



Navigating DocMagic Online

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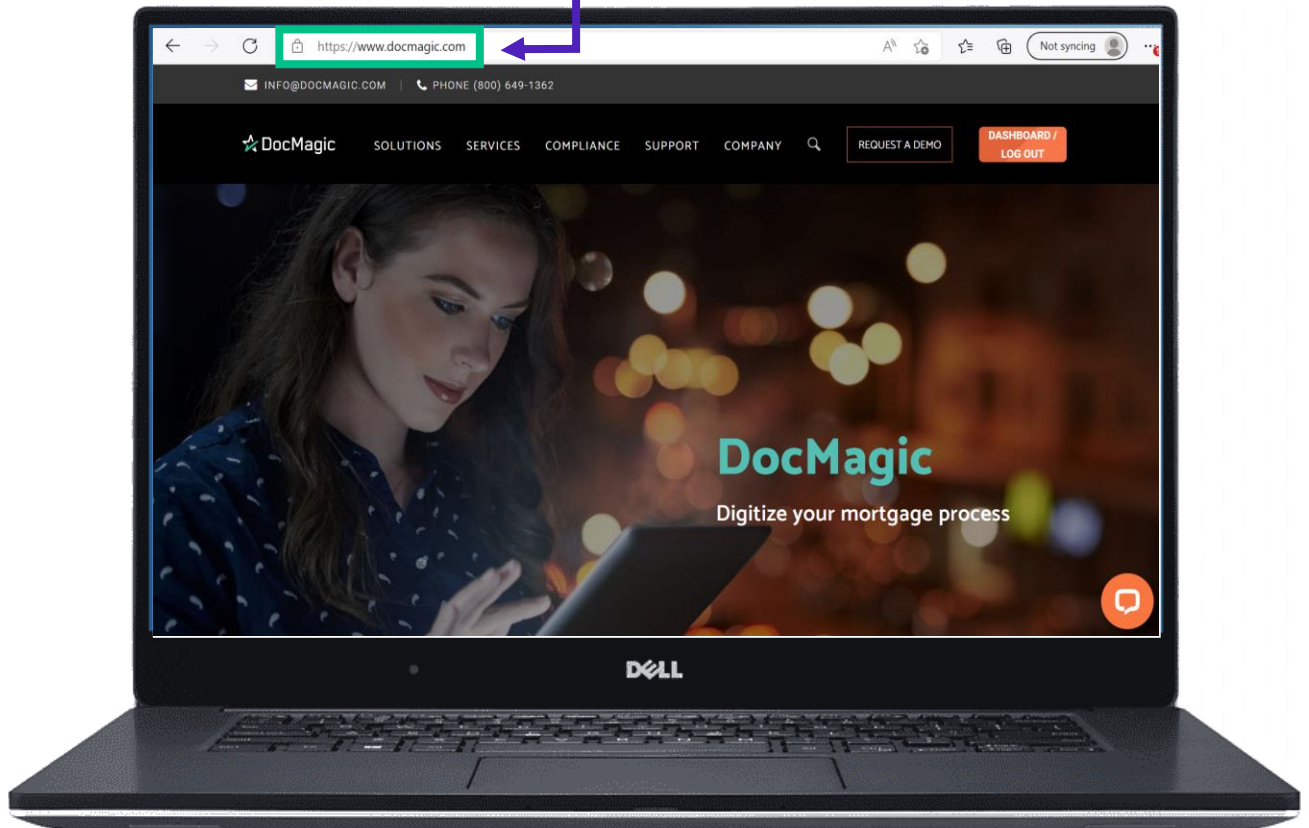
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# DocMagic Online

## Launching DocMagic Online

Go to [www.docmagic.com](https://www.docmagic.com)



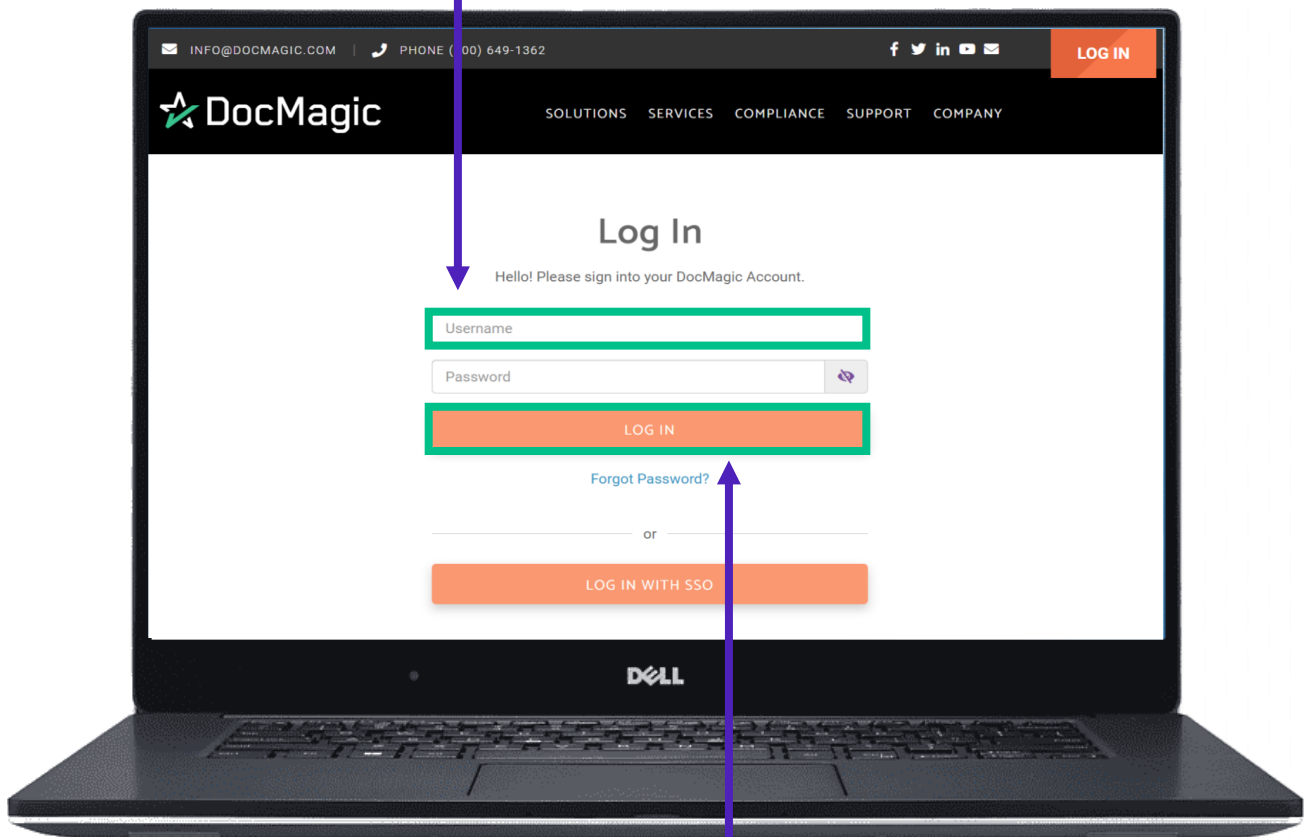
If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).



# DocMagic Online

## Launching DocMagic Online

Login with your  
email and  
password.



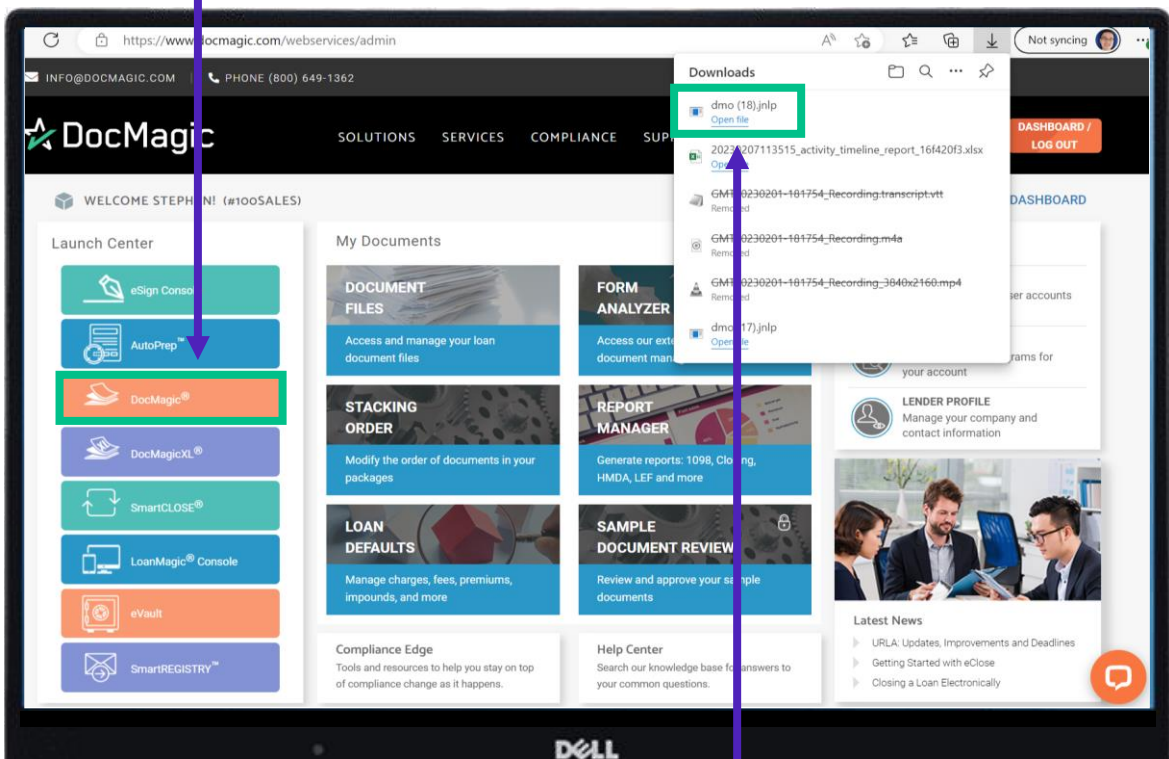
Click "LOG IN"



# DocMagic Online

## Launching DocMagic Online

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



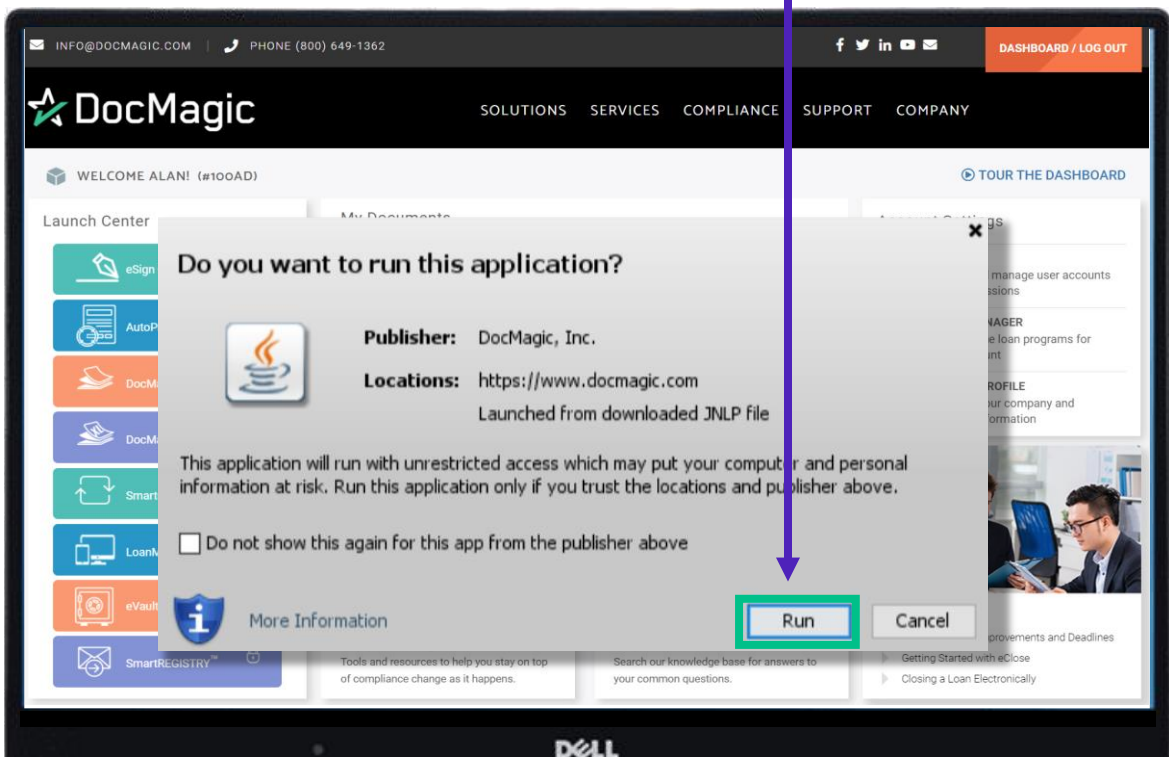
You may need to click on the link that appears in your browser's download window to launch the application.



# DocMagic Online

## 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.



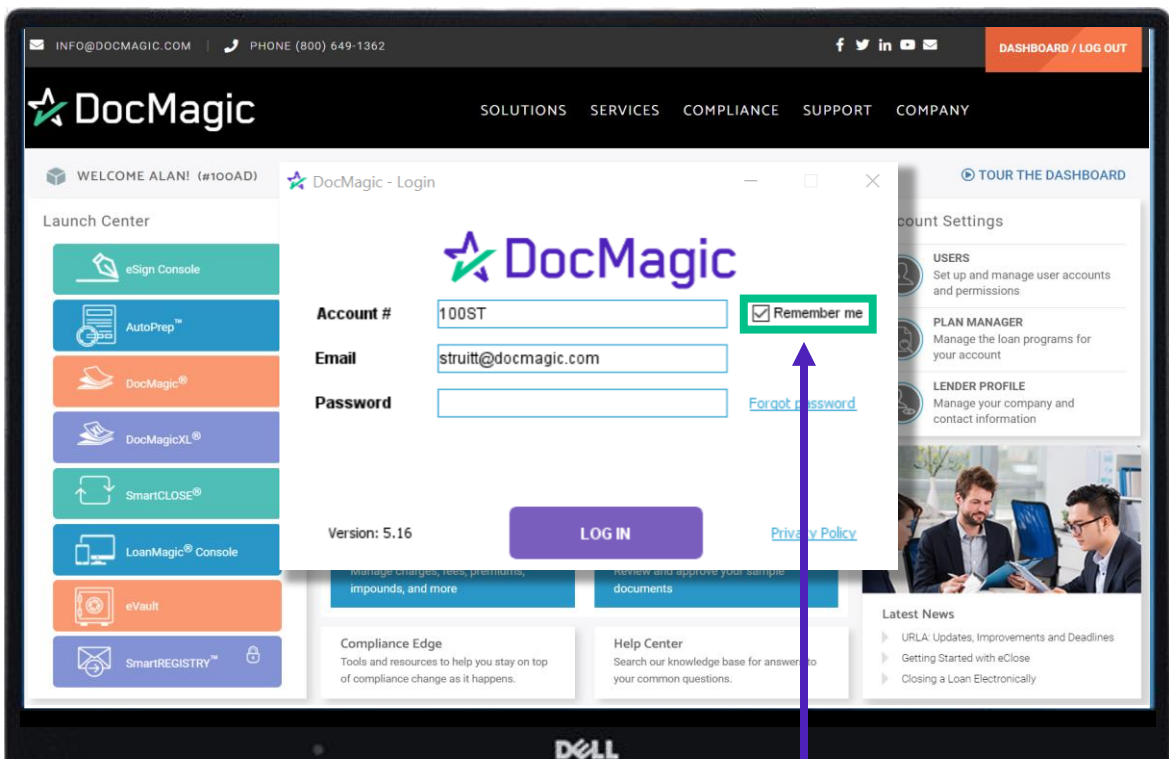
*You must have the Java application downloaded and installed on your computer or else DocMagic Online will not run. Please go to the [Product Training Page for DocMagic Online](#) and view the Hacks for more information.*



# DocMagic Online

## Launching DocMagic Online

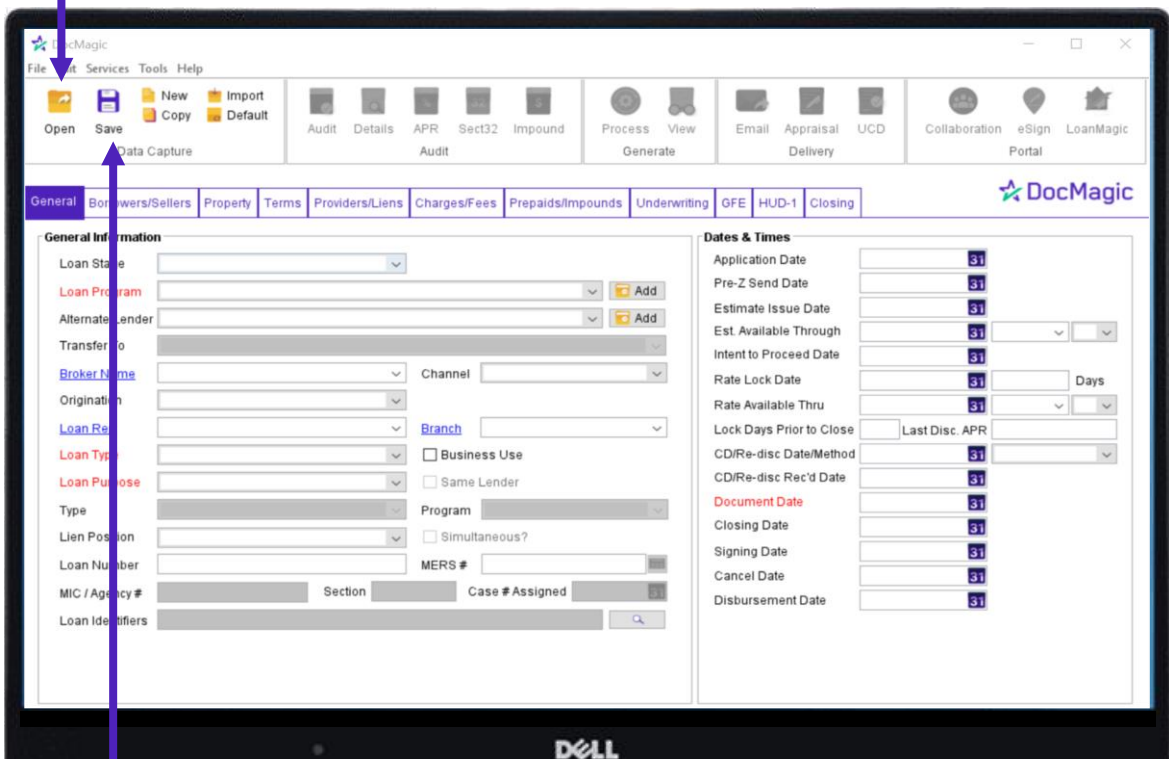
Enter your account information in this login pop-up screen.



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



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.





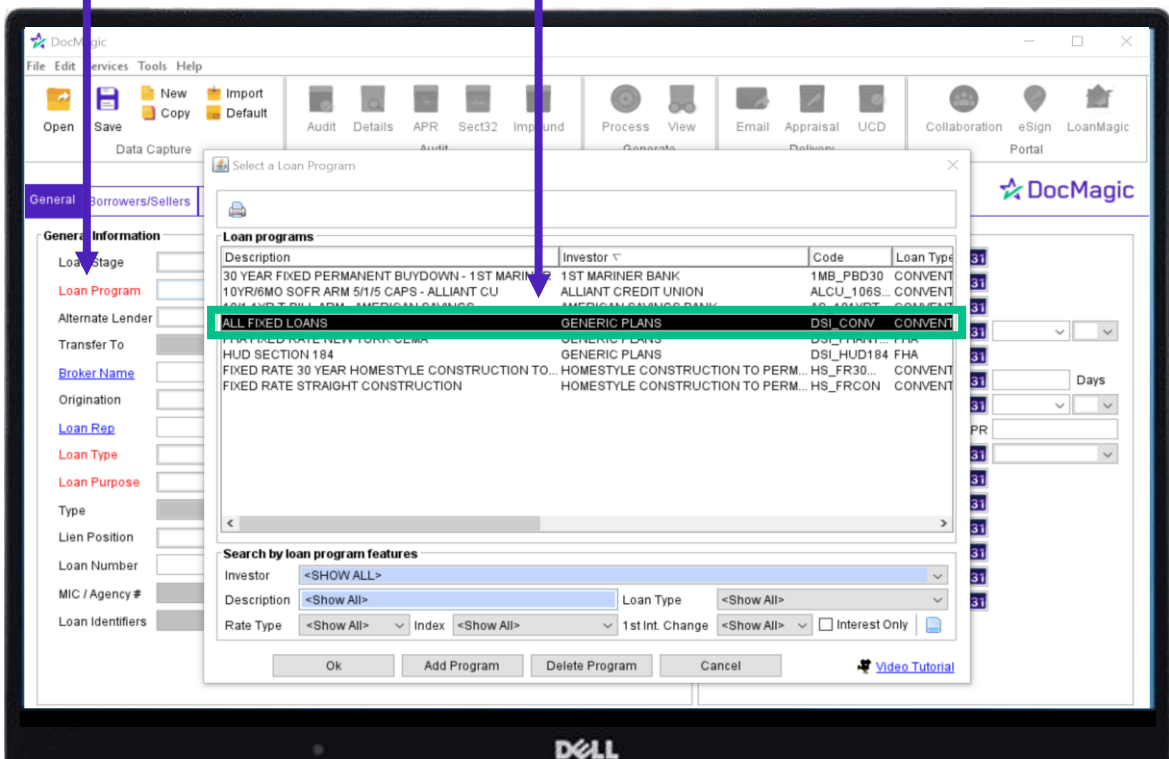
If you're creating a file from scratch, make sure that all **RED** fields are filled.

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with various icons for actions like Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main window has a tabbed interface with the 'General' tab selected. The 'General Information' section contains several fields, with a dropdown menu for 'Loan Stage' open. The dropdown menu lists the following options: APPLICATION, VERIFICATION, DISCLOSURE, PRE-CLOSING, CLOSING, and POST CLOSING. A blue arrow points to the 'Loan Stage' dropdown. The 'Dates & Times' section contains various date fields, many of which are highlighted in red, indicating they are required fields. These include Application Date, Pre-Z Send Date, Estimate Issue Date, Est. Available Through, Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. The 'Document Date' field is highlighted in red.

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.



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



Next, choose your Loan Type and Loan Purpose.

The screenshot shows the DocMagic Online interface. At the top, there is a toolbar with various icons for file management and processing. Below the toolbar, there are several tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, **GFE**, **HUD-1**, and Closing. The 'GFE' and 'HUD-1' tabs are highlighted with a green box. The 'General Information' section contains several dropdown menus and checkboxes, including 'Loan Stage', 'Loan Program', 'Alter Lender', 'Transfer To', 'Broker Name', 'Channel', 'Origination', 'Loan Rep', 'Branch', 'Loan Type', 'Business Use', 'Loan Purpose', 'Type', 'Lien Position', 'Loan Number', 'MIC / Agency #', and 'Loan Identifiers'. The 'Dates & Times' section contains several date and time fields, including 'Application Date', 'Pre-Z Send Date', 'Estimate Issue Date', 'Est. Available Through', 'Intent to Proceed Date', 'Rate Lock Date', 'Rate Available Thru', 'Lock Days Prior to Close', 'CD/Re-disc Date/Method', 'CD/Re-disc Rec'd Date', 'Document Date', 'Closing Date', 'Signing Date', 'Cancel Date', and 'Disbursement Date'. A purple arrow points from the text box above to the 'Loan Type' and 'Loan Purpose' dropdown menus. Another purple arrow points from the text box below to the 'GFE' and 'HUD-1' tabs.

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.



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

The screenshot displays the DocMagic Online interface with the 'General' tab selected. The 'General Information' section includes fields for Loan Stage, Loan Program, Alternate Lender, Transfer To, Broker Name, Origination, Loan Rep, Loan Type, Loan Purpose, Type, Lien Position, Loan Number, MIC / Agency #, and Loan Identifiers. The 'Dates & Times' section includes fields for Application Date, Pre-Z Send Date, Estimate Issue Date, Est. Available Through, Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. A blue arrow points from the 'Document Date' field in the 'Dates & Times' section to a text box at the bottom left of the window that says 'What date should appear on ALL documents?'.

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



# DocMagic Online

## 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.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Data Capture Copy Default

Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General **Borrowers/Sellers** Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222	HUSBAND AND WIFE AS JOINT TENANTS	
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333	A SINGLE MAN	

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND & WIFE AS JOINT TENANTS

Country: UNITED STATES Mailing Street: MAILING STREET Unit: State: CALIFORNIA Zip: 90000

City: MAILING CITY

**Sellers**

Corp/Trust Name

Name: SELLER ONE SAMPLE SELLER TWO SAMPLE

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

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.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries DocMagic

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222		HUSBAND AND WIFE AS JOINT TENANTS
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		SINGLE MAN

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND & WIFE AS JOINT TENANTS

Country: UNITED STATES Mailing Street: MAILING STREET Unit: State: CALIFORNIA Zip: 90000

City: MAILING CITY

**Sellers**

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

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.

The screenshot shows the 'Borrower Details' form in DocMagic. A callout box points to the sub-tab menu at the top, which includes 'Details', 'Income', 'Assets', 'Liabilities', 'Declarations', 'Military Service', and 'Monitoring'. The 'Details' sub-tab is currently selected. The form contains various input fields for personal information, address, phone numbers, and credit scores. A 'Summary' table is visible at the bottom of the form.

Agency	Range	Score	%	Date	Factors
<input type="checkbox"/> Equifax					
<input type="checkbox"/> Trans Union					
<input type="checkbox"/> Experian					
<input type="checkbox"/>					

Summary	Monthly Income	Assets	Monthly Debt Pmt.	Debt Balance	Net Worth
Street	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



# DocMagic Online

## Borrowers & Sellers Tab

You can choose "Vesting" here.

The screenshot shows the DocMagic software interface with the 'Borrowers/Sellers' tab selected. The 'Borrowers' section contains a table with the following data:

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222		
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		

Below the table, the 'Final Relation' is set to 'ALL AS TENANTS IN COMMON' and 'Vesting To Read' is set to 'BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND & WIFE AS JOINT TENANTS'. The 'Country' is 'UNITED STATES', 'City' is 'MAILING CITY', 'State' is 'CALIFORNIA', and 'Zip' is '90000'.

The 'Sellers' section contains a table with the following data:

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

Below the table, the 'Street' is 'SELLER STREET', 'City' is 'SELLER CITY', 'State' is 'CALIFORNIA', and 'Zip' is '90000'.





# DocMagic Online

## Borrowers & Sellers Tab

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

The screenshot shows the DocMagic interface for the 'Borrowers & Sellers' tab. A table lists three borrowers, and a form below it contains fields for 'Final Relation', 'Country', 'City', 'Vesting To Read', 'Mailing Street', 'State', and 'Zip'. The text 'SAMPLE RED TEXT' is highlighted in red in the 'Vesting To Read' field, with a red box around it and a blue arrow pointing to it from the text box above.

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222		HUSBAND AND WIFE AS JOINT TENANTS
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		A SINGLE MAN

Final Relation: ALL AS TENANTS IN COMMON | Vesting To Read: **SAMPLE RED TEXT**

Country: UNITED STATES | Mailing Street: MAILING STREET | Unit: | State: CALIFORNIA | Zip: 90000

City: MAILING CITY

Sellers

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

Street: SELLER STREET | City: SELLER CITY | State: CALIFORNIA | Zip: 90000

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

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers **Property** Terms Providers/Liens Charges/Fees Prepaids/Impounds Up Writing Closing Summaries

**Details**

Owner Occupied?  Yes  No Second Home?  Yes  No **Property Type** SINGLE FAMILY RESIDENCE More Details...

Street PROPERTY STREET Unit Building Status No. Units

City PROPERTY CITY State CALIFORNIA Zip 90501 Estimated Value Flood Zone N

County PROPERTY COUNTY **Project Name** Acquired Cost Acquired Date

**Prelim Information**

Legal Description: Attached?  Yes  No Deficiency Rights Preserved?  Yes  No

TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7" LINES PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.

Mineral Rights/Abbreviated Legal Description:

MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

Title Report Date 05/02/2014 Parcel # PARCEL # Tax Message TAX MESSAGE

Endorsements SPECIAL ENDORSEMENTS Approved Items APPROVED ITEMS

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



Enter the Legal Description here.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Data Capture Copy Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers **Property** Taxes Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

**Details**

Owner Occupied?  Yes  No Secondary Home?  Yes  No Property Type: SINGLE FAMILY RESIDENCE

Street: PROPERTY STREET Unit: Building Status: No. Units: Estimated Value: Flood Zone: N

City: PROPERTY CITY State: CALIFORNIA Zip: 90501

County: PROPERTY COUNTY Project Name: Acquired Cost: Acquired Date:

**Prelim Information**

Legal Description: Attached?  Yes  No Deficiency Rights Preserved?  Yes  No

TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7" LINES, PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.

Mineral Rights/Abbreviated Legal Description:

MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

Title Report Date: 05/02/2014 Parcel #: PARCEL # Tax Message: TAX MESSAGE

Endorsements: SPECIAL ENDORSEMENTS Approved Items: APPROVED ITEMS



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

The screenshot displays the DocMagic software interface for a 'Borrower One Sample (#35)'. The 'Property' tab is selected in the top navigation bar. The 'Details' section includes fields for 'Owner Occupied?' (Yes/No), 'Second Home?' (Yes/No), 'Property Type' (SINGLE FAMILY RESIDENCE), 'Street', 'City', 'State' (CALIFORNIA), 'Zip' (90501), 'Building Status', 'Estimated Value', 'Flood Zone' (N), 'Project Name', 'Acquired Cost', and 'Acquired Date'. The 'Prelim Information' section contains the 'Legal Description' field with an 'Attached?' checkbox (Yes/No) and a 'Deficiency Rights Preserved?' checkbox (Yes/No). A text box below the 'Legal Description' field contains the instruction: 'TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7 LINES, PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.' The 'Mineral Rights/Abbreviated Legal Description' section has a text box with the instruction: 'MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.' The bottom of the form includes fields for 'Title Report Date' (05/02/2014), 'Parcel #' (PARCEL #), 'Tax Message' (TAX MESSAGE), 'Endorsements' (SPECIAL ENDORSEMENTS), and 'Approved Items' (APPROVED ITEMS).

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



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

The screenshot displays the DocMagic Property Tab interface. The top navigation bar includes tabs for General, Borrowers/Sellers, Property, Taxes, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The Property tab is active. The form contains several sections: Details (Owner Occupied, Second Home, Property Type, Street, City, State, Zip, Building Status, Estimated Value, Flood Zone, County, Project Name, Acquired Cost, Acquired Date), Prelim Information (Legal Description, Attached?, Deficiency Rights Preserved?), Mineral Rights/Abbreviated Legal Description, Title Report Date (05/02/2014), Parcel #, Tax Message, Endorsements (SPECIAL ENDORSEMENTS), and Approved Items. A tooltip at the bottom left of the screen asks, "On what date was the preliminary title report generated?". A blue arrow points from the tooltip to the Title Report Date field, and another blue arrow points from the text above to the tooltip.

It will tell you at the bottom of the screen.



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

The screenshot displays the DocMagic software interface for a loan document. The 'Terms' tab is selected, showing various loan parameters. A green box highlights the 'Monthly Payment' field, which is populated with '\$926.23'. A blue arrow points from this field to a text box below the screenshot.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved JR Lien	
Sales Price	\$250,000.00
Loan Amount	\$200,000.00
Initial Interest Rate	3.750 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$926.23
First Payment Date	06/01/2016
Days Prepaid Interest	-9
Total Prepaid Interest Estimate	\$493.15
Paid By	BORROWER

**HELOC**

Initial Advance	
Draw / Repay Period	/ Months
Annual Fee?	<input type="radio"/> Yes <input checked="" type="radio"/> No

**ARM**

Interest Change Date	
Payment Change Date	
Margin	
Current Index	
Ceiling (Max) Rate	
Floor (Min) Rate	
First Interest Cap	
Subsequent Rate Cap	
Life-of-loan Cap	

**Miscellaneous**

Assumable?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Prepayment Penalty?	<input type="radio"/> Yes <input checked="" type="radio"/> No Options...
Prepayment	Months
Soft Prepayment	Months
Max Prepay Penalty	
Prior Prepay Penalty	
Partial Payment Acceptance	
Creditor Servicing Statement	

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.

The screenshot shows the DocMagic interface for a loan document. The 'Terms' tab is active, displaying a form with the following fields and values:

- Rate Type: FIXED
- Buydown Type: [Dropdown]
- Appraised Value: \$250,000.00
- Approved JR Lien: [Dropdown]
- Sales Price: \$250,000.00
- Loan Amount: \$200,000.00
- Initial Interest Rate: 3.750 %
- Term / Amortization: 360 / 360 Months
- Monthly Payment: \$926.23
- First Payment Date: 09/01/2022 (highlighted with a green box and a blue arrow)
- Days Prepaid Interest: -9
- Total Prepaid Interest Estimate: \$493.15

Other sections visible include HELOC, ARM (Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, Life-of-loan Cap), and Miscellaneous (Assumable?, Prepayment Penalty, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, Creditor Servicing Statement).

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.

The screenshot shows the DocMagic interface for the 'Terms' tab. The 'Days Prepaid Interest' field is highlighted with a red box. A blue arrow points from this field to the 'Approved JR Lien' field, which is highlighted with a green box. A blue line connects the 'Approved JR Lien' field to the bottom instruction box.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved JR Lien	
Sales Price	\$250,000.00
Loan Amount	\$200,000.00
Initial Interest Rate	3.750 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$926.23
First Payment Date	06/01/2016
Days Prepaid Interest	
Total Prepaid Interest Estimate	\$493.15

HELOC

Initial Advance	
Draw / Repay Period	/ Months
Annual Fee?	<input type="radio"/> Yes <input checked="" type="radio"/> No

ARM

Interest Change Date	
Payment Change Date	
Margin	
Current Index	
Ceiling (Max) Rate	
Floor (Min) Rate	
First Interest Cap	
Subsequent Rate Cap	
Life-of-loan Cap	

Miscellaneous

Assumable?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Prepayment Penalty?	<input type="radio"/> Yes <input checked="" type="radio"/> No Options...
Prepayment	Months
Soft Prepayment	Months
Max Prepay Penalty	
Prior Prepay Penalty	
Partial Payment Acceptance	
Creditor Servicing Statement	

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





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

The screenshot displays the 'Terms' tab in the DocMagic software. The 'Days Prepaid Interest' field is highlighted with a green box, and a blue arrow points to it from the instruction above. The interface includes a menu bar with options like 'Open', 'Save', 'New Copy', 'Import Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The 'Terms' tab is selected, showing fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$250,000.00), Approved JR Lien, Sales Price (\$250,000.00), Loan Amount (\$200,000.00), Initial Interest Rate (3.750%), Term / Amortization (360 / 360 Months), Monthly Payment (\$926.23), First Payment Date (09/01/2022), Days Prepaid Interest (30), and Total Prepaid Interest Estimate (\$493.15). The 'HELOC' section includes Initial Advance, Draw / Repay Period, and Annual Fee? (Yes/No). The 'ARM' section includes Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The 'Miscellaneous' section includes Assumable? (Yes/No), Prepayment Penalty? (Yes/No), Prepayment (Months), Soft Prepayment (Months), Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement.



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

The screenshot shows the 'Terms' tab in the DocMagic application. The 'Initial Interest Rate' is set to 4.250%, and the 'Monthly Payment' is highlighted in red at \$926.23. The interface includes various input fields for loan parameters and a navigation menu at the top.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved J/R Len	
Sales Price	\$250,000.00
Loan Amount	\$200,000.00
Initial Interest Rate	4.250 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$926.23
First Payment Date	09/01/2022
Days Prepaid Interest	30
Total Prepaid Interest Estimate	\$493.15

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



Click on the calculator and the new value will populate.

The screenshot shows the DocMagic interface for the 'Terms' tab. The 'Terms' section includes the following fields:

- Rate Type: FIXED
- Buydown Type: [Dropdown]
- Appraised Value: \$250,000.00
- Approved JR Lien: [Dropdown]
- Sales Price: \$250,000.00
- Loan Amount: \$200,000.00
- Initial Interest Rate: 4.250 %
- Term / Amortization: 360 / 360 Months
- Monthly Payment: \$983.88 (highlighted in green)
- First Payment Date: 09/01/2022
- Days Prepaid Interest: 30
- Total Prepaid Interest Estimate: \$93.15

The 'ARM' section includes:

- Interest Change Date: [Dropdown]
- Payment Change Date: [Dropdown]
- Margin: [Dropdown]
- Current Index: [Dropdown]
- Ceiling (Max) Rate: [Dropdown]
- Floor (Min) Rate: [Dropdown]
- First Interest Cap: [Dropdown]
- Subsequent Rate Cap: [Dropdown]
- Life-of-loan Cap: [Dropdown]

The 'Miscellaneous' section includes:

- Assumable?: Yes No
- Prepayment Penalty?: Yes No Options...
- Prepayment: [Dropdown] Months
- Soft Prepayment: [Dropdown] Months
- Max Prepay Penalty: [Dropdown]
- Prior Prepay Penalty: [Dropdown]
- Partial Payment Acceptance: [Dropdown]
- Creditor Servicing Statement: [Dropdown]

Notice how the value is no longer red.



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

The screenshot displays the DocMagic software interface for the 'Terms' tab. The 'Rate Type' dropdown is set to 'FIXED'. The 'HELOC' and 'ARM' sections are grayed out, indicating they are inactive for this rate type. The 'Miscellaneous' section is active and contains several options.

Section	Field	Value
Terms	Rate Type	FIXED
	Buydown Type	
	Appraised Value	\$250,000.00
	Approved JR Lien	
	Sales Price	\$250,000.00
	Loan Amount	\$200,000.00
	Initial Interest Rate	4.250 %
	Term / Amortization	360 / 360 Months
	Monthly Payment	\$983.88
	First Payment Date	09/01/2022
Days Prepaid Interest	30	
Paid By	BORROWER	
Total Prepaid Interest Estimate	\$493.15	
HELOC	Initial Advance	
	Draw / Repay Period	/ Months
	Annual Fee?	<input type="radio"/> Yes <input checked="" type="radio"/> No
ARM	Interest Change Date	
	Payment Change Date	
	Margin	
	Current Index	
	Ceiling (Max) Rate	
	Floor (Min) Rate	
	First Interest Cap	
	Subsequent Rate Cap	
Life-of-loan Cap		
Miscellaneous	Assumable?	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Prepayment Penalty?	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Prepayment	Months
	Soft Prepayment	Months
	Max Prepay Penalty	
	Prior Prepay Penalty	
	Partial Payment Acceptance	
Creditor Servicing Statement		

DocMagic will automatically populate these fields.



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.

The screenshot shows the DocMagic Online interface for the 'Terms' tab. The 'Rate Type' is set to 'ADJUSTABLE'. The ARM section contains six red fields: Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, and Floor (Min) Rate. The Miscellaneous section contains various options like Assumable, Prepayment Penalty, and Prepayment.

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.



# DocMagic Online

## 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

The screenshot shows the DocMagic software interface with the 'Providers & Liens' tab selected. The 'Service Providers' table is displayed with the following data:

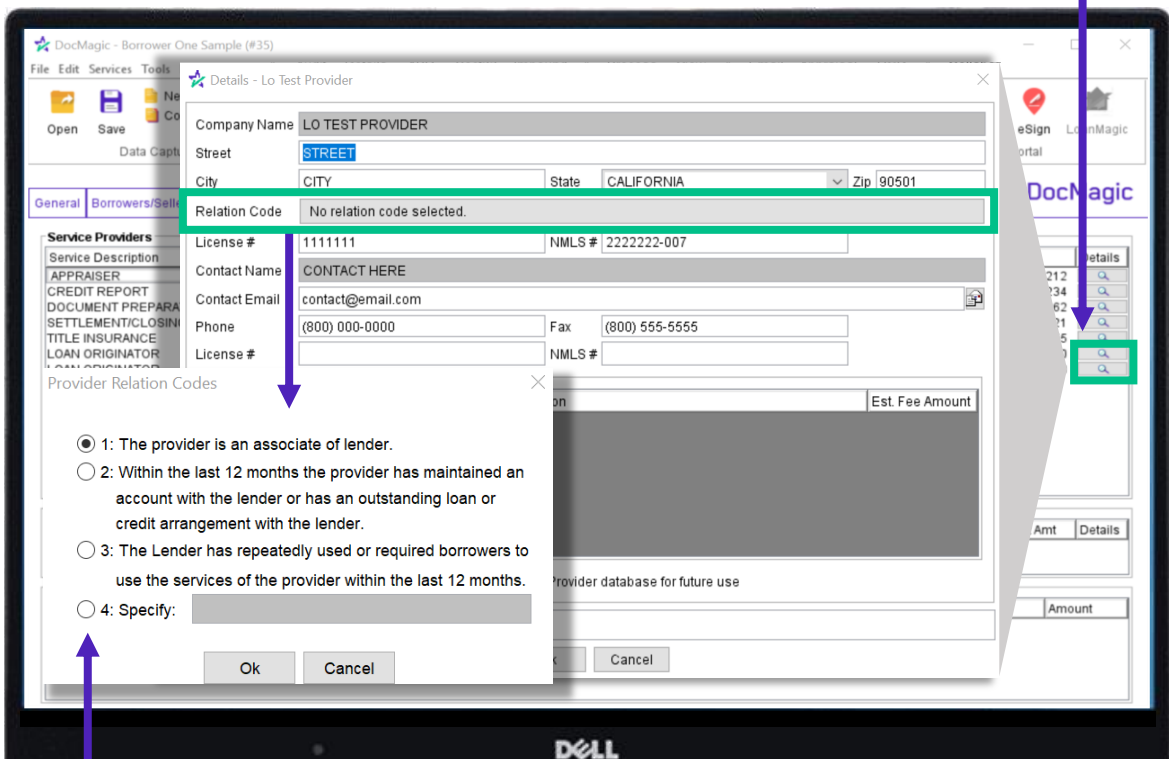
Service Description	Company Name	Ref #	Contact	Phone	Details
APPRAISER	APPRAISAL COMPANY	REFERENCE 1	CONTACT 1	(800) 555-1212	<a href="#">Q</a>
CREDIT REPORT	CREDIT REPORT COMPANY	REFERENCE 2	CONTACT 2	(800) 555-1234	<a href="#">Q</a>
DOCUMENT PREPARATION	DOCUMENT SYSTEMS, INC.	REFERENCE 3	CONTACT 3	(800) 649-1362	<a href="#">Q</a>
SETTLEMENT/CLOSING	SETTLEMENT/CLOSING CO.	REFERENCE 4	CONTACT 4	(800) 555-4321	<a href="#">Q</a>
TITLE INSURANCE	TITLE COMPANY	REFERENCE 5	CONTACT 5	(800) 555-5555	<a href="#">Q</a>
LOAN ORIGINATOR	LO TEST PROVIDER			(800) 000-0000	<a href="#">Q</a>
LOAN ORIGINATOR	CONTACT HERE		CONTACT HERE	(800) 000-0000	<a href="#">Q</a>

Below the table, there are sections for 'Other Liens' and 'Payoffs'.

*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.



# DocMagic Online

## Providers & Liens Tab

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

The screenshot displays the 'Prior 3rd Lien - Details' form within the DocMagic application. The form is divided into several sections:

- Lien Details:** Includes fields for Lender Name, Loan Type, Case Number, Rate Type, Mortgage Date, Note Date, Maturity Date, Loan Amount, Interest Rate, Monthly Payment, Loan to Value, Remaining Term, Current Balance, Balloon Payment, Total Payments, Credit Limit, Borrower, Current Vesting, Trustee Name, Assigned To, and Assignment Date.
- Recording Information:** Includes tabs for Security Instrument (Assignment, Vendor Lien), Recording Date, County, Instrument #, Volume #, Book, and Page.

On the left side of the interface, there is a 'Service Providers' list and an 'Other Liens' section with a dropdown menu showing '1ST', '2ND', and '3RD' options. A green box highlights this 'Other Liens' section. In the bottom right corner of the form, there is a magnifying glass icon, also highlighted with a green box. A blue arrow points from the text above to the 'Other Liens' section, and another blue arrow points from the magnifying glass icon to the text below.

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





# DocMagic Online

## Providers & Liens Tab

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.

The screenshot shows the DocMagic software interface for a 'Borrower One Sample (#35)'. The 'Providers & Liens' tab is active. The 'Service Providers' table is visible, with the 'Ref #' column highlighted in green. Below the table, the 'Payoffs' section is also highlighted in green. A purple arrow points from the text box above to the 'Ref #' column, and another purple arrow points from the text box below to the 'Payoffs' section.

Service Description	Company Name	Ref #	Contact	Phone	Details
APPRAISER	APPRAISAL COMPANY	REFERENCE 1	CONTACT 1	(800) 555-1212	Q
CREDIT REPORT	CREDIT REPORT COMPANY	REFERENCE 2	CONTACT 2	(800) 555-1234	Q
DOCUMENT PREPARATION	DOCUMENT SYSTEMS, INC.	REFERENCE 3	CONTACT 3	(800) 649-1362	Q
SETTLEMENT/CLOSING	SETTLEMENT/CLOSING CO.	REFERENCE 4	CONTACT 4	(800) 555-4321	Q
TITLE INSURANCE	TITLE COMPANY	REFERENCE 5	CONTACT 5	(800) 555-5555	Q
LOAN ORIGINATOR	LO TEST PROVIDER		CONTACT HERE	(800) 000-0000	Q
LOAN ORIGINATOR	CONTACT HERE		CONTACT HERE	(800) 000-0000	Q

Lien Priority	Lender Name	Principal Amt	Interest Rate	Payment Amt	Details
3RD					Q

Payoff Type	Description	Amount
Pay Off		
Pay Off Lien		
Pay Off Lien Same Lender		

Reference numbers are auto-populated.



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

The screenshot shows the DocMagic interface with the 'Charges/Fees' tab selected. A dropdown menu for the 'TRID Section' is open, displaying a list of categories. The 'Services You Cannot Shop For' and 'Services You Can Shop For' options are highlighted with green boxes. A blue arrow points from the text box above to the dropdown menu, and another blue arrow points from the text box below to the highlighted options.

Charge Description	To	TRID Section	Charge Amt
Appraisal Fee	APPRAISAL COMPANY	Services Borrow...	\$250.00
CREDIT REPORT	CREDIT REPORT CO.	Services Borrow...	\$50.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$50.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$75.00
PROCESSING FEE	LENDER	Services You Ca...	\$50.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$50.00
TITLE FEE	LENDER	Services Borrow...	\$50.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$50.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$50.00

Fee Description	To	Fee Points	+Fee Fixed	Paid By	
Loan Origination Fee	LENDER	1.000%		BORROWER	\$2,000.00

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

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



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

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRAISAL COMPANY	Services Borrow.	\$250.00	ORROWER	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow.	\$50.00	ORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow.	\$35.00	ORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00
UNDERWRITING FEE	LENDER	Services Borrow.	\$350.00	ORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$375.00
PROCESSING FEE	LENDER	Services You Ca.	\$300.00	ORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow.	\$500.00	ORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$550.00
TITLE FEE	LENDER	Services Borrow.	\$450.00	ORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$500.00
Title - Lender's Title Insura...	LENDER	Services You Ca.	\$150.00	ORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$500.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca.	\$35.00	ORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$200.00

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

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.



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

The screenshot shows the 'Charges' section of the DocMagic interface. The 'Paid By' column is highlighted with a green box, and a dropdown menu is open showing options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, and OTHER. The 'Amt Paid' column is also highlighted with a green box. Below the 'Charges' section, there are sections for 'Fees' and 'Premiums'.

Charge Description	To	Amount	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRaisal COMPAN...		BORROWER	\$250.00							\$300.00
CREDIT REPORT	CREDIT REPORT CO		BORROWER	\$50.00							\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM		BORROWER								\$40.00
UNDERWRITING FEE	LENDER		BORROWER			<input checked="" type="checkbox"/>					\$375.00
PROCESSING FEE	LENDER		BORROWER			<input checked="" type="checkbox"/>					\$350.00
CLOSING FEE	CONTACT HERE		BORROWER			<input checked="" type="checkbox"/>					\$550.00
TITLE FEE	LENDER		BORROWER								\$500.00
Title - Lender's Title Insura...	LENDER		BORROWER								\$200.00
Transfer Taxes	DOCMAGIC INC.		BORROWER	\$35.00							

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

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



# DocMagic Online

## 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.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepays/Impounds Underwriting Closing Summaries

**Charges**

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	n?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRAISAL COMPANY	Services Borrow...	\$250.00	BORROWER	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>					\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>					\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>					\$40.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$375.00
PROCESSING FEE	LENDER	Services You Ca...	\$300.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$550.00
TITLE FEE	LENDER	Services Borrow...	\$450.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$500.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$200.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.00	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>					

**Fees**

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

**Premiums**

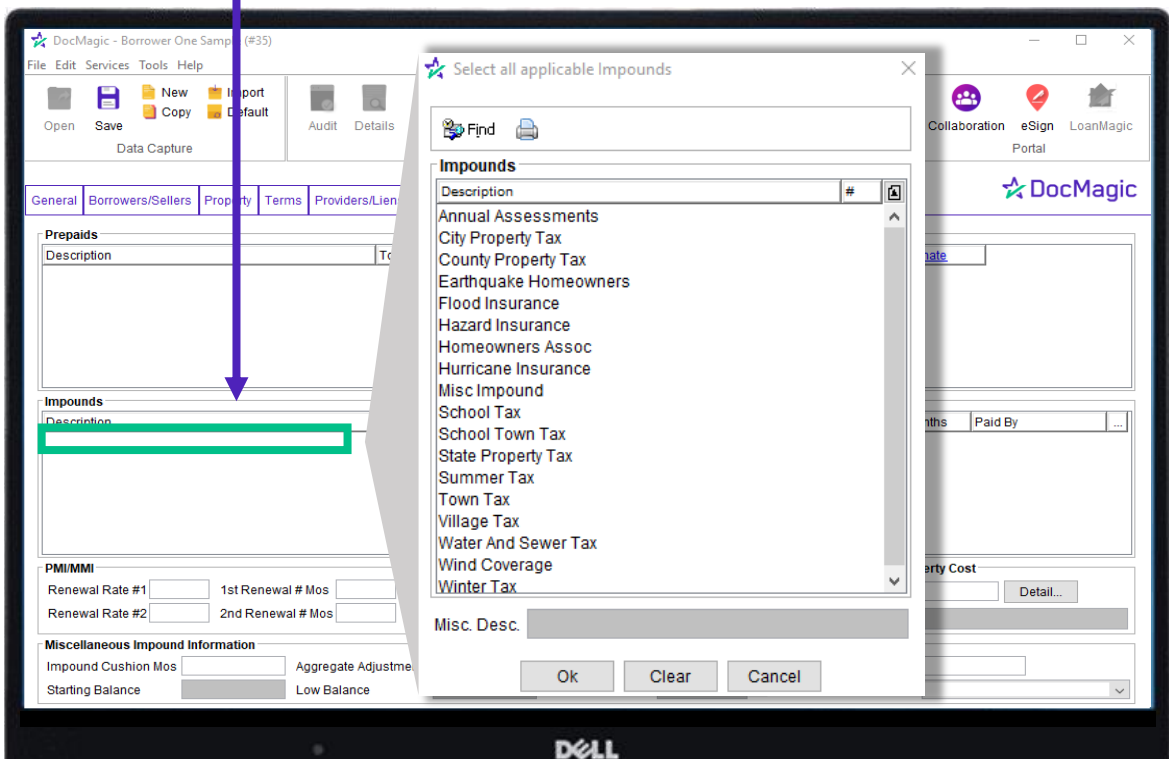
Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[Manage Changed Circumstance Information](#)  Exclude Conventional MI from Points and Fees Test

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



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



This typically includes insurance and property taxes.



Enter who the Impound will be paid to.

The screenshot shows the DocMagic software interface with the 'Impounds' tab selected. The 'Impounds' table contains one entry:

Description	To	Months	Total Amount	Paid By	...	Estimate
Hazard Insurance	DSI TEST LENDER (STE...	1	\$780.00	BORROWER	11	BORROWER

Below the table, the 'PMI/MI' section includes fields for 'PMI/MI Monthly' (\$0.00), 'PMI/MI # Mos' (51), and 'PMI Paid By' (BORROWER). The 'Miscellaneous Impound Information' section includes 'Starting Balance' (\$130.00), 'Low Balance' (\$130.00), and 'Cushion' (\$130.00).

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



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

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries

**Prepays**

Description	To	Months	Total Amount	Paid By	Estimate
-------------	----	--------	--------------	---------	----------

**Impounds**

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By
Hazard Insurance	DSI TEST LENDER (STE...	1	\$780.00	\$65.00	08/01/20...	1	BORROWER

**PM/MI**

Renewal Rate #1  1st Renewal # Mos  PM/MI Monthly  PM/MI # Mos   
Renewal Rate #2  2nd Renewal # Mos  PM/MI Due Date 06/01/2016  PM/MI Paid By BORROWER

**Non-Escrow Property Cost**

Year 1 Amount  Detail...  
Description

**Miscellaneous Impound Information**

Impound Cushion Mos  Aggregate Adjustment  MI Cushion Mos   
Starting Balance  Low Balance  Cushion  Escrow Status

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





# DocMagic Online

## Impounds Tab

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

The screenshot displays the DocMagic software interface with the 'Prepays/Impounds' tab selected. The 'Impounds' section contains a table with the following data:

Description	To	Pmts/Year	Payment Amt	Months	Paid By
Hazard Insurance	DSI TEST LENDER (STE...	1	\$780.00	1	BORROWER

A dropdown menu is open over the 'Paid By' field of the 'Hazard Insurance' row, showing the following options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, SPLIT, and OTHER. A green box highlights the 'Paid By' field, and a blue arrow points from the instruction text to this field.

Below the table, there are sections for 'PMI/MMI' and 'Miscellaneous Impound Information'. The 'PMI/MMI' section includes fields for Renewal Rate #1, Renewal Rate #2, 1st Renewal # Mos, 2nd Renewal # Mos, PMI/MMI Monthly (\$0.00), PMI/MMI # Mos, PMI/MMI Due Date (06/01/2016), and PMI Paid By (BORROWER). The 'Miscellaneous Impound Information' section includes fields for Impound Cushion Mos (2), Aggregate Adjustment (\$595.00), MI Cushion Mos, Initial Deposit Estimate, Starting Balance (\$130.00), Low Balance (\$130.00), Cushion (\$130.00), and Escrow Status.



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

The screenshot shows the DocMagic software interface with the 'Prepays/Impounds' tab selected. The interface includes a menu bar, a toolbar with various icons, and a main workspace with several sections:

- Prepays:** A table with columns: Description, To, Months, Total Amount, Paid By, and an Estimate button.
- Impounds:** A table with columns: Description, To, Pmts/Year, Payment Amt, Monthly Inflow, Due Dates, Months, and Paid By.
- PMI/MMI:** A section highlighted with a green box, containing input fields for:
  - Renewal Rate #1, 1st Renewal # Mos, PMI/MMI Monthly (\$0.00), PMI/MMI # Mos
  - Renewal Rate #2, 2nd Renewal # Mos, PMI/MMI Due Date (06/01/2016), PMI Paid By (BORROWER)
- Non-Escrow Property Cost:** Input fields for Year 1 Amount and a Detail... button.
- Miscellaneous Impound Information:** Input fields for Impound Cushion Mos, Aggregate Adjustment (\$0.00), MI Cushion Mos, Initial Deposit Estimate, Starting Balance, Low Balance, Cushion, and Escrow Status.



Input the number of Impound Cushion Months.

The screenshot shows the DocMagic software interface with the 'Prepays/Impounds' tab selected. The 'Miscellaneous Impound Information' section is highlighted with a green box. A blue arrow points from the 'Impound Cushion Mos' field to the 'Aggregate Adjustment' field, which is also highlighted with a green box.

Description	To	Months	Total Amount	Paid By	...	Estimate

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...

**PMI/MMI**

Renewal Rate #1  1st Renewal # Mos  PMI/MMI Monthly  \$0.00  PMI/MMI # Mos   
Renewal Rate #2  2nd Renewal # Mos  PMI/MMI Due Date 06/01/2016  PMI Paid By BORROWER

**Non-Escrow Property Cost**

Year 1 Amount    
Description

**Miscellaneous Impound Information**

Impound Cushion Mos  Aggregate Adjustment  \$0.00  MI Cushion Mos  Initial Deposit Estimate   
Starting Balance  Low Balance  Cushion  Escrow Status

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



# DocMagic Online

## Impounds Tab

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

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. The main toolbar contains buttons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The Impound button is highlighted with a green box. Below the toolbar, there are tabs for General, Borrowers/Sellers, Property, Terms, and Providers/Lenders. The main window displays the Impound Account Analysis window, which is titled "Impound Account Analysis (WS #35, Loan #LGANUMBER, BORROWER ONE SAMPLE)". The window shows the following data:

Month	Mo./Year	Disbursed	Date Paid	Disbursement	Balance
1	06/01/2016	\$0.00		\$65.00	\$65.00
2	07/01/2016	\$0.00		\$130.00	\$130.00
3	08/01/2016	\$0.00		\$195.00	\$195.00
4	09/01/2016	\$0.00		\$260.00	\$260.00
5	10/01/2016	\$0.00		\$325.00	\$325.00
6	11/01/2016	\$0.00		\$390.00	\$390.00
7	12/01/2016	\$0.00		\$455.00	\$455.00
8	01/01/2017	\$0.00		\$520.00	\$520.00
9	02/01/2017	\$0.00		\$585.00	\$585.00
10	03/01/2017	\$0.00		\$650.00	\$650.00
11	04/01/2017	\$0.00		\$715.00	\$715.00
12	05/01/2017	\$0.00		\$780.00	\$780.00

Below the table, there are fields for Low Balance (\$0.00), Cushion (\$130.00), and Aggregate Adjustment (\$0.00). The Starting Balance is \$0.00 and the Monthly Payments are \$65.00. The Impound Cushion Mos is set to 2 and the Aggregate Adjustment is set to Low Balance. The Starting Balance is \$130.00 and the Low Balance is \$0.00. The Escrow Status is set to "In Effect - Lender Required".

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



In the QM Type Field, Select "General".

The screenshot shows the DocMagic Underwriting Tab interface. The 'QM Type' dropdown menu is highlighted with a green box and set to 'General'. A blue arrow points from the instruction box above to this dropdown. Another blue arrow points from the 'QM DTI Ratio' field to the instruction box below.

Details Of Transaction	
a. Purchase Price	\$250,000.00
b. Alterations	
c. Land	\$0.00
d. Refinance	
e. Estimated prepaid items	(\$57.50)
f. Estimated closing costs	\$4,120.00
g. PMI, MIP, Funding Fee	
h. Discount (if borrower will pay)	
i. Total Costs (a through h)	\$254,062.50

Ability To Repay/Qualified Mortgage	
QM Type	General
Exemption Type	
Program Type	
Creditor Exemption	
GSE Type	
QM DTI Ratio	

Proposed Housing Expense	
First Mortgage (P&I)	\$0.00
Other Mortgage (P&I)	\$0.00
Homeowner's Insurance	\$0.00
Supplemental Prop. Ins.	\$0.00
Real Estate Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowner Assn. Dues	\$0.00
Lease/Ground Rent	\$0.00
Other	\$0.00
Total Primary Housing Exp.	

Loan-To-Value Ratios	
Loan To Value (LTV)	80.000 %
Combined Loan To Value (CLTV)	80.000 %

Interest Rate Details	
Rate Set Date	03/10/2016 31
Pre-discounted Rate	

Qualifying Ratios	
Primary Housing/Income	
Total Obligations/Income	
Debt/Housing	

Down Payment	
Details	\$0.00
Explanation	

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.

The screenshot shows the DocMagic software interface for the 'Underwriting' tab. The 'Other Credits' button is highlighted with a green box, and a blue arrow points from the text box above to it. The interface includes a menu bar, a toolbar, and several data entry sections.

Details Of Transaction	
a. Purchase Price	\$250,000.00
b. Alterations	
c. Land	\$0.00
d. Refinance	
e. Estimated prepaid items	(\$57.50)
f. Estimated closing costs	\$4,120.00
g. PMI, MIP, Funding Fee	
h. Discount (if borrower will pay)	
i. Total Costs (a through h)	\$254,062.50

Subordinate Financing	
j. Subordinate Financing	
k. CC paid by seller	
Other Credits	\$335.00
m. Loan Amount	\$200,000.00
n. PMI, MIP Financed	
o. Loan Amount (m+n)	\$200,000.00
Total Credits (j through n)	\$200,335.00
p. Cash from borrower	\$53,727.50

Proposed Housing Expense	
First Mortgage (P&I)	\$0.00
Other Mortgage (P&I)	\$0.00
Homeowner's Insurance	\$0.00
Supplemental Prop. Ins.	\$0.00
Real Estate Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowner Assn. Dues	\$0.00
Lease/Ground Rent	\$0.00
Other	\$0.00
Total Primary Housing Exp.	

Loan-To-Value Ratios	
Loan To Value (LTV)	80.000 %
Combined Loan To Value (CLTV)	80.000 %

Ability To Repay/Qualified Mortgage	
QM Type	General
Exemption Type	
Program Type	
Creditor Exemption	
GSE Type	
QM DTI Ratio	

Qualifying Ratios	
Primary Housing/Income	
Total Obligations/Income	
Debt/Housing	

Down Payment	
Details	\$0.00
Explanation	

Interest Rate Details	
Rate Set Date	03/10/2016 31
Pre-discounted Rate	



# DocMagic Online

## Underwriting Tab

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

The screenshot displays the DocMagic Online interface. The 'Other Credits' dialog box is open, showing a table for entering purchase credits. The table has three columns: 'Type', 'Source', and 'Amount'. The 'Amount' column is currently empty, and the 'Total' is \$335.00. Below the table is a 'Tolerance Cure' field and an 'Ok' button. The background shows the 'Details Of Transaction' and 'Proposed Housing Expense' sections.

Type	Source	Amount

Other Credit Total: \$335.00

Tolerance Cure:

Ok

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



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

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

Generate Delivery

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

DocMagic

**Closing**

Closing County LOS ANGELES Loan Proceeds To BORROWER Paste Conditions From Clipboard

Closing Instructions/Conditions Details

CLOSING/ESCROW CONDITIONS APPEAR HERE!  
TO CREATE SPECIFIC CONDITIONS THAT YOU USE FREQUENTLY, CLICK ON "MODIFY CLOSING INSTRUCTION OPTIONS" TO CREATE CODES.

**Cash to Close**

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$2,000.00	\$3,762.50	Yes	See Total Other Costs (I).
Closing Costs Paid Before Closing	(\$0.00)	(\$35.00)	Yes	You paid these Closing Costs before closing
Closing Costs Financed	(\$0.00)	(\$0.00)	No	
Down Payment	\$0.00	\$50,000.00	Yes	You increased this payment. See details in Sections K and L.
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	(\$0.00)	(\$0.00)	No	
Funds for Borrower	(\$0.00)	\$0.00	No	
Seller Credits	(\$0.00)	(\$0.00)	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	\$53,727.50		

Standard Form  Alternate Form

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](#).





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 screenshot shows the DocMagic software interface for the 'Closing' tab. The window title is 'DocMagic - Borrower One Sample (#35)'. The menu bar includes File, Edit, Services, Tools, and Help. The toolbar contains various icons for actions like Open, Save, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main navigation bar includes tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing (selected), and Summaries. The 'Closing' section includes a 'Closing County' dropdown set to 'LOS ANGELES' and a 'Loan Proceeds To' dropdown set to 'BORROWER'. Below this is a 'Closing Instructions/Conditions' section with a search icon. The 'Cash to Close' section contains a table with the following data:

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$2,000.00	\$3,762.50	Yes	See Total Other Costs (I).
Closing Costs Paid Before Closing	(\$0.00)	(\$35.00)	Yes	You paid these Closing Costs before closing
Closing Costs Financed	(\$0.00)	(\$0.00)	No	
Down Payment	\$0.00	\$50,000.00	Yes	You increased this payment. See details in Sections K and L.
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	(\$0.00)	(\$0.00)	No	
Funds for Borrower	(\$0.00)	\$0.00	No	
Seller Credits	(\$0.00)	(\$0.00)	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	\$53,727.50		

At the bottom left, there are two radio buttons: 'Standard Form' (selected) and 'Alternate Form'.



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

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing **Summaries**

**K. Due from Borrower at Closing**

Code	Description	Amount
01	Sale Price of Property	\$250,000.00
02	Sales Price of Any Personal Property Include in Sale	
03	Closing Costs Paid at Closing	\$3,727.50

**M. Due to Seller at Closing**

Code	Description	Amount
01	Sale Price of Property	\$250,000.00
02	Sales Price of Any Personal Property Include in Sale	

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

Code	Description	Amount
01	Deposit	
02	Loan Amount	\$200,000.00
03	Existing Loan(s) Assumed or Taken Subject to	

**N. Due from Seller at Closing**

Code	Description	Amount
01	Excess Deposit	
02	Closing Costs Paid at Closing	\$0.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	

**CALCULATION**

Description	Amount
Total Due Already from Borrower at Closing (K)	\$253,727.50
Total Paid by or on Behalf of Borrower at Closing (L)	\$200,000.00
Cash to Close From/To Borrower	\$53,727.50

**CALCULATION**

Description	Amount
Total Due to Seller at Closing (M)	\$250,000.00
Total Due from Seller at Closing (N)	\$0.00
Cash From/To Seller	\$250,000.00

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



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

The screenshot shows the DocMagic interface with the 'Audit' button highlighted in a green box. A 'Data Validation - Worksheet #35' window is open, displaying 17 warning issues. The issues are listed in a table with columns for Type, Message, Category, and Details.

Type	Message	Category	Details
WARNING	First Payment Date is before the Document Date	DataValidation	
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	Closing Date should be after the Document Date	DataValidation	
WARNING	Disbursement Date must be after Document Date	DataValidation	
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA	
WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA	
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation	
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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure	Federal-TRID	

Below the table, a 'CALCULATION' section shows the following values:

Description	Amount
Total Due Already from Borrower at Closing (K)	\$200,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$53,727.50
Cash to Close From/To Borrower	
Total Due from Seller at Closing (N)	\$0.00
Cash From/To Seller	\$250,000.00

Audits can be customized by reaching out to Customer Service.



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

17 Warning issues have been detected.

Code	Description	Type	Message	Category	Details	Amount
01	Sale Price of Property	WARNING	First Payment Date is before the Document Date	DataValidation		\$250,000.00
02	Sales Price of Any Person	WARNING	Document Date is more than '5' days in the past	DataValidation		
03	Closing Costs Paid at C	WARNING	Closing Date should be after the Document Date	DataValidation		
		WARNING	Disbursement Date must be after Document Date	DataValidation		
		WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA		
		WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA		
		WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation		\$0.00
		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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure.	Federal-TRID		

**CALCULATION**

Description	Amount	Description	Amount
Total Due Already from Borrower		Total Due from Seller at Closing (4)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$200,000.00	Cash From/To Seller	\$0.00
Cash to Close From/To Borrower	\$53,727.50	Cash From/To Seller	\$250,000.00

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 Fataals appear.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Data Validation - Worksheet #35

Audit Process Details APR High Cost Impounds Print

Collaboration eSign LoanMagic Portal

DocMagic

17 Warning issues have been detected.

Code	Description	Type	Message	Category	Details	Amount
01	Sale Price of Property	WARNING	First Payment Date is before the Document Date	DataValidation		\$250,000.00
02	Sales Price of Any Person	WARNING	Document Date is more than '5' days in the past	DataValidation		
03	Closing Costs Paid at Clc	WARNING	Closing Date should be after the Document Date	DataValidation		
		WARNING	Disbursement Date must be after Document Date	DataValidation		
		WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA		
		WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA		
		WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation		\$0.00
		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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure.	Federal-TRID		

**L. Paid Already by or on Behalf of**

Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assume	

**CALCULATION**

Description	Amount
Total Due Already from Borrower	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00
Total Due from Seller at Closing (M)	\$53,727.50
Cash From/To Seller	\$250,000.00

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.

**17 Warning issues have been detected.**

Code	Description	Type	Message	Category	Details	Amount
01	Sale Price of Property	WARNING	First Payment Date is before the Document Date	DataValidation		\$250,000.00
02	Sales Price of Any Person	WARNING	Document Date is more than '5' days in the past	DataValidation		
03	Closing Costs Paid at Clc	WARNING	Closing Date should be after the Document Date	DataValidation		
		WARNING	Disbursement Date must be after Document Date	DataValidation		
		WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA		
		WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA		
		WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation		\$0.00
		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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure.	Federal-TRID		

**CALCULATION**

Description	Amount
Total Due Already from Borrower at Closing (L)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (M)	\$0.00
Cash to Close From/To Borrower	\$53,727.50
Total Due from Seller at Closing (N)	\$250,000.00
Cash From/To Seller	\$250,000.00

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 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**



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

The screenshot displays the DocMagic Loan Details Report interface. At the top, the title "Loan Detail Report" is shown next to the DocMagic logo. Below the title, a summary section contains the following information:

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

Below the summary, there are three tabs: "Transaction Details", "Data Validation", and "Compliance Audit". The "Data Validation" tab is selected and highlighted with a green border. Below the tabs, a section titled "DATA VALIDATION" contains a table with the following columns: "Status", "Result", "Message", and "Link".

Status	Result	Message	Link
⚠️	WARNING	First Payment Date is before the Document Date	
⚠️	WARNING	Document Date is more than '5' days in the past	
⚠️	WARNING	Closing Date should be after the Document Date	
⚠️	WARNING	Disbursement Date must be after Document Date	
⚠️	WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	
⚠️	WARNING	Settlement Agent is missing Email. License ID.	
⚠️	WARNING	Purchase Transaction with no prepaid Homeowner's Insurance detected	





# DocMagic Online

## Loan Detail Report

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

The screenshot displays the 'Loan Detail Report' interface. At the top, there is a header with the DocMagic logo and the title 'Loan Detail Report'. Below this, a summary section provides loan details: Loan Number (LOANNUMBER), Borrower Name (BORROWER ONE SAMPLE), Property Address (PROPERTY STREET, PROPERTY CITY CA 90501), File ID (35), Client Number (100ST), and Date of Report (08/08/2022). The main content area is divided into three tabs: 'Transaction Details', 'Data Validation', and 'Compliance Audit', with the latter being the active tab. Under the 'Compliance Audit' tab, there is a 'COMPLIANCE SUMMARY' section. This section contains a table of audit results:

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

Below the compliance summary is a section for 'HIGH COST TESTS'. The Dell logo is visible at the bottom of the monitor frame.



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

The screenshot shows the DocMagic interface with a 'Process' button highlighted in a green box. A 'Document Processing Options' dialog box is open, displaying the following settings:

- 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 [Dropdown]
- E-Mail Secure Link to** [Dropdown]
- Security**
  - Require Password [Dropdown]
  - Retrieval Notification
  - Disable Recipient Printing
- Additional Services**
  - Print and Deliver [Enter Delivery Information]
  - Flood Certification Life of Loan?  Yes  No
  - MERS Registration

Buttons: Process, Cancel

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



Select your document package type from the dropdown here.

Document Processing Options

Worksheet #1436 (T...ITT) is queued for processing.

**General Options**

Package Type: **Closing**

File Format:  Adobe PDF  DBK (PCL)

Language: **English**

**Loan Application**

FNMA 3.x File: \_\_\_\_\_

**Electronic Delivery**

DocMagic eSign

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

Flood Certification Life of Loan?  Yes  No

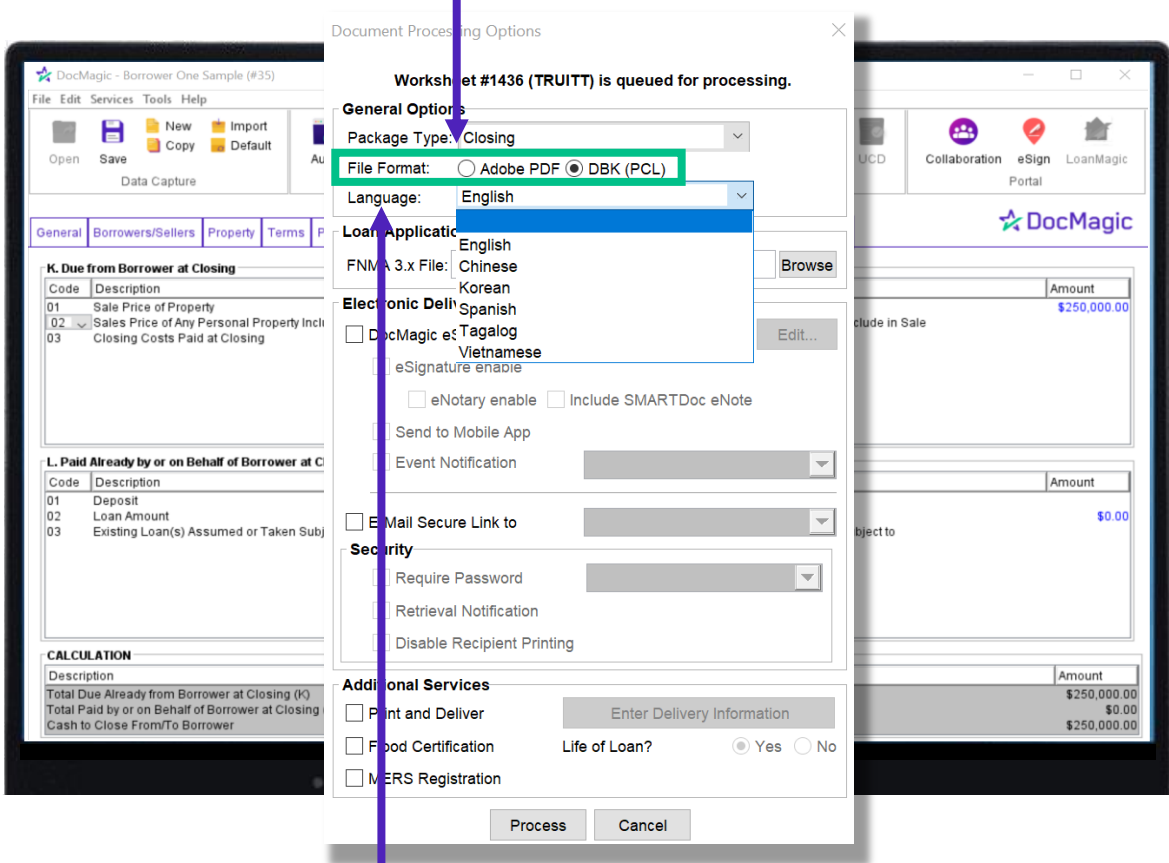
MERS Registration

Adverse Action/Denial  
Application  
Appraisal  
Closing  
Closing Disclosure  
Compliance Review  
eConsent  
Electronic Note  
Flood Certification  
Initial Disclosure  
Loan Approval  
Loan Estimate  
Loan Modification  
Point Of Sale  
Post Closing (Trailing Docs)  
Pre-Closing  
Pre-qualification  
Processing  
Rate Lock  
Redisclosure  
Servicing Transfer  
Underwriting  
Uniform Residential Loan Application

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.



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.

The screenshot shows the 'Document Processing Options' dialog box for Worksheet #1436 (TRUITT). The 'File Format' is set to 'DBK (PCL)'. In the 'Electronic Delivery' section, the 'DocMagic eSign' and 'eSignature enable' checkboxes are checked and highlighted with a green box. Other options like 'eNotary enable', 'Send to Mobile App', 'Event Notification', 'E-Mail Secure Link to', 'Security' (Require Password, Retrieval Notification, Disable Recipient Printing), and 'Additional Services' (Print and Deliver, Flood Certification, MERS Registration) are visible but not checked. The 'Process' and 'Cancel' buttons are at the bottom.

Code	Description	Amount
01	Sale Price of Property	
02	Sales Price of Any Personal Property Included in Sale	\$250,000.00
03	Closing Costs Paid at Closing	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		
Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assumed or Taken Subject to	
<b>CALCULATION</b>		
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		

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



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

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

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.

The screenshot shows the 'Document Processing Options' dialog box for 'Worksheet #136 (TRUITT)'. The 'eNotary enable' checkbox is checked and highlighted with a green box. A blue arrow points from the text above to this checkbox. The dialog box includes sections for General Options, Loan Application, Electronic Delivery, Security, and Additional Services. The background shows a DocMagic interface with a table of financial data.

Code	Description	Amount
01	Sale Price of Property	\$250,000.00
02	Sales Price of Any Personal Property Include	
03	Closing Costs Paid at Closing	

Code	Description	Amount
01	Deposit	
02	Loan Amount	\$0.00
03	Existing Loan(s) Assumed or Taken Subject	

Description	Amount
Total Due Already from Borrower at Closing (K)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00

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.



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

The screenshot shows the 'Document Processing Options' dialog box in the DocMagic software. The dialog is titled 'Worksheet #1436 (TRUITT) is queued for processing.' and contains several sections:

- General Options:** Package Type: Closing; File Format: Adobe PDF (selected) / DBK (PCL); Language: English.
- Loan Application:** FNMA 3.x File: [Browse]
- Electronic Delivery:** Includes checkboxes for DocMagic eSign, eSignature enable, eNotary enable, Include SMARTDoc eNote, Send to Mobile App, and Event Notification.
- E-Mail Delivery:** A checkbox for 'E-Mail Secure Link to' is checked and highlighted with a green box. Below it is a dropdown menu.
- Security:** A sub-section highlighted with a green box containing three checkboxes: 'Require Password', 'Retrieval Notification', and 'Disable Recipient Printing'. The 'Require Password' checkbox is also highlighted with a green box.
- Additional Services:** Includes checkboxes for Print and Deliver, Flood Certification, and MERS Registration, along with a 'Life of Loan?' radio button set to 'Yes'.

The background shows a portion of the DocMagic interface with a table of financial data:

Code	Description	Amount
01	Sale Price of Property	\$250,000.00
02	Sales Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing	
<b>CALCULATION</b>		
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		

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





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

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

Flood Certification

MERS Registration

Enter Delivery Information

Life of Loan?  Yes  No

Process Cancel

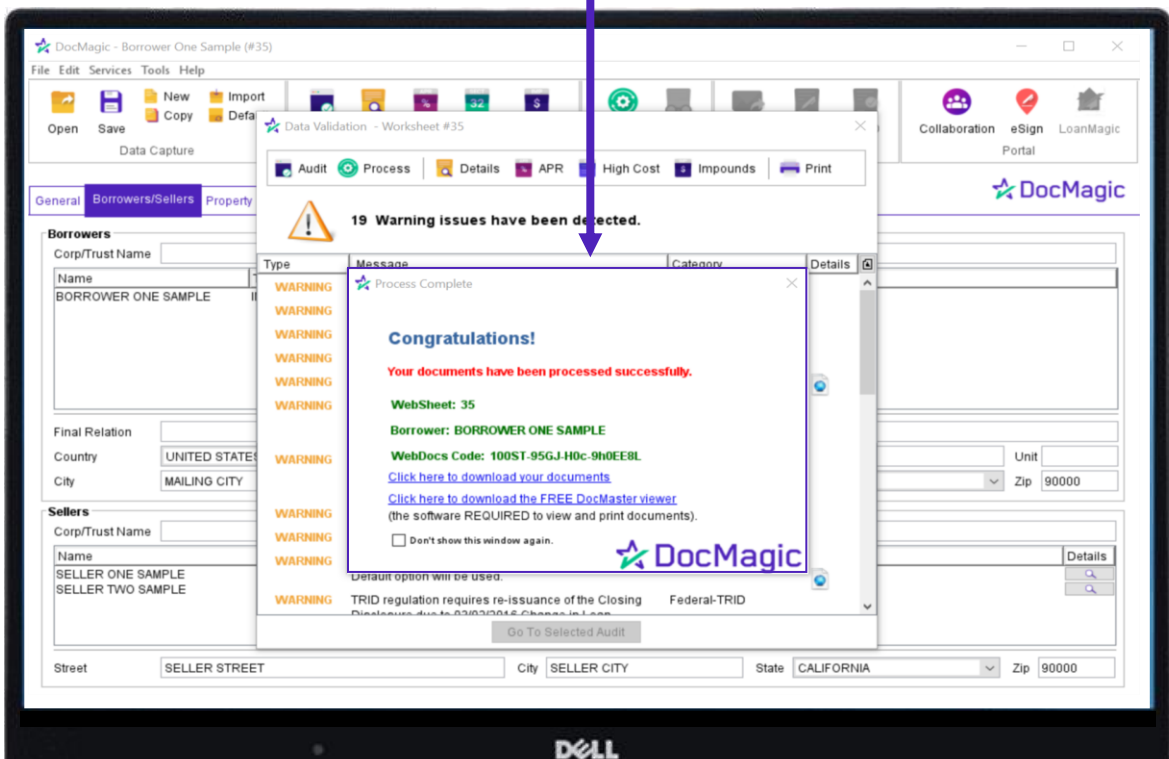
Click Process when done.



# DocMagic Online

## Document Processing

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



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...

The screenshot displays the DocMagic Online web application interface. The 'Services' menu is open, and the 'Forms...' option is highlighted with a green box. A blue arrow points from the text box above to this menu item. The interface includes a top navigation bar with icons for various services like 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. Below the navigation bar, there are tabs for 'Liens/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The main content area is divided into two sections: 'General' on the left and 'Dates & Times' on the right. The 'General' section contains various input fields for loan details, including 'Loan Rep', 'Branch', 'Loan Type', 'Loan Purpose', 'Type', 'Lien Position', 'Loan Number', 'MIC / Agency #', and 'Loan Identifiers'. The 'Dates & Times' section contains a table of dates and times for various stages of the loan process.

Dates & Times	
Application Date	03/01/2021 31
Pre-Z Send Date	03/02/2021 31
Estimate Issue Date	11/14/2023 31
Est. Available Through	11/27/2023 31 12:00 AM PT
Intent to Proceed Date	03/08/2021 31
Rate Lock Date	03/10/2021 31 3 Days
Rate Available Thru	03/15/2021 31 12:00 AM PT
Lock Days Prior to Close	25 Last Disc. APR 3.750 %
CD/Re-disc/Method	31
CD/Re-disc Rec'd Date	31
Document Date	04/12/2023 31
Closing Date	11/17/2023 31
Signing Date	31
Cancel Date	31
Disbursement Date	05/10/2021 31



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

The image shows a screenshot of the DocMagic Online application interface. On the left, the 'Forms...' menu is open, listing various document types such as 'Audit Worksheet', 'Loan Details', 'Process Documents', 'Document Checklist', 'View Documents', 'eDelivery Service', 'Recently Processed Packages', 'Register MERS Loan', 'Flood Check', and 'Get Updates'. The 'Document Processing Options' dialog box is open in the center, displaying a list of documents under the 'Documents' section. The 'General Options' section shows 'File Format' set to 'DBK (PCL)'. The 'Electronic Delivery' section includes options for 'DocMagic eSign', 'eSignature enable', 'eNotary enable', 'Include SMARTDoc eNote', 'Send to Mobile App', and 'Event Notification'. The 'Security' section includes options for 'Require Password', 'Retrieval Notification', and 'Disable Recipient Printing'. The 'Additional Services' section includes an option for 'Print and Deliver'. The 'Process' and 'Cancel' buttons are visible at the bottom of the dialog box.

**Document Processing Options**

**Documents**

- Acknowledgment of Receipt of Informational Booklets (STEPHEN TRUITT)
- Acknowledgment of Right to Request Credit Reports (STEPHEN TRUITT)
- Affiliated Business Arrangement Disclosure Statement Notice (STEPHEN TRUITT)
- Borrower's Certification, Authorization and Consent (STEPHEN TRUITT)
- Changed Circumstance Detail Form (STEPHEN TRUITT)
- Fax Cover Sheet (STEPHEN TRUITT)
- Freedom to Choose (STEPHEN TRUITT)
- Itemization of Settlement Fees and Charges (STEPHEN TRUITT)
- Loan Options Certification (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



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

The screenshot shows the DocMagic Online interface. On the left, the 'Forms...' menu is open, listing various document types such as 'Audit Worksheet', 'Loan Details', 'Process Documents', 'Document Checklist', 'View Documents', 'eDelivery Service', 'Recently Processed Packages', 'Register MERS Loan', 'Flood Check', and 'Get Updates'. The 'Document Processing Options' dialog box is open in the center, with several sections highlighted in green:

- Documents:** A list of document descriptions, with 'Privacy Form - Opt Out (STEPHEN TRUITT)' highlighted.
- General Options:** 'File Format' is set to 'Adobe PDF'.
- Electronic Delivery:** 'DocMagic eSign' and 'eSignature enable' are checked.
- Additional Services:** 'Print and Deliver' is checked.

At the bottom of the dialog box, the 'Process' button is highlighted in green. A blue arrow points from the 'Process' button to the 'Privacy Form - Opt Out (STEPHEN TRUITT)' entry in the 'Documents' list.

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

