



Navigating DocMagic Online

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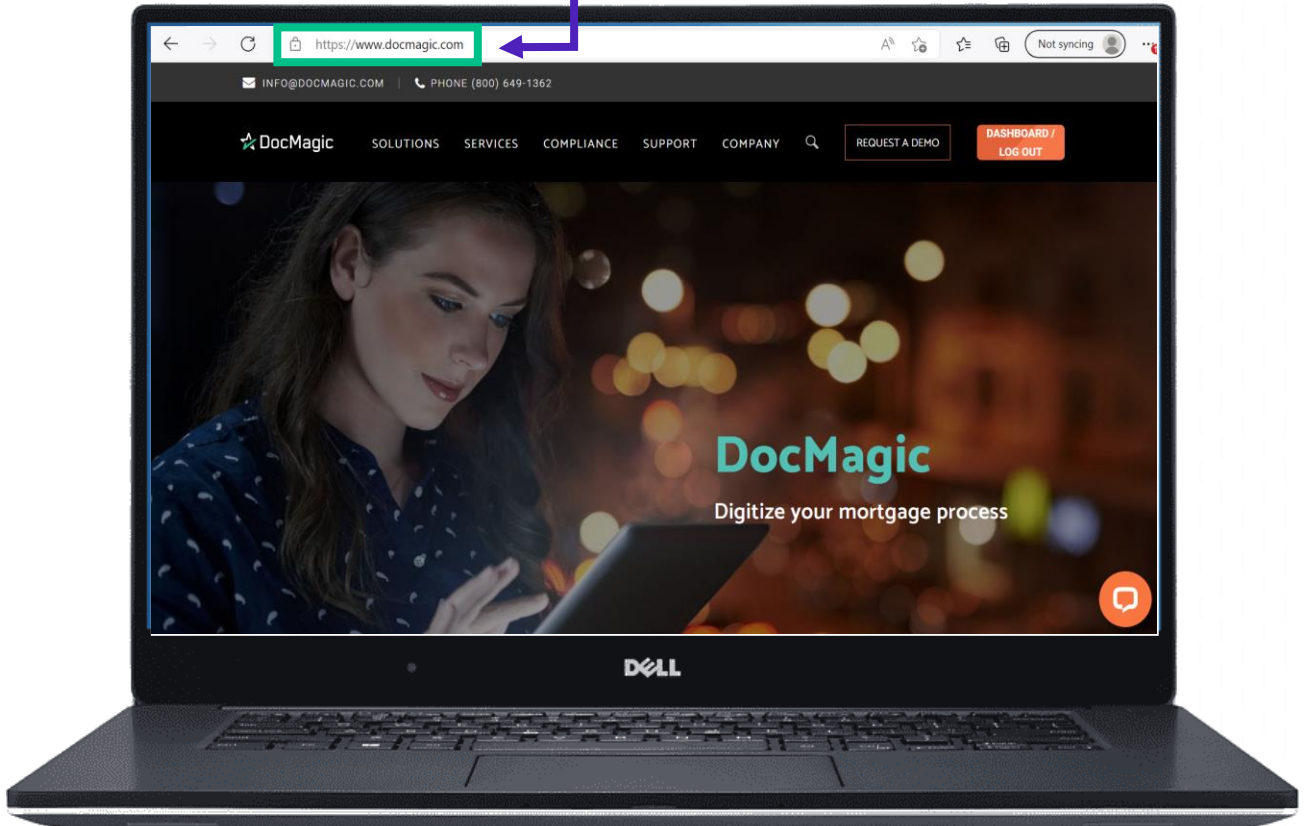
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DocMagic Online

Launching DocMagic Online

Go to www.docmagic.com



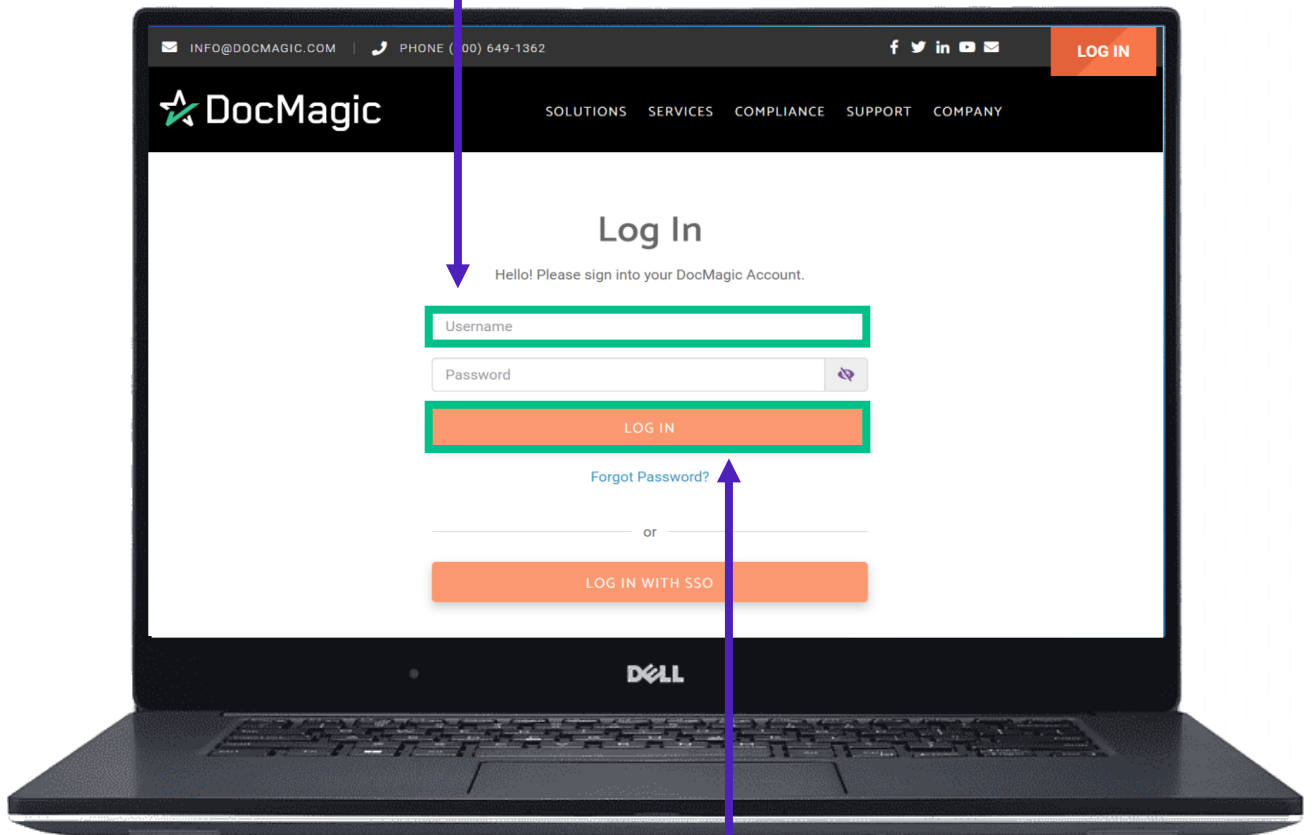
If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).



DocMagic Online

Launching DocMagic Online

Login with your
email and
password.



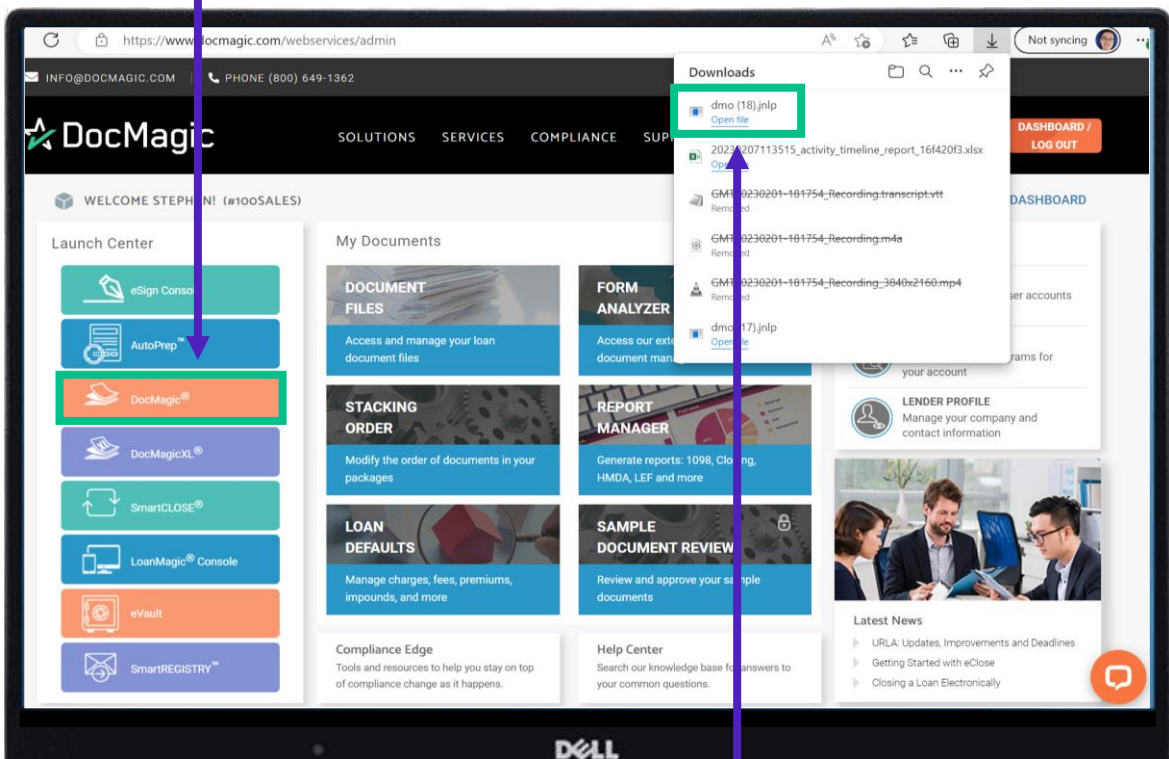
Click "LOG IN"



DocMagic Online

Launching DocMagic Online

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



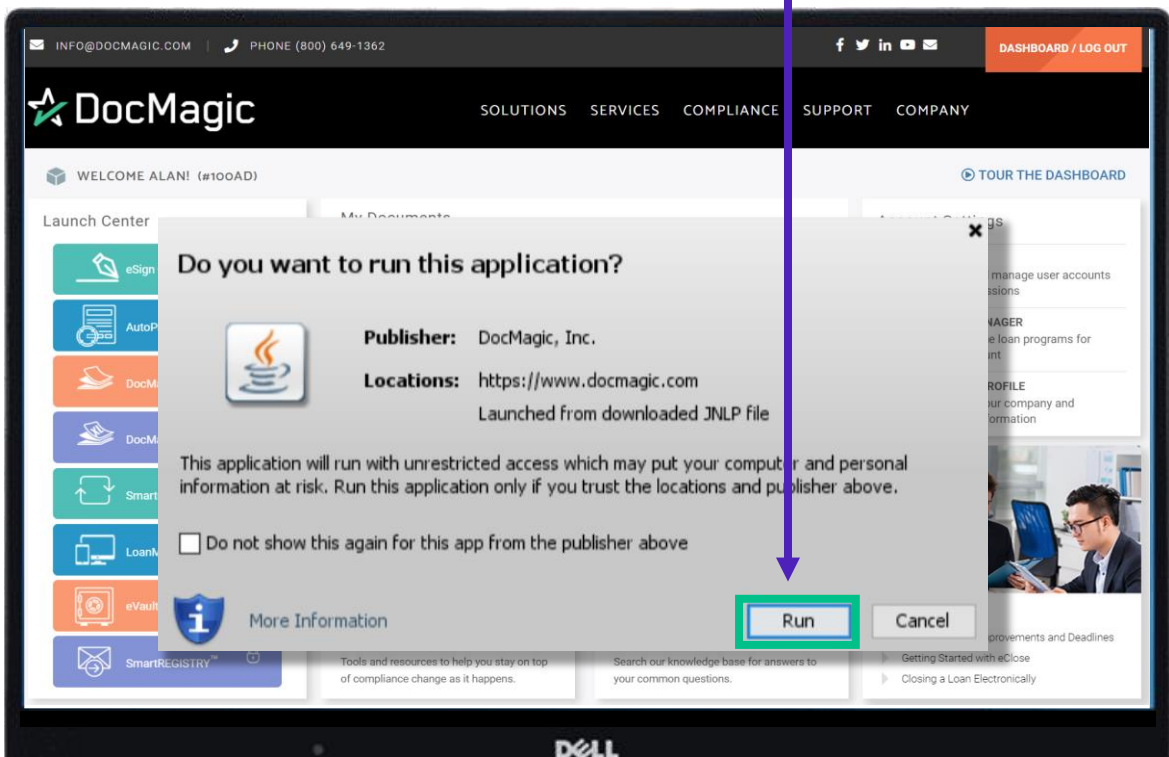
You may need to click on the link that appears in your browser's download window to launch the application.



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.



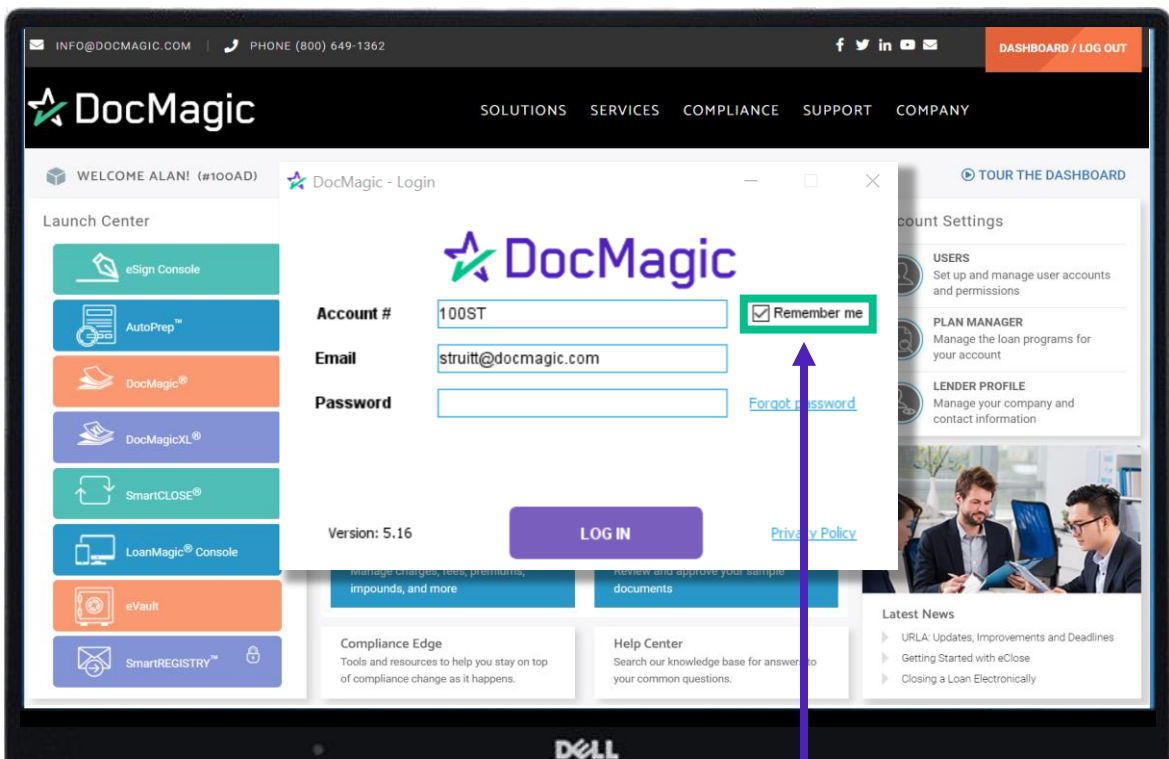
You must have the Java application downloaded and installed on your computer or else DocMagic Online will not run. Please go to the [Product Training Page for DocMagic Online](#) and view the Hacks for more information.



DocMagic Online

Launching DocMagic Online

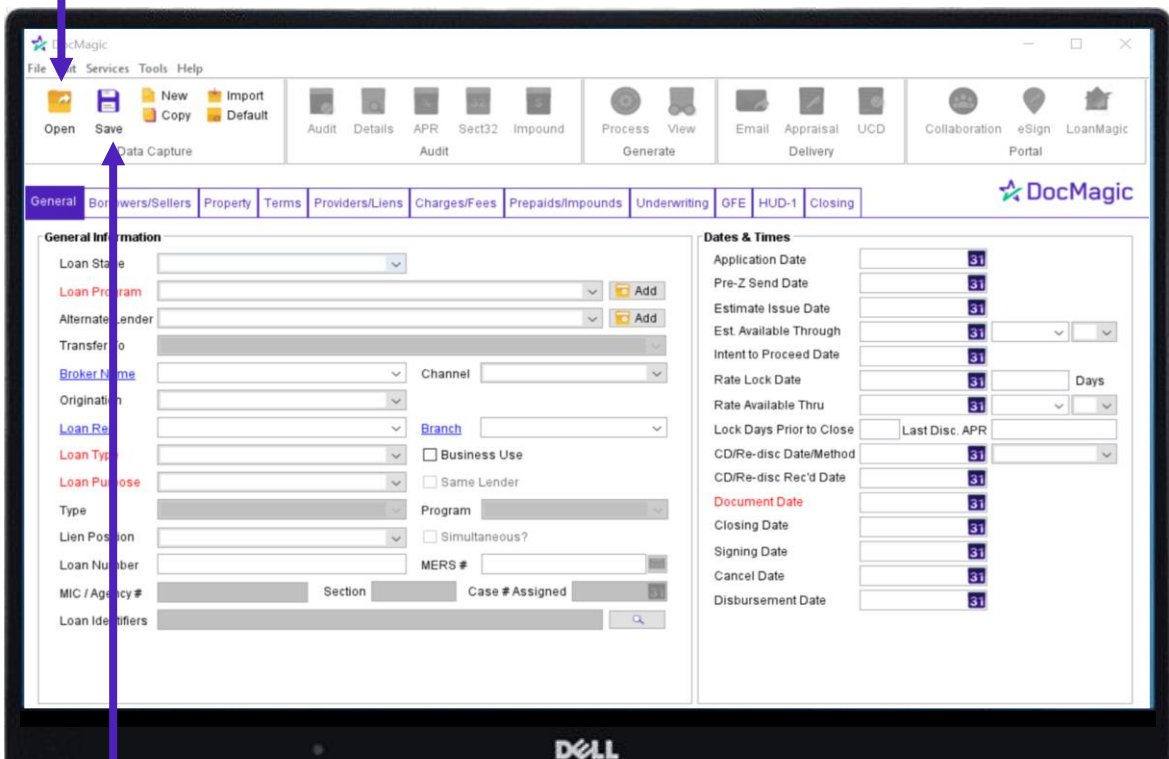
Enter your account information in this login pop-up screen.



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.



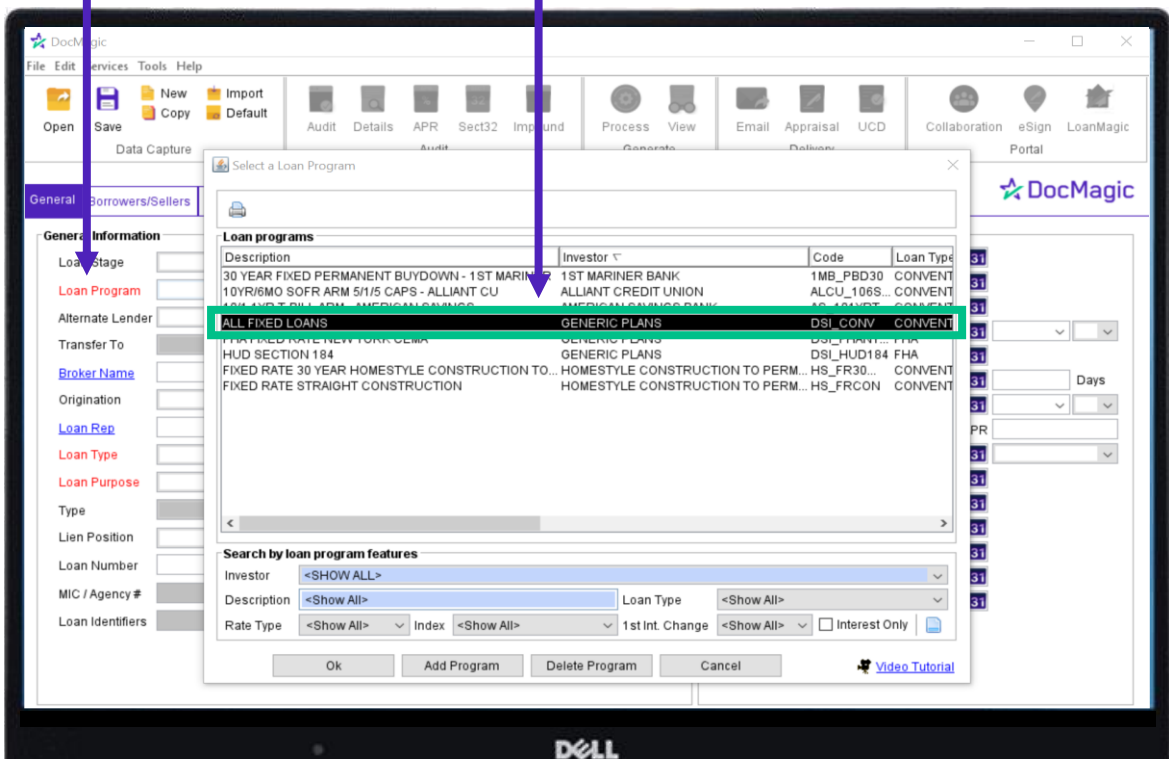
If you're creating a file from scratch, make sure that all **RED** fields are filled.

The screenshot shows the DocMagic software interface. The 'General' tab is selected, and the 'General Information' section is active. The 'Loan Stage' dropdown menu is open, showing options: APPLICATION, VERIFICATION, DISCLOSURE, PRE-CLOSING, CLOSING, and POST CLOSING. The 'Loan Stage' field is highlighted with a red box. A blue arrow points from the text below to this field. The 'Dates & Times' section on the right contains various date fields, many of which are 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. The top toolbar contains icons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main content area is divided into two sections: 'General Information' and 'Dates & Times'. 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. The 'GFE' and 'HUD-1' tabs are highlighted with a green box, and the 'Loan Type' and 'Loan Purpose' dropdown menus are highlighted with a blue selection bar.

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.



You have the option of setting your Rate Lock Date and Days here.

The screenshot shows the DocMagic Online interface with the 'General' tab selected. The 'Dates & Times' section is highlighted, and a blue arrow points to the 'Rate Lock Date' field, which is set to 31 days. The 'Rate Lock Date' field is highlighted with a green box.

Field	Value
Application Date	31
Pre-Z Send Date	31
Estimate Issue Date	31
Est Available Through	31
Intent to Proceed Date	31
Rate Lock Date	31 Days
Rate Available Thru	31
Lock Days Prior to Close	Last Disc. APR
CD/Re-disc Date/Method	31
CD/Re-disc Rec'd Date	31
Document Date	31
Closing Date	31
Signing Date	31
Cancel Date	31
Disbursement Date	31



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 text box above to the 'Document Date' field. Another blue arrow points from the 'Document Date' field to a text box at the bottom left of the window.

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

City: MAILING CITY

State: CALIFORNIA

Zip: 90000

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				31	
<input type="checkbox"/> Trans Union				31	
<input type="checkbox"/> Experian				31	
<input type="checkbox"/>				31	

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	[Magnifying Glass]	[Dropdown]
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222	[Magnifying Glass]	[Dropdown]
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333	[Magnifying Glass]	[Dropdown]

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'. Other fields include Country (UNITED STATES), Mailing Street (MAILING STREET), City (MAILING CITY), State (CALIFORNIA), and Zip (90000).

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

Name	Details
SELLER ONE SAMPLE	[Magnifying Glass]
SELLER TWO SAMPLE	[Magnifying Glass]

At the bottom, 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

Property Tab

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

The screenshot shows the DocMagic software interface with the 'Property' tab selected. 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', 'County', and 'Project Name'. The 'Prelim Information' section includes 'Legal Description', 'Mineral Rights/Abbreviated Legal Description', 'Title Report Date' (05/02/2014), 'Parcel #', 'Tax Message', and 'Endorsements' (SPECIAL ENDORSEMENTS). A blue arrow points from the text box above to the 'Project Name' field.

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 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 Underwriting Closing Summaries

DocMagic

Details

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

Street: PROPERTY STREET Unit: Building Status: No. Units: More Details...

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

County: PROPERTY COUNTY Project Name: Acquired Cost: Acquired Date: 5/1

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

DELL



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

The screenshot shows the DocMagic software interface for a 'Borrower One Sample (#35)'. The 'Property' tab is selected in the top navigation bar. The 'Details' section contains various fields for property information, including 'Owner Occupied?', 'Second Home?', 'Property Type' (set to 'SINGLE FAMILY RESIDENCE'), 'Street', 'City', 'State' (CALIFORNIA), 'Zip' (90501), 'Building Status', 'Estimated Value', 'Flood Zone', 'Project Name', 'Acquired Cost', and 'Acquired Date'. Below the details is the 'Prelim Information' section, which includes a 'Legal Description' field. The 'Attached?' checkbox is checked, and the 'Legal Description' field is highlighted in grey. A blue arrow points from the text box above to the 'Attached?' checkbox. Below the 'Legal Description' field is a 'Mineral Rights/Abbreviated Legal Description' field. At the bottom of the form, there are fields for 'Title Report Date' (05/02/2014), 'Parcel #', 'Tax Message', 'Endorsements' (SPECIAL ENDORSEMENTS), and '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.

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

DocMagic

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

On what date was the preliminary title report generated? Modified

It will tell you at the bottom of the screen.



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

DocMagic - Borrower One Sample (#SAMPLE)

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

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: 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

HELOC

Initial Advance: []

Draw / Repay Period: [] / [] Months

Annual Fee? Yes 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? Yes No

Prepayment Penalty? Yes 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 'Terms' tab in the DocMagic interface. The 'First Payment Date' field is highlighted with a green border and contains the value '09/01/2022'. A blue arrow points from this field to a text box at the bottom of the page. Other fields in the 'Terms' section include 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), Days Prepaid Interest (-9), 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?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and 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.

DocMagic - Borrower One Sample (#38)

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

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: 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

Paid By: BORROWER

HELOC

Initial Advance: []

Draw / Repay Period: [] / [] Months

Annual Fee? Yes 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? Yes No

Prepayment Penalty? Yes 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.

DocMagic - Borrower One Sample (#38)

File Edit Services Tools Help

Open Save New Copy Import 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

Terms

Rate Type: FIXED

Buydown Type: [Dropdown]

Appraised Value: \$250,000.00

Approved JR Lien: [Field]

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

Total Prepaid Interest Estimate: \$493.15

Paid By: BORROWER

ARM

Interest Change Date: [Field]

Payment Change Date: [Field]

Margin: [Field]

Current Index: [Dropdown]

Ceiling (Max) Rate: [Field]

Floor (Min) Rate: [Field]

First Interest Cap: [Field]

Subsequent Rate Cap: [Field]

Life-of-loan Cap: [Field]

HELOC

Initial Advance: [Field]

Draw / Repay Period: [Field] / [Field] Months

Annual Fee? Yes No

Miscellaneous

Assumable? Yes No

Prepayment Penalty? Yes No Options...

Prepayment: [Field] Months

Soft Prepayment: [Field] Months

Max Prepay Penalty: [Field]

Prior Prepay Penalty: [Field]

Partial Payment Acceptance: [Dropdown]

Creditor Servicing Statement: [Dropdown]



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

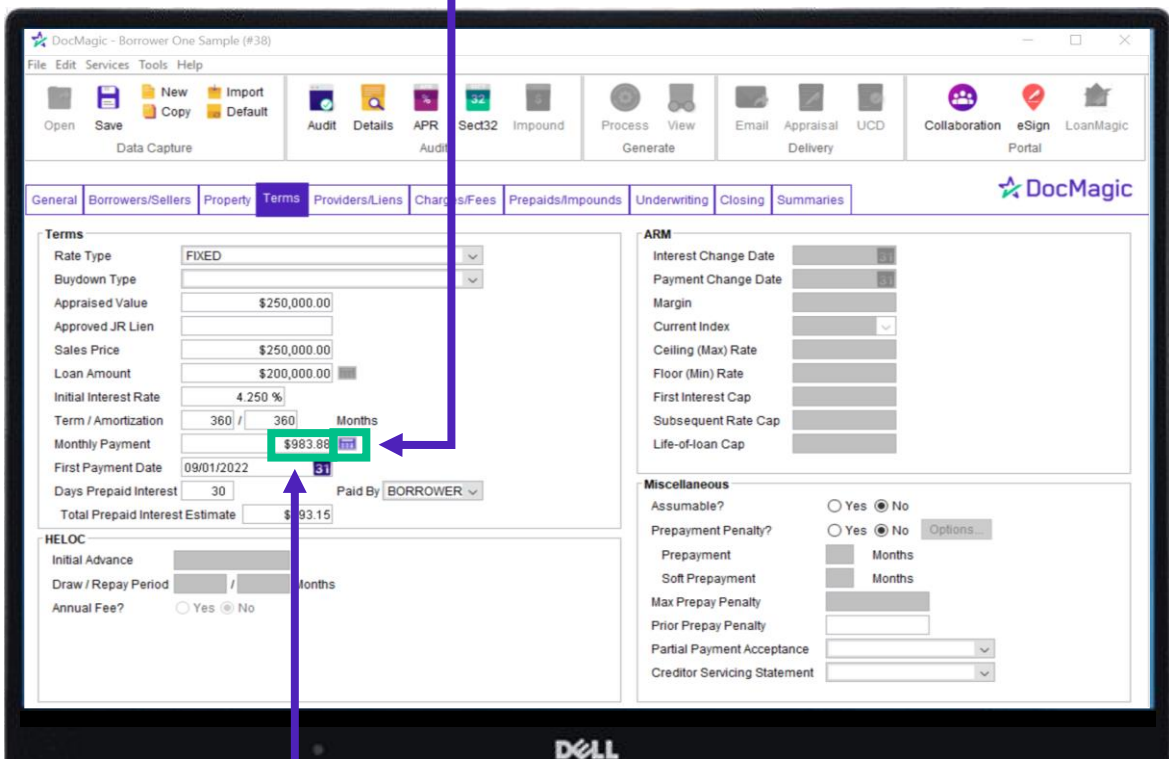
The screenshot displays the 'Terms' tab in the DocMagic software. The 'Initial Interest Rate' is set to 4.250%, and the 'Monthly Payment' is highlighted in red at \$926.23. The interface includes various input fields for loan parameters and a navigation menu at the top.

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.



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 not applicable for a fixed rate loan. 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, etc.

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

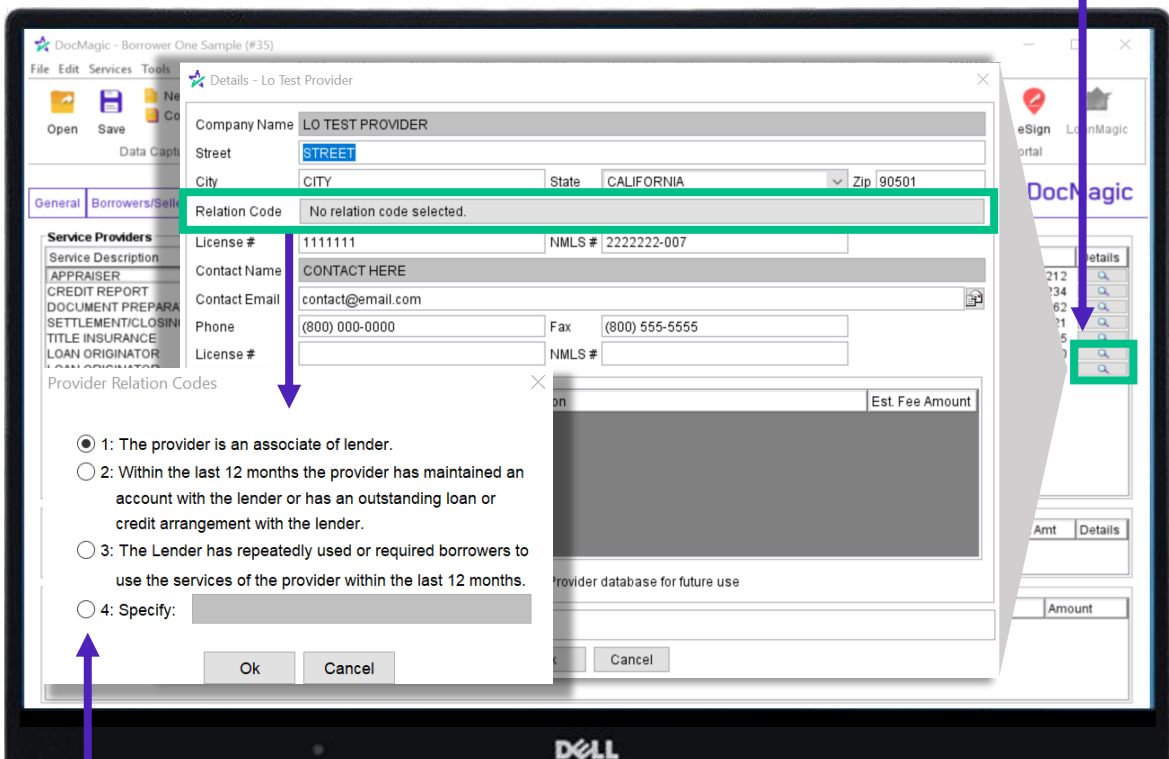
The screenshot shows the DocMagic software interface with the 'Providers/Liens' tab selected. The 'Service Providers' table is visible, with two rows highlighted in green:

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	LO TEST PROVIDER				
LOAN ORIGINATOR	CONTACT HERE				

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 Security Instrument (Assignment, Vendor Lien), Recording Date, County, Instrument #, Volume #, Book, and Page.
- Other Liens:** A section with a dropdown menu for Lien Priority (1ST, 2ND, 3RD) and a Lender Name field.

A magnifying glass icon is located in the bottom right corner of the form, used for adding details.

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 with the 'Providers & Liens' tab selected. 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 displays the 'Charges & Fees' tab in the DocMagic software. The 'TRID Section' dropdown menu is open, showing a list of categories. The 'Services You Cannot Shop For' and 'Services You Can Shop For' options are highlighted with a green box. The 'Charges' table below the dropdown shows the following data:

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...	\$50.00
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

The 'Fees' table below shows the following data:

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

The 'Premiums' table below shows the following data:

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.

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 Underwriting Closing Summaries

Charges

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

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 from Points and Fees Test

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.



DocMagic Online

Charges & Fees Tab

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

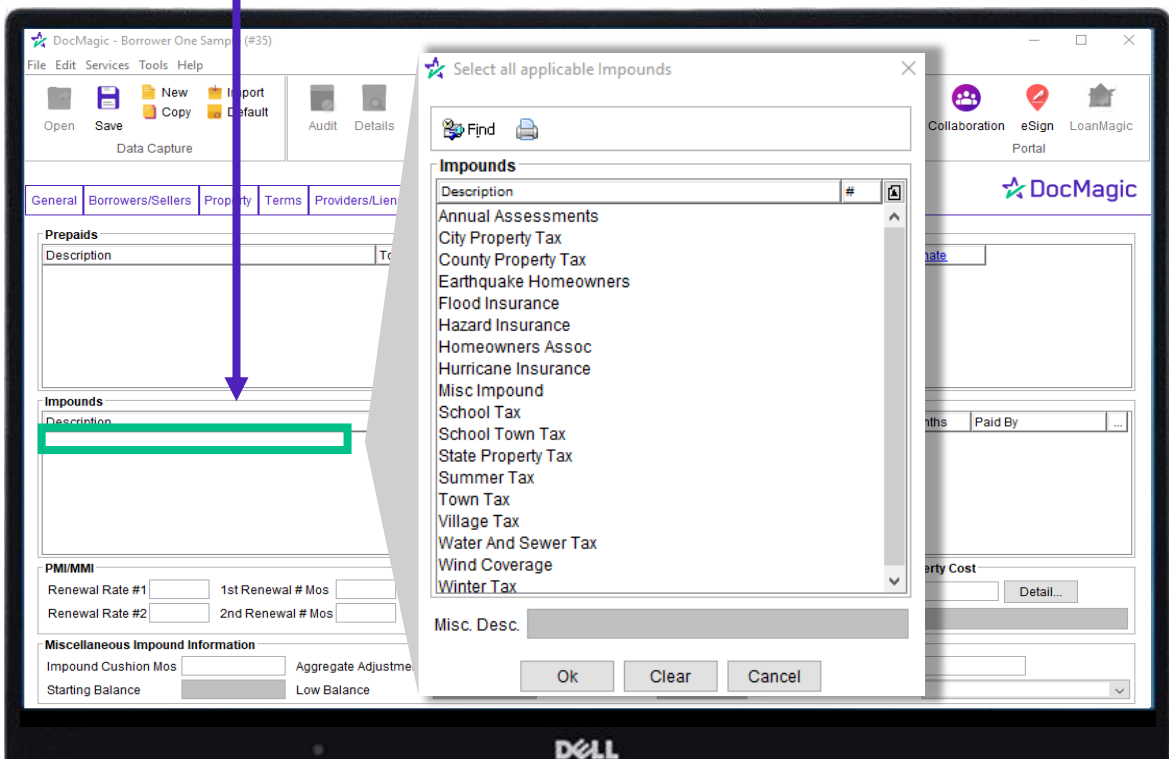
Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[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 the following data:

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 the following fields:

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

The 'Miscellaneous Impound Information' section includes:

- Impound Cushion Mos: 2
- Aggregate Adjustment: (\$585.00)
- MI Cushion Mos:
- Initial Deposit Estimate:
- Starting Balance: \$130.00
- Low Balance: \$130.00
- Cushion: \$130.00
- Escrow Status:

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.

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

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

Below the table, there are sections for 'PM/MI' and 'Miscellaneous Impound Information'. The 'PM/MI' section includes fields for Renewal Rate #1, 1st Renewal # Mos, PM/MI Monthly (\$0.00), PM/MI # Mos, PM/MI Due Date (06/01/2016), and PMI Paid By (BORROWER). The 'Miscellaneous Impound Information' section includes Impound Cushion Mos (2), Aggregate Adjustment (\$585.00), MI Cushion Mos, Starting Balance (\$130.00), Low Balance (\$130.00), Cushion (\$130.00), and 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 shows 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

Below the table, there are fields for 'PMI/MMI' and 'Miscellaneous Impound Information'. The 'PMI/MMI' section includes fields for Renewal Rate #1, Renewal Rate #2, 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 'Impounds' tab selected. The 'Miscellaneous Impound Information' section is highlighted with a green box. The 'Impound Cushion Mos' field is set to 31, and the 'Aggregate Adjustment' field is set to \$0.00. A blue arrow points from the top text box to the 'Impound Cushion Mos' field, and another blue arrow points from the bottom text box to the 'Aggregate Adjustment' field.

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 a table of disbursements and various financial fields.

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

Starting Balance: \$0.00
Monthly Payments: \$65.00

Low Balance: \$0.00
Cushion: \$130.00
Aggregate Adjustment: \$0.00

Escrow Status: 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 set to '\$335.00'. Below the table, there is a 'Tolerance Cure' field and an 'Ok' button. The background shows the 'Details Of Transaction' and 'Proposed Housing Expense' sections of the underwriting tab.

Type	Source	Amount
		\$335.00

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 Import Copy Default 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 'Data Capture', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The 'Closing' tab is active, showing fields for 'Closing County' (LOS ANGELES) and 'Loan Proceeds To' (BORROWER). Below these is a section for 'Closing Instructions/Conditions'. A 'Cash to Close' table is visible, and at the bottom left, the 'Standard Form' radio button is selected and highlighted with a green box. A blue arrow points from the text box above to this radio button.

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		



If you want to add a specific line item to a disclosure, you may be able to do so here.

The screenshot shows the DocMagic Online interface with the 'Summaries' tab selected. A dialog box titled 'Select a Summaries line item' is open, displaying a list of codes and descriptions. A green box highlights an empty space in the main table below the dialog, with an arrow pointing to it from the text box below. Another arrow points from the text box above to the 'Summaries' tab in the navigation bar.

Code	Description	Amount
01	Sale Price of Property	
02	Sales Price of Any Personal Property Include in Sale	\$0.00
03	Closing Costs Paid at Closing	

Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assumed or Taken Subject to	
14	Assessments <From> to <To>	
15		
16		

Code	Description	Amount
04	Subordinate Financing	
05	Seller Credit	
06	<Description>	
07	<Description>	
08	<Description>	
09	<Description>	
10	<Description>	
11	<Description>	
12	City/Town Taxes <From> to <To>	
13	County Taxes <From> to <To>	

Description	Amount
Total Due Already from Borrower at Closing (K)	\$8,609.12
Total Paid by or on Behalf of Borrower at Closing (L)	\$202,500.00
Cash to Close From/To Borrower	-\$193,890.88

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

Click on the empty space below existing line items to add a code and a description from the window that appears.



Click on an empty space under the Amount column to enter one.

The screenshot displays the 'Summaries' tab in the DocMagic software. The interface is divided into several sections for tracking closing costs and amounts due to or from the seller and borrower.

M. Due to Seller at Closing

Code	Description	Amount
01	Sale Price of Property	\$0.00
02	Sale Price of Any Personal Property Included in Sale	
09	City/Town Taxes <From> to <To>	
10	County Taxes <From> to <To>	
11	Assessments <From> to <To>	
12		
13		
14		

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	
06		
07		
08	Seller Credit	\$10,000.00
09		
10		

CALCULATION

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

Other sections visible include 'Property at Closing' and 'Due from Borrower at Closing'. A blue arrow points from the instruction above to the '\$10,000.00' entry in the 'Seller Credit' row of the 'N. Due from Seller at Closing' table.



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 callout box points to this button with the text: 'Click this button to Audit the worksheet. A separate data validation window will appear.' The 'Data Validation - Worksheet #35' window is open, displaying a warning icon and the message: '17 Warning issues have been detected.' Below this, a table lists the detected issues:

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	

The background window shows a 'Borrower One Sample (#35)' worksheet with sections for 'K. Due from Borrower at Closing', 'L. Paid Already by or on Behalf of Borrower at Closing', and a 'CALCULATION' section at the bottom.

Audits can be customized by reaching out to Customer Service.



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

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	Type	Message	Category	Details	Amount
01	Deposit					
02	Loan Amount	WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation		\$0.00
03	Existing Loan(s) Assume					

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	Total Due from Seller at Closing (4)	\$0.00
Cash to Close From/To Borrower	\$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 (L)						\$0.00
Cash to Close From/To Borrower						\$250,000.00
Total Due from Seller at Closing (H)						\$53,727.50
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. A blue arrow points from the text box above to this tab. The "Data Validation" section is expanded, showing 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 DocMagic Loan Detail Report interface. At the top, there is a header with the DocMagic logo and the title 'Loan Detail Report'. Below this, a metadata 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). A navigation bar below the metadata includes 'Transaction Details', 'Data Validation', and 'Compliance Audit', with the latter being highlighted in a green box. A purple arrow points from the text box above to this 'Compliance Audit' tab. The main content area is titled 'COMPLIANCE SUMMARY' and 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 the 'Process' button highlighted. The 'Document Processing Options' dialog box is open, displaying the following settings:

- 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

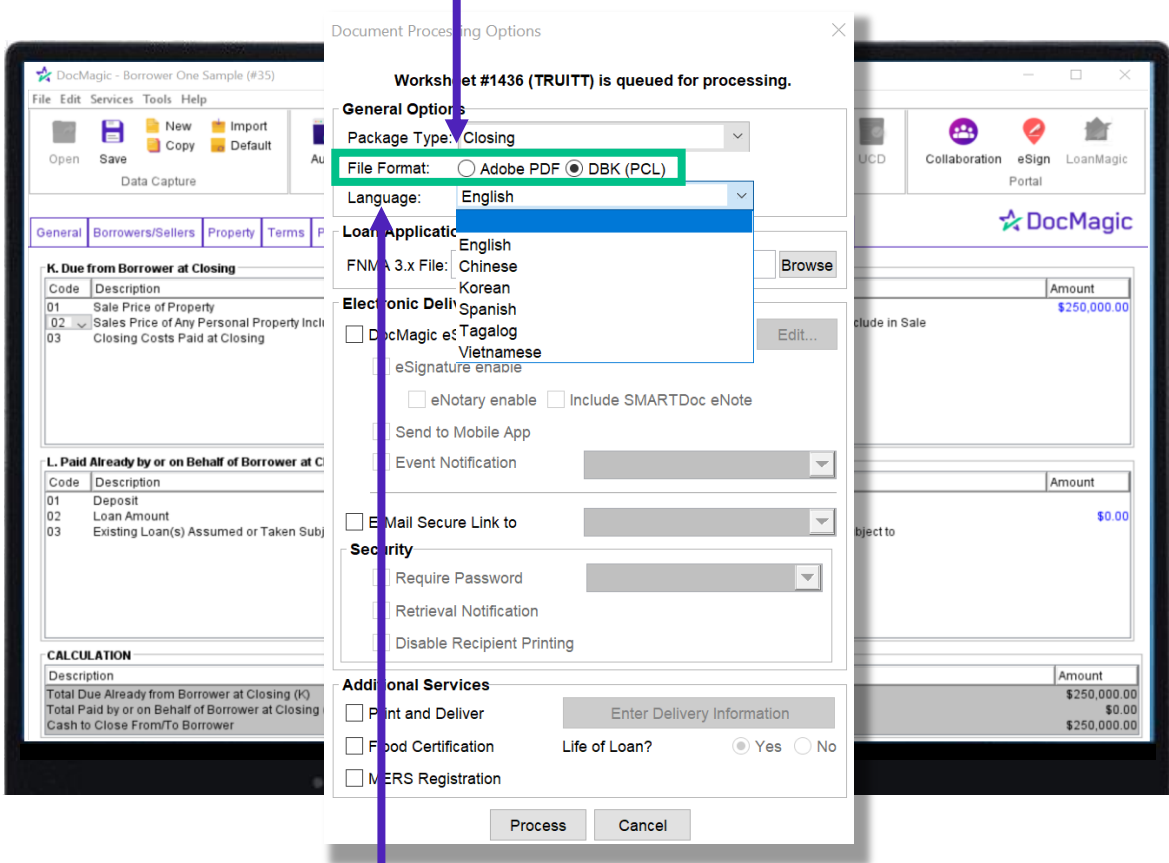
MERS Registration

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.



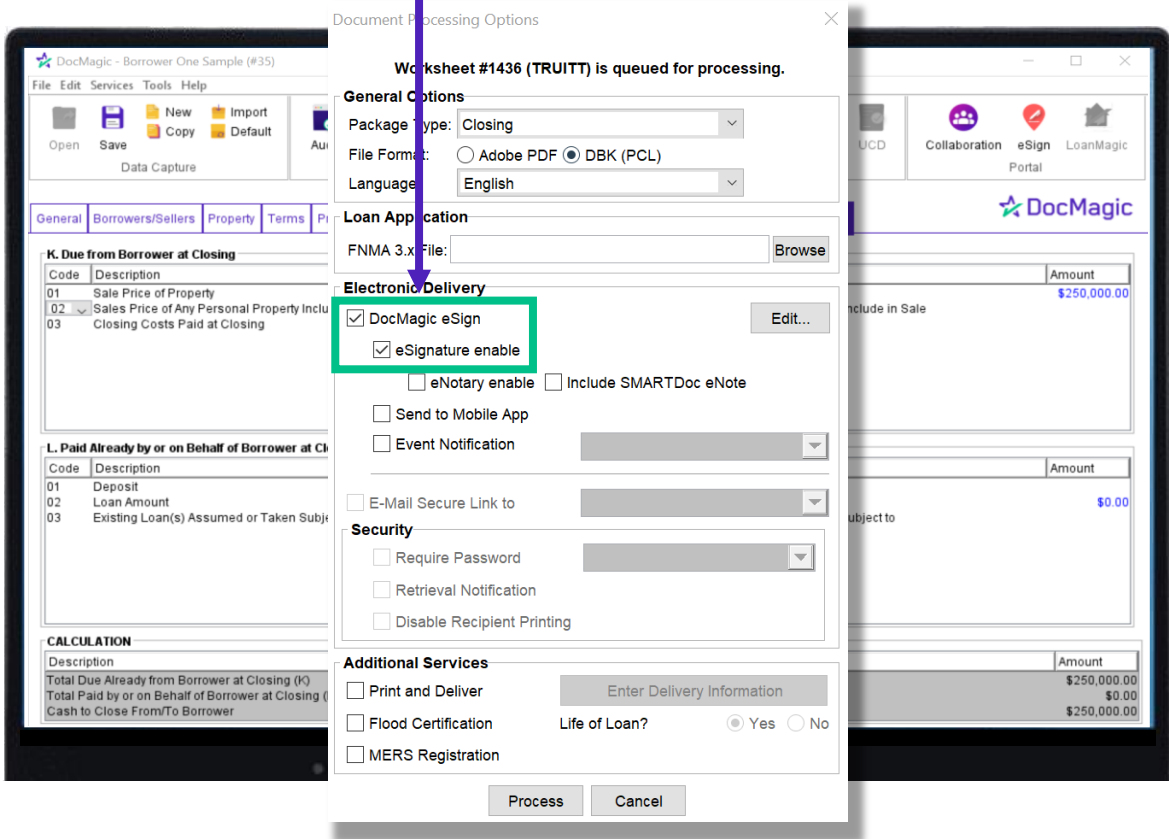
Next, choose a file format. DBK is a file format that can be viewed and modified with our proprietary software, DocMaster. Click [here](#) for a tutorial.



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.



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.

Document Processing Options

Worksheet #136 (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

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 for 'Worksheet #1436 (TRUITT)'. The 'E-Mail Delivery' section is expanded, and the 'Security' sub-section is highlighted with a green box. The 'E-Mail Secure Link to' option is checked. The security options are:

- Require Password
- Retrieval Notification
- Disable Recipient Printing

The 'Additional Services' section includes:

- Print and Deliver
- Flood Certification
- MERS Registration

The 'Life of Loan?' section has 'Yes' selected.

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.

The screenshot shows the 'Document Processing Options' dialog box for worksheet #1436 (TRUITT). The dialog is titled 'Document Processing Options' and contains the following sections:

- General Options:** Package Type: Closing; File Format: Adobe PDF (selected), 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.
- Security:** E-Mail Secure Link to [dropdown], Require Password, Retrieval Notification, Disable Recipient Printing.
- Additional Services:** Print and Deliver, Flood Certification, MERS Registration.

The 'Additional Services' section is highlighted with a green box. Below it are the 'Process' and 'Cancel' buttons, with 'Process' also highlighted in green. A blue arrow points from the text box above to the 'Process' button. The background shows a loan application interface with tabs for General, Borrowers/Sellers, Property, Terms, and Pro.

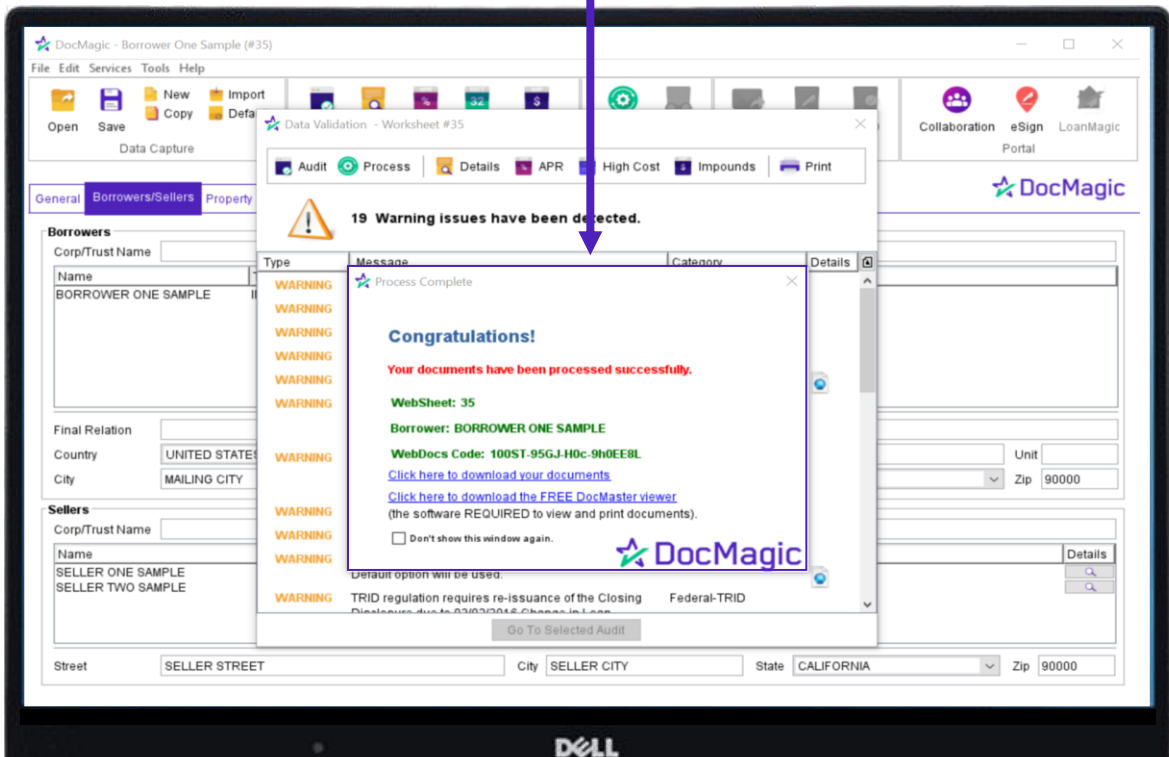
Click Process when done.



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 'Lienholders/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 form 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 Date/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 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 main window displays the 'Document Processing Options' dialog box, which is divided into several sections:

- Documents:** A list of document descriptions, including Acknowledgment of Receipt of Informational Booklets, Acknowledgment of Right to Request Credit Reports, Affiliated Business Arrangement Disclosure Statement Notice, Borrower's Certification, Authorization and Consent, Changed Circumstance Detail Form, Fax Cover Sheet, Freedom to Choose, Itemization of Settlement Fees and Charges, and Loan Options Certification.
- General Options:** File Format: Adobe PDF DBK (PCL)
- Electronic Delivery:** DocMagic eSign (with Edit... button), eSignature enable, eNotary enable, Include SMARTDoc eNote, Send to Mobile App, Event Notification (with dropdown), E-Mail Secure Link to (with dropdown).
- Security:** Require Password (with dropdown), Retrieval Notification, Disable Recipient Printing.
- Additional Services:** Print and Deliver (with Enter Delivery Information button).

At the bottom of the dialog box are 'Process' and 'Cancel' buttons.



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

The screenshot shows the DocMagic interface with the 'Forms...' menu open. The 'Document Processing Options' dialog box is open, showing the 'Documents' list, 'General Options', 'Electronic Delivery' section, and 'Additional Services' section. The 'Process' button is highlighted.

Documents

- 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 (STEPHEN TRUITT)
- 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

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

