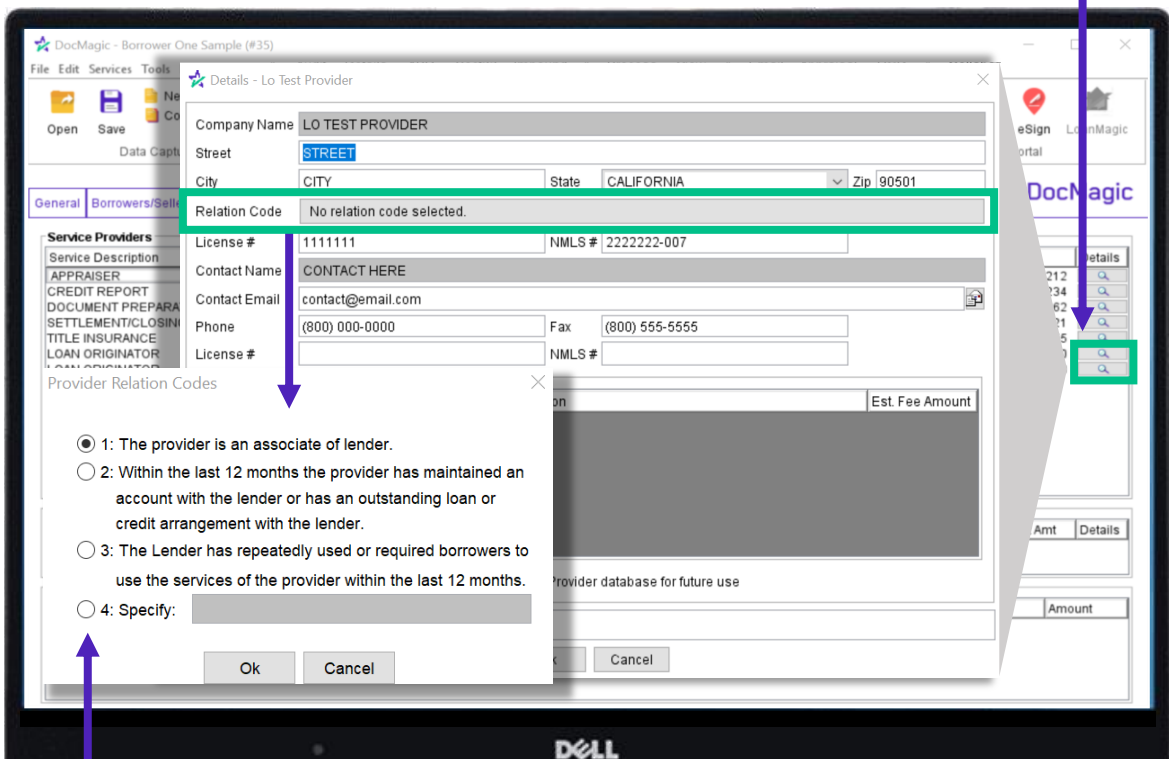


If Settlement Providers are not populating on your documents, we recommend selecting a Relation Code.

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In the Other Liens section, you have the option of adding first, second, and third liens. Click to add.



After selecting your lien priority, click on the magnifying glass in the bottom right to add details.

# DocMagic Online

You can enter in Payoffs towards the bottom of the page. Be sure to select a payoff type, write a description, and specify an amount. Click to add.



Reference numbers are auto-populated.

## Charges & Fees Tab

In the TRID section, when you click on the drop down, you can select the appropriate category from the pop-up box.



Identify if the charge is categorized as "Services You Cannot Shop For" or "Services You Can Shop For".

## Charges & Fees Tab

These charges in the Charges Amt column are estimates during the initial disclosure stage and what are referenced in the Loan Estimate.



Throughout this process, the amounts in the loan estimate move to the closing section, and the items from the loan estimate are moved to the Estimate column. Now the charge amount column become the items that show up on the closing disclosure.

## Charges & Fees Tab

Paid By indicates who will be paying the Charge. You have several options that appear when you click on the space.



Amount Paid column is for items paid outside of closing. Select the dollar amount (TBD).

## Charges & Fees Tab

- POC (Paid Outside of Closing): Radio boxes are checked here for items that will be paid out of closing.
- APR (Annual Percentage Yield): Radio boxes are checked meaning that these amounts will affect the APR.



Loan Origination Fee: This is 1 point of the total loan amount

## Impounds Tab

Click here to add an Impound. A window will appear where you can select the type.
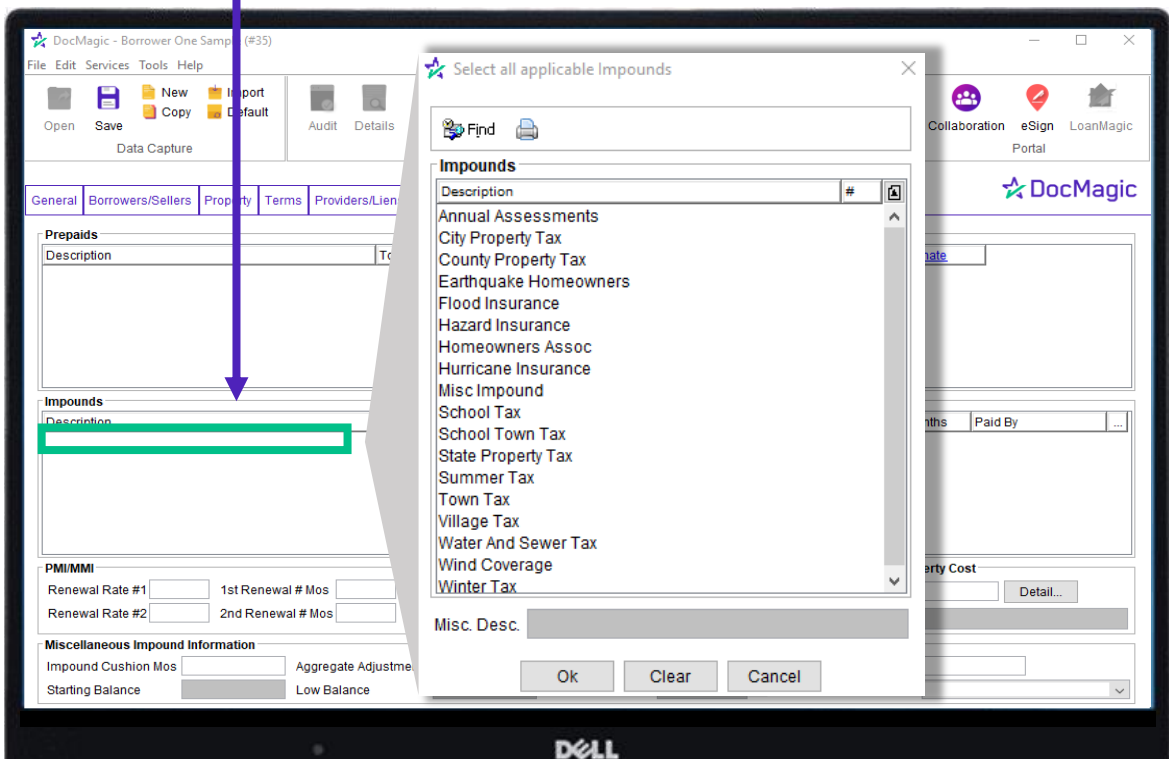


This typically incudes insurance and property taxes.

# DocMagic Online

## Impounds Tab

Enter who the Impound will be paid to.



Enter the number of payments to be made per year, and the amount of each.

## Impounds Tab

The due date will be on or after the first payment date.



The number of months is automatically calculated for you. These are the number of months collected to begin the escrow account.

## Impounds Tab

Select who you will be paying this impound to. Click on the blank space and select an option.

## Impounds Tab

If you want to calculate PMI or MMI, enter information here.

# DocMagic Online

Input the number of Impound Cushion Months.



Click the calculator icon and the Aggregate Adjustment will auto-populated

## Impounds Tab

Select the Impound button and a complete account analysis will populate.



Escrow Status is set in the bottom right corner. Select "In Effect – Lender Required".

## Underwriting Tab

In the QM Type Field, Select "General".



In the QM Data Ratio, enter in the correct percentage.

# DocMagic Online

## Underwriting Tab

If necessary, you can click this Other Credits button to open another window where you may enter additional purchase credits.

# DocMagic Online

Select the Type, the Source, and enter an Amount for each additional purchase credit here.

---

DocMagic - Borrower One Sample (#35)

File  Edit  Services  Tools  Help

New  Import  Default
Open  Save  Copy
Data Capture

Audit  Details  APR  Sect32  Impound
Audit

Process  View
Generate

Email  Appraisal  UCD
Delivery

Collaboration  eSign  LoanMagic
Portal

**Other Credits**  ×

**✦ DocMagic**

General | Borrowers/Sellers | Property | Terms | Pr

**Details Of Transaction**

a. Purchase Price
b. Alterations
c. Land
d. Refinance
e. Estimated prepaid items
f. Estimated closing costs
g. PMI, MIP, Funding Fee
h. Discount (if borrower will pay)
i. **Total Costs** (a through h)

**Loan-To-Value Ratios**

Loan To Value (LTV)    80.0
Combined Loan To Value (CLTV)    80.0

**Interest Rate Details**

Rate Set Date    03/10/2016
Pre-discounted Rate

| Borrower POC | | $335.00 |
| Closing Costs By Lender | | |
| Closing Costs By Broker | | |
| Closing Costs By Other | | |
| Type | Source | Amount |
| | | |
| | | |
| | | |
| Other Credit Total | | $335.00 |
| Tolerance Cure | | |

Ok

QM D I Ratio

roposed Housing Expense
irst Mortgage (P&I)    $0.00
ther Mortgage (P&I)    $0.00
omeowner's Insurance    $0.00
upplemental Prop. Ins.    $0.00
eal Estate Taxes    $0.00
ortgage Insurance    $0.00
omeowner Assn. Dues    $0.00
ease/Ground Rent    $0.00
ther    $0.00
otal Primary Housing Exp.

**ualifying Ratios**
rimary Housing/Income
otal Obligations/Income
ebt/Housing

**own Payment**
Details    $0.00

Explanation

DELL

---

You would also enter the tolerance here. Click OK once completed.

## Closing Tab

Select the Closing County and indicate who the loan proceeds will go to.



Cash to Close contains the final loan amounts that will appear on the closing disclosure. For more information on how this is calculated, consult our DocMagic Online Hacks supplementary guidebook – found on our Product Training Page.

## Closing Tab

Select the type of form that is applicable to the loan:
- A Standard Form is used for purchases.
- An Alternate Form is used for refinances.

The information on this page is for your review. If there are no issues, you may move onto the next step – running an audit.



The Process button may be greyed out if you have not run an audit yet.

## Auditing

Click this button to Audit the worksheet. A separate data validation window will appear.



Audits can be customized by reaching out to Customer Service.

Two types of issues can appear on the Data Validation window – Warnings and Fatals.



Note: You may proceed with a Warning but *you cannot proceed with a Fatal. A Fatal is a hard stop*. A fatal error likely means that something would be out of compliance if the package was produced – so the system won't let you do it.

The Category column will show exactly where the Warnings and Fatals appear.



Clicking on the globe icon next an issue will take you to the specific DocMagic compliance website page where additional information related to the issue can be found.

Click Details to bring up the Loan Detail Report.



This report provides information to ensure that each transaction is compliant with the appropriate laws, regulations, and lender requirements.

**Transaction Details**: Displays the loan data entered in the worksheet, data which needs to be validated

---

Loan Details Report
File

## Loan Detail Report ☆ DocMagic

| | | | |
|---|---|---|---|
| **Loan Number:** | LOANNUMBER | **File ID:** | 35 |
| **Borrower Name:** | BORROWER ONE SAMPLE | **Client Number:** | 100ST |
| **Property Address:** | PROPERTY STREET, PROPERTY CITY CA 90501 | **Date of Report:** | 08/08/2022 |

| Transaction Details | Data Validation | Compliance Audit |
|---|---|---|

Collapse all ∧

### ∨ DETAILS

**LENDER INFO**

| | | | |
|---|---|---|---|
| **Lender Name:** | DSI TEST LENDER (STEVE TRUITT) | **Transfer To:** | |
| **Loan Program:** | ALL FIXED LOANS (DSI_CONV) | | |

**LOAN IDENTIFIERS**

| | | | | | |
|---|---|---|---|---|---|
| **Loan Number:** | LOANNUMBER | **FHA/VA Case:** | | **MERS #:** | |
| **Loan Purpose:** | Purchase | **Loan Type:** | Conventional | **Origination Type:** | |
| **FHA Section:** | | **MIC #:** | | | |
| **Loan Rep:** | LOAN REP | **Broker Name:** | BROKER NAME | **Branch:** | BRANCH |

**IMPORTANT DATES**

DELL

## Loan Detail Report

**Data Validation:** This section provides analysis of the data found in the Transaction Details tab. It contains warning messages and summaries.

## Loan Detail Report

**Compliance Audit:** Starts with a Compliance Summary at the top followed by a status breakdown of individual audits

---

Loan Details Report

File

### Loan Detail Report      ⭐ DocMagic

| Loan Number: | LOANNUMBER | File ID: | 35 |
| Borrower Name: | BORROWER ONE SAMPLE | Client Number: | 100ST |
| Property Address: | PROPERTY STREET, PROPERTY CITY CA 90501 | Date of Report: | 08/08/2022 |

| Transaction Details | Data Validation | Compliance Audit | Collapse all ∧ |

#### ∨ COMPLIANCE SUMMARY

| Federal High Cost/HPML | PASS | ✓ | TRID | WARNING | ⚠ |
| Ability to Repay/QM | PASS | ✓ | Conventional | N/A | ⊖ |
| Fannie/Freddie Points/Fees | PASS | ✓ | CA High Cost/HPML | PASS | ✓ |
| Fannie/Freddie Audits | N/A | ⊖ | CA State Rules | N/A | ⊖ |

#### ∨ HIGH COST TESTS

DELL

After reviewing the Loan Detail Report, click process. The Document Processing Options window will appear.



Sometimes, the Process button will be greyed out until you run an Audit.

## Document Processing

Select your document package type from the dropdown here.



If the document package type that you want to select is greyed out, you may need to go back to the General tab and change the Loan Stage.

Next, choose a file format. DBK is a file format that can be viewed and modified with our proprietary software, DocMaster. Click here for a tutorial.
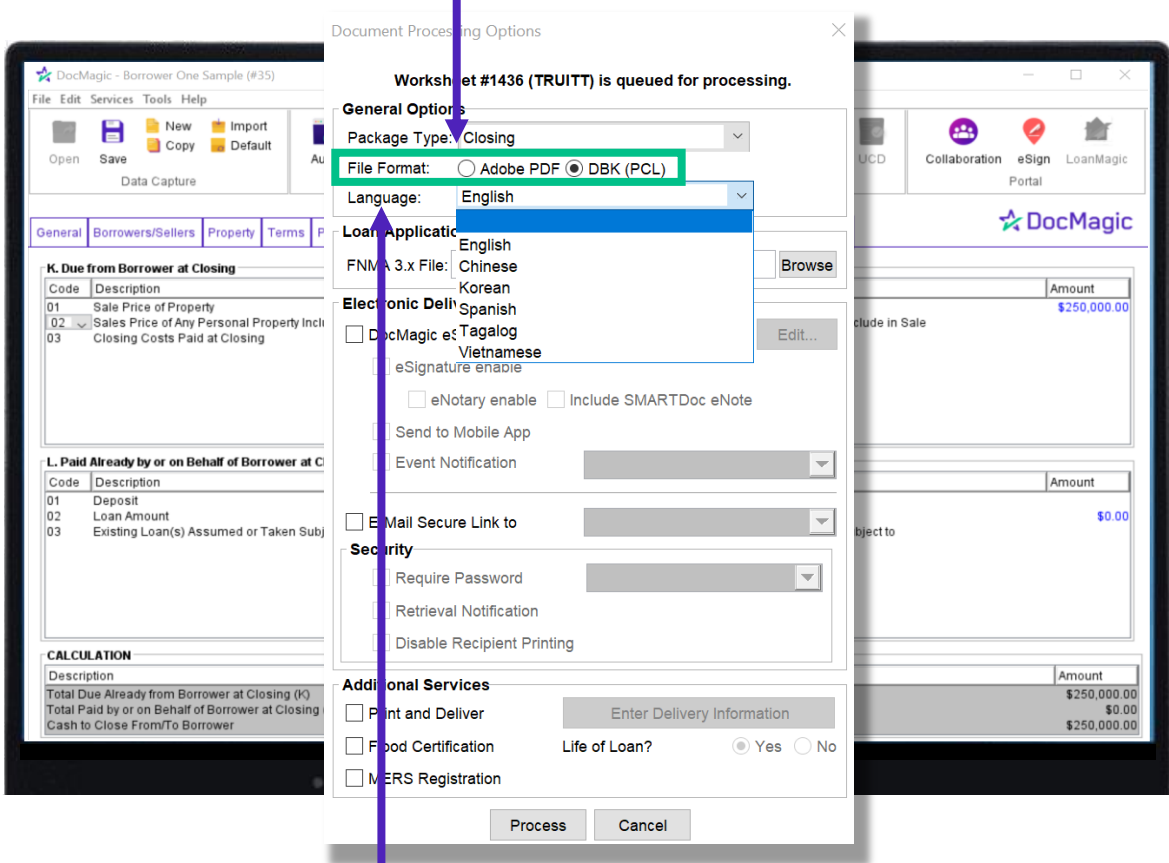


You can choose a language from here. English is the default. If a file in your package is unavailable in the language you have selected, you will get a Fatal.

## Document Processing

If you want to utilize our eSigning experience, check DocMagic eSign and eSignature enable. This option is only available if you select the DBK (PCL) file format.



All borrowers must have a valid email and social security number entered for this feature.

## Document Processing

When you select eSignature enable, you will have the option to enable eNotary and eNote for closing packages.



Check these boxes based on what hybrid model you are using, or Total eClose if applicable. Not sure what this means? Please visit our Product Training Page.

If you select "eNotary enable" in a state that is NOT DocMagic RON certified, you may get a fatal error that will not allow you to process the document set. Please visit this page to see if your state is DocMagic RON certified.



You may contact customer service to downgrade this fatal into a warning. This will allow you to process document packages with "eNotary enable" selected in non-DocMagic RON states.

## Document Processing

You also have the option to securely email the file as an alternative to eSign.



When you check the e-mail box, you'll be able to select these security options.

## Document Processing

There are additional services at the bottom that you can choose from.

### Document Processing Options

**Worksheet #1436 (TRUITT) is queued for processing.**

**General Options**
- Package Type: Closing
- File Format: ○ Adobe PDF ◉ DBK (PCL)
- Language: English

**Loan Application**
- FNMA 3.x File: [ Browse ]

**Electronic Delivery**
- ☐ DocMagic eSign    [ Edit... ]
- ☐ eSignature enable
- ☐ eNotary enable    ☐ Include SMARTDoc eNote
- ☐ Send to Mobile App
- ☐ Event Notification
- ☑ E-Mail Secure Link to

**Security**
- ☐ Require Password
- ☐ Retrieval Notification
- ☐ Disable Recipient Printing

**Additional Services**
- ☐ Print and Deliver    [ Enter Delivery Information ]
- ☐ Flood Certification    Life of Loan?    ◉ Yes ○ No
- ☐ MERS Registration

[ Process ]  [ Cancel ]

---

DocMagic - Borrower One Sample (#35)

File  Edit  Services  Tools  Help

Open | Save | New | Copy | Import | Default | Audit
Data Capture

General | Borrowers/Sellers | Property | Terms | Prov

**K. Due from Borrower at Closing**

| Code | Description |
|------|-------------|
| 01 | Sale Price of Property |
| 02 | Sales Price of Any Personal Property Included |
| 03 | Closing Costs Paid at Closing |

**L. Paid Already by or on Behalf of Borrower at Clos**

| Code | Description |
|------|-------------|
| 01 | Deposit |
| 02 | Loan Amount |
| 03 | Existing Loan(s) Assumed or Taken Subject |

**CALCULATION**

| Description | |
|-------------|--|
| Total Due Already from Borrower at Closing (K) | |
| Total Paid by or on Behalf of Borrower at Closing (L) | |
| Cash to Close From/To Borrower | |

---

| | Amount |
|--|--------|
| | $250,000.00 |
| y Include in Sale | |

| | Amount |
|--|--------|
| | $0.00 |
| Subject to | |

| | Amount |
|--|--------|
| | $250,000.00 |
| | $0.00 |
| | $250,000.00 |

UCD | Collaboration | eSign | LoanMagic
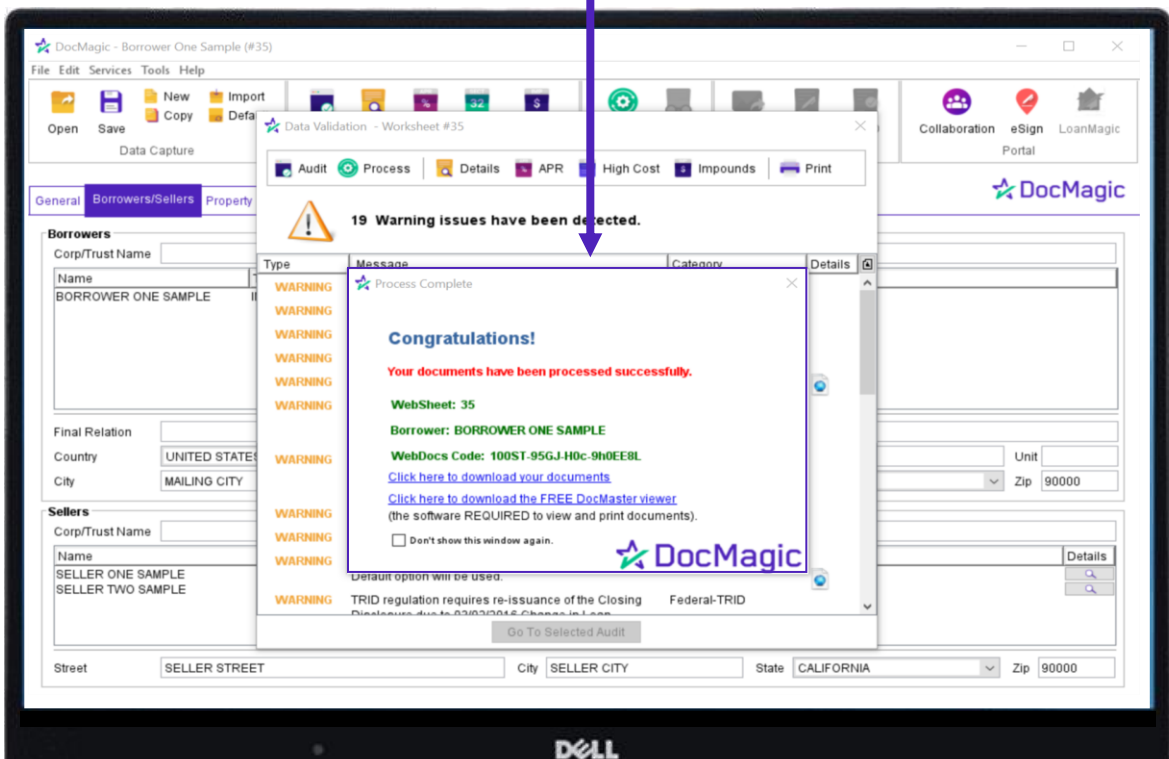Portal

DocMagic

---

Click Process when done.

## Document Processing

You'll see this completion message if your process request is successful.

## Forms List

If you want to print or send one form from your loan package, you can do so by going to Services and clicking on Forms...

## Forms List

> This window will pop up, listing the forms that are a part of that loan program.

## Forms List

Choose the form you want, highlight it and then choose how you want to deliver it.

**Document Processing Options** ✕

**Documents**

| Description ▽ |
| --- |
| Notice of Intent to Proceed with Loan Application (STEPHEN TRUITT) |
| Notice of Servicing Transfer (STEPHEN TRUITT) |
| Notification of Sale, Transfer or Assignment of Your Mortgage Loan (STEPHE... |
| Option to Escrow for Outstanding Loans (STEPHEN TRUITT) |
| Privacy Form - No Opt Out (STEPHEN TRUITT) |
| Privacy Form - Opt Out (STEPHEN TRUITT) |
| Request for Appraisal (STEPHEN TRUITT) |
| Request for Title Commitment (STEPHEN TRUITT) |
| Request for Verification of Deposit (STEPHEN TRUITT) |

**General Options**

File Format: ● Adobe PDF ○ DBK (PCL)

**Electronic Delivery**

☑ DocMagic eSign         [Edit...]

  ☑ eSignature enable

    ☐ eNotary enable    ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

**Security**

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

**Additional Services**

☐ Print and Deliver    [Enter Delivery Information]

[Process]    [Cancel]

---

**DocMagic - Stephen Truitt (#1114)**

File Edit Services Tools Help

| Forms... | |
| --- | --- |
| Audit Worksheet | Ctrl+A |
| Loan Details | Ctrl+E |
| Process Documents | Ctrl+P |
| Document Checklist | |
| View Documents | |
| eDelivery Service | |
| Recently Processed Packages | |
| Register MERS Loan | |
| Flood Check | |
| Get Updates | Ctrl+R |

General

**General**

| | |
| --- | --- |
| Broker Name | BROKER NAME |
| Origination | |
| Loan Rep | LOAN REP |
| Loan Type | CONVENTIONAL |
| Loan Purpose | PURCHASE |
| Type | |
| Lien Position | FIRST |
| Loan Number | 777111620230001 |
| MIC / Agency # | |
| Loan Identifiers | |

You can choose any form of hybrid to deliver. Then click process, and it will be delivered.