



Navigating DocMagic Online

Table of Contents

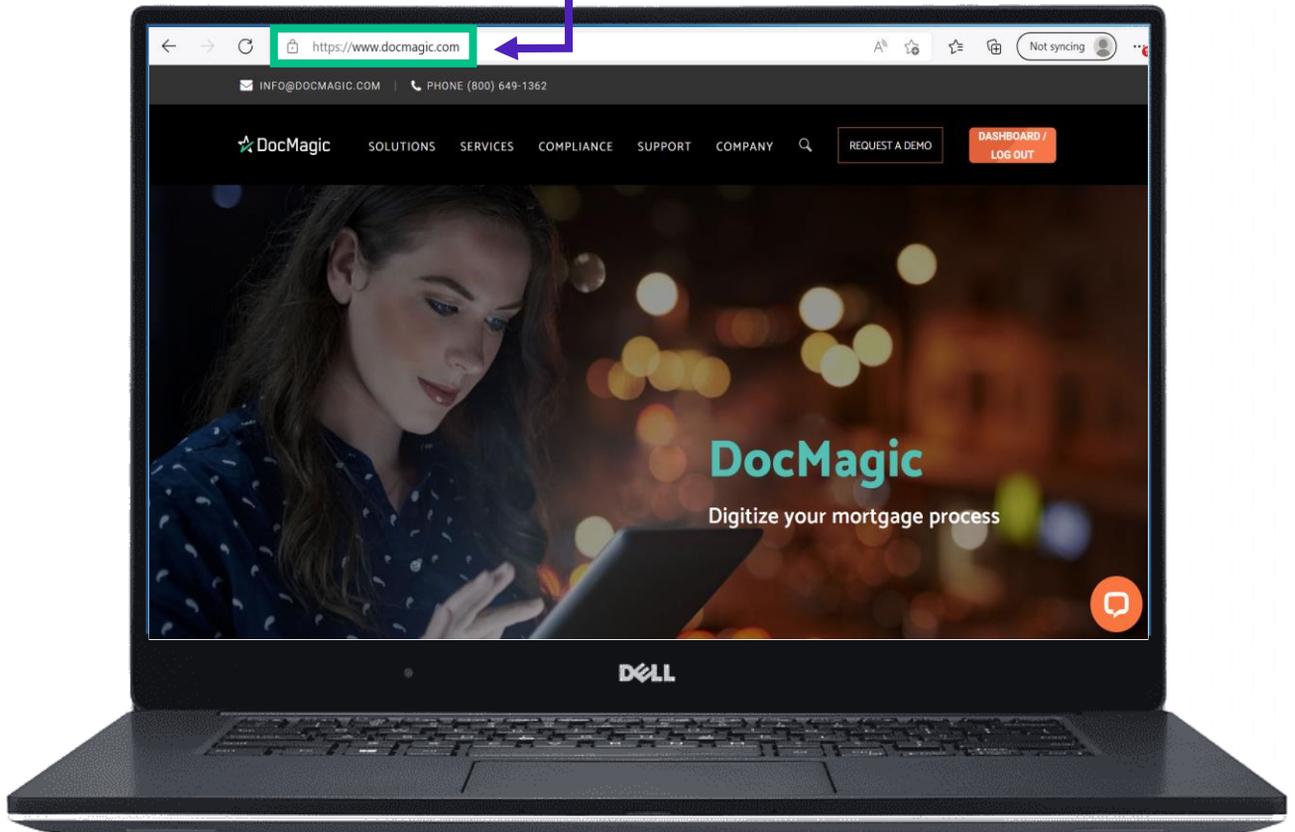
• Getting Started	Page 3
• General Tab	Page 8
• Borrower & Sellers Tab	Page 15
• Property Tab	Page 20
• Terms Tab	Page 24
• Providers & Liens Tab	Page 32
• Charges & Fees Tab	Page 36
• Impounds Tab	Page 41
• Underwriting Tab	Page 48
• Closing Tab	Page 51
• Summaries Tab	Page 53
• Auditing	Page 55
• Loan Detail Report	Page 58
• Document Processing	Page 62
• Additional: Forms Tab	Page 71



DocMagic Online

Launching DocMagic Online

Go to www.docmagic.com



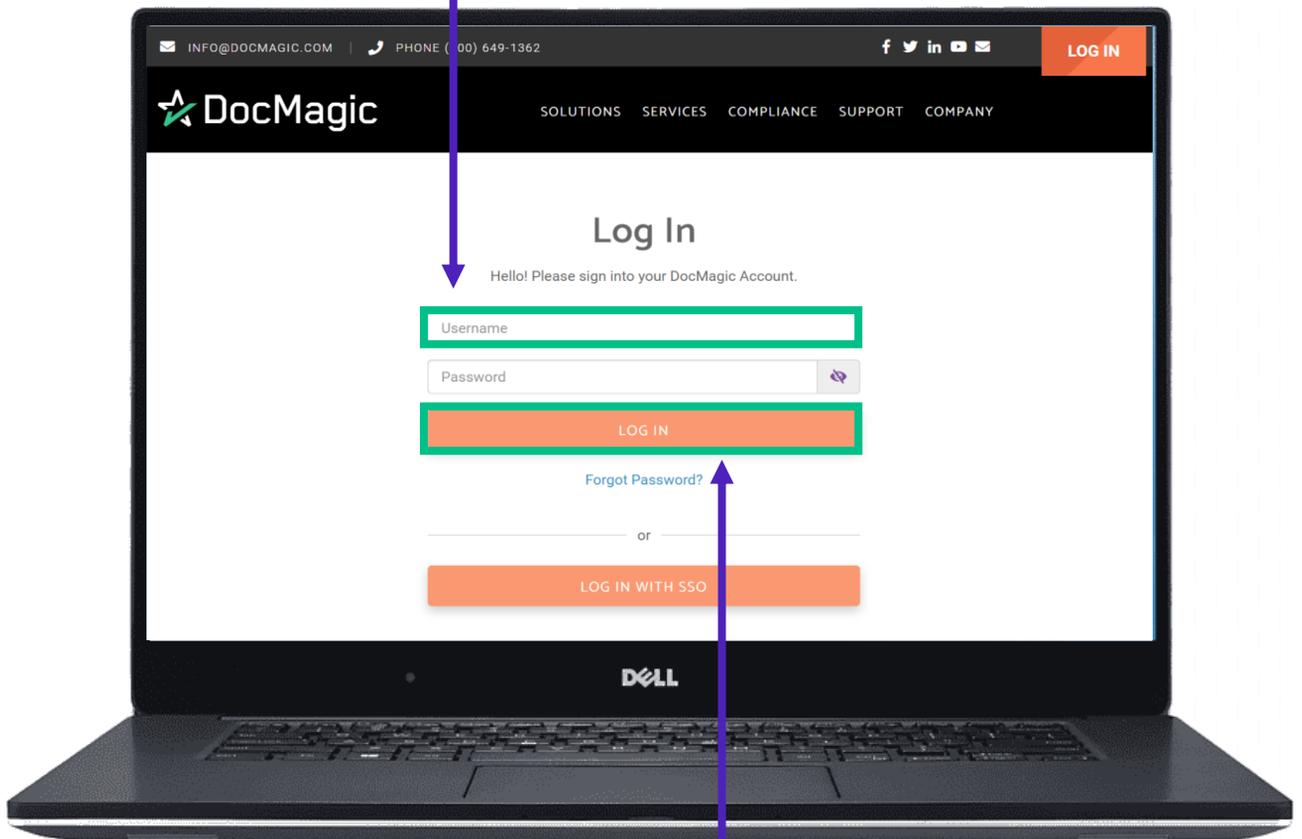
If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).



DocMagic Online

Launching DocMagic Online

Login with your
email and
password.



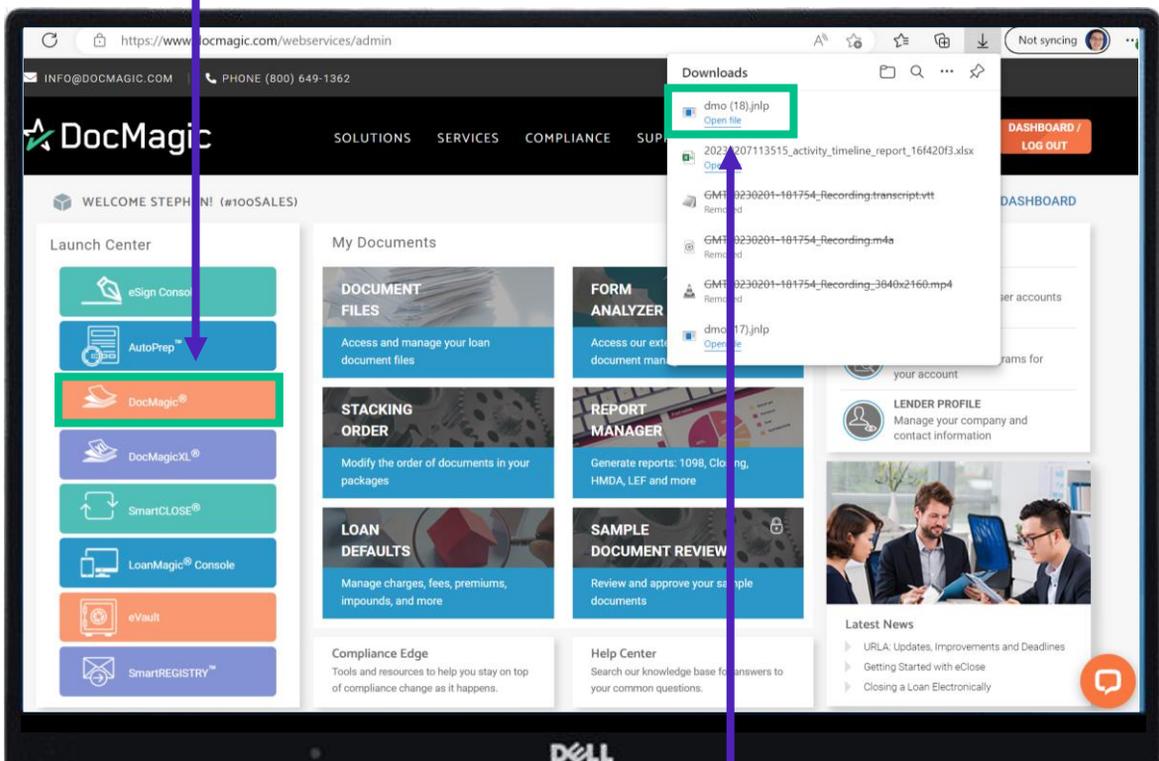
Click "LOG IN"



DocMagic Online

Launching DocMagic Online

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



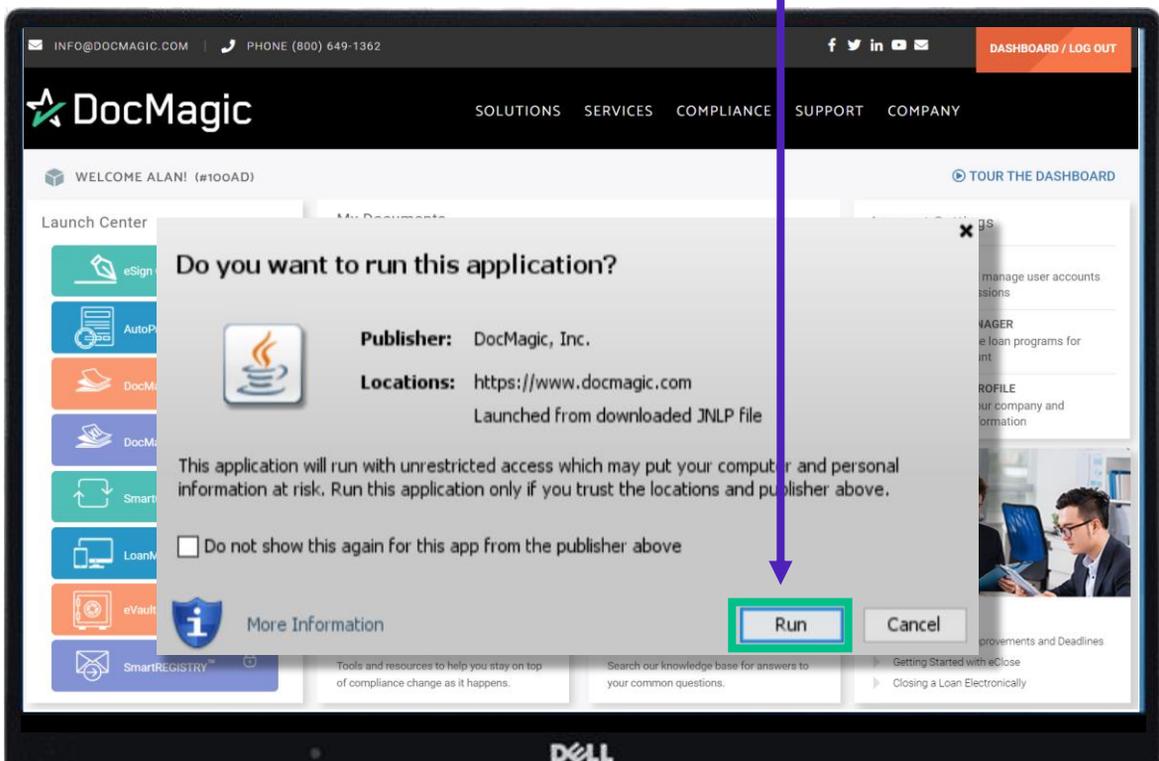
You may need to click on the link that appears in your browser's download window to launch the application.



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.



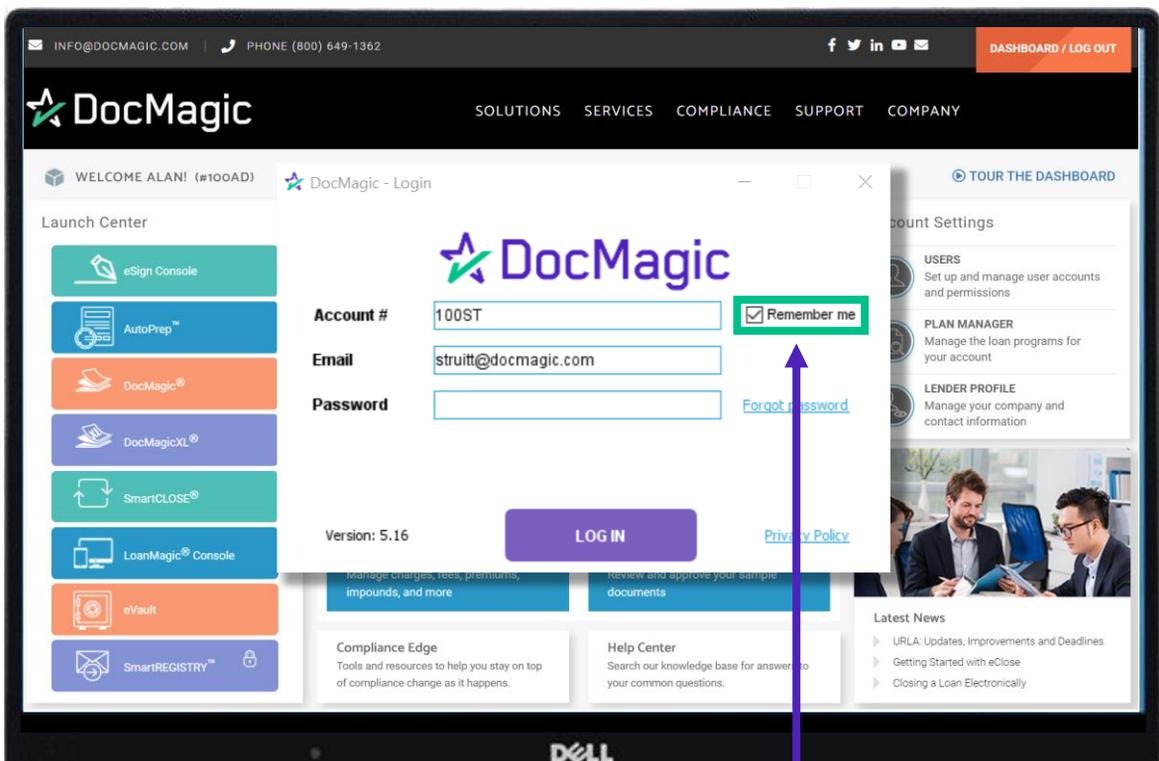
You must have the Java application downloaded and installed on your computer or else DocMagic Online will not run. Please go to the [Product Training Page for DocMagic Online](#) and view the Hacks for more information.



DocMagic Online

Launching DocMagic Online

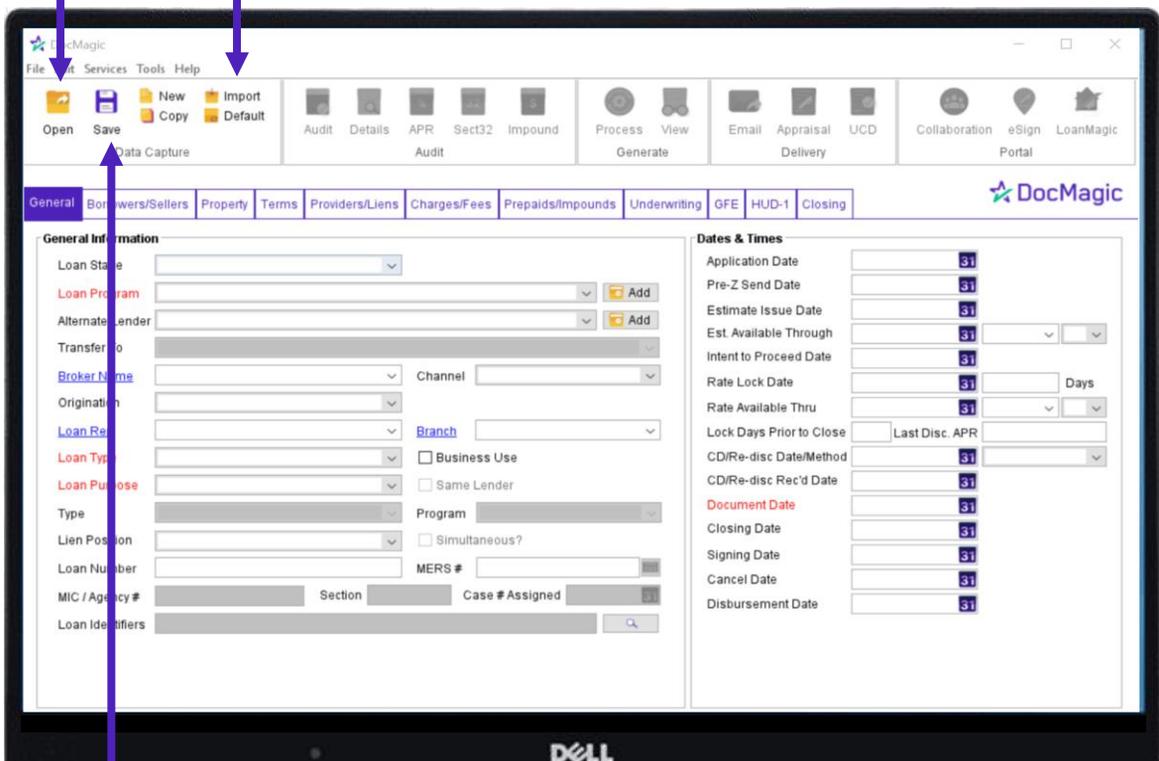
Enter your login credentials.



Check "Remember me" if you want your Account # and Email saved.



If you want to open an existing file, click Open. If you want to import a MISMO 3.2 file or similar, click Import to upload from your PC.



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.



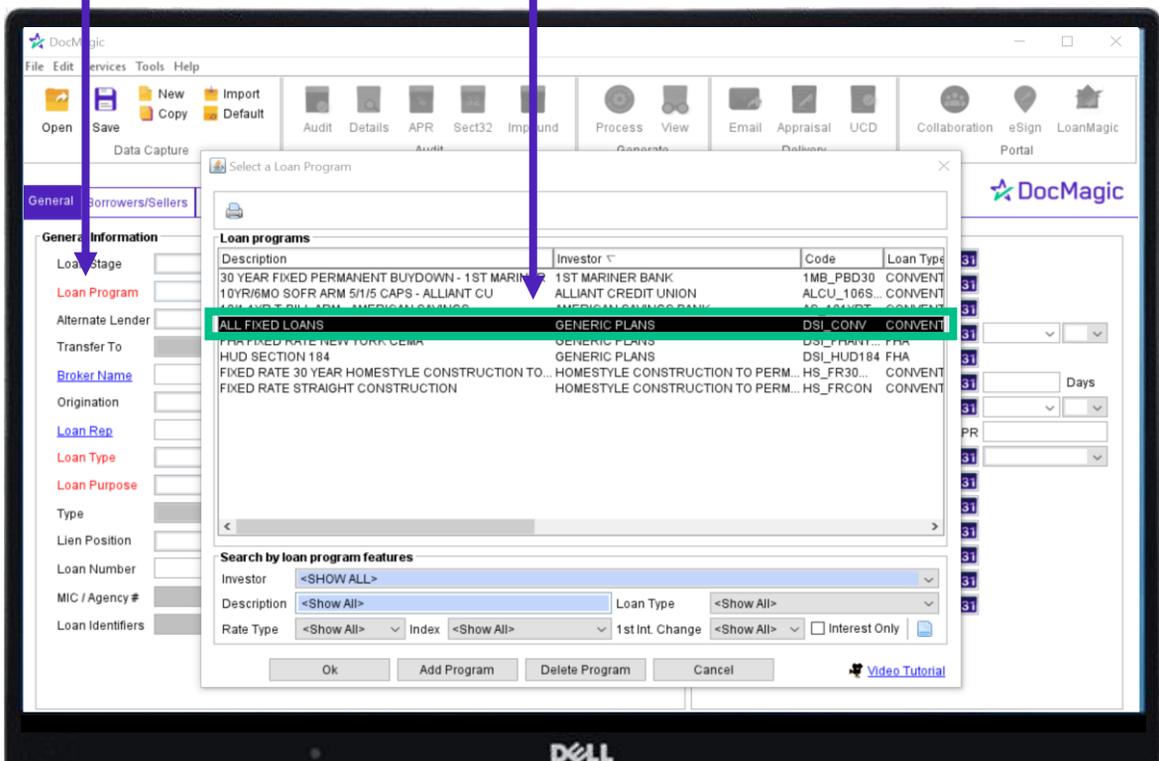
If you're creating a file from scratch, make sure that all **RED** fields are filled.

The screenshot shows the DocMagic software interface. The 'General' tab is selected, and the 'Loan Stage' dropdown menu is open, displaying options: APPLICATION, VERIFICATION, DISCLOSURE, PRE-CLOSING, CLOSING, and POST CLOSING. The 'Loan Stage' field is highlighted with a red border. A blue arrow points from the text box below to this field. The interface also shows various other fields and tabs, including 'Dates & Times' on the right side.

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".



Plans can be added on our website using the [Plan Manager](#).



Next, choose your Loan Type and Loan Purpose.

The screenshot shows the DocMagic Online interface. At the top, there is a navigation bar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. Below this is a tabbed interface with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, **GFE**, **HUD-1**, and Closing. The 'General' tab is active, showing a 'General Information' section with 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 'Loan Purpose' dropdown is open, showing options like PURCHASE, REFINANCE, and HOME IMPROVEMENT. The 'Dates & Times' section on the right contains 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 purple arrow points from the text box above to the 'Loan Purpose' dropdown, and another purple arrow points from the 'GFE' and 'HUD-1' tabs to the text box below.

If you're doing 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.

If you want your HELOC to go into the [eVault](#), you must select a DocMagic HELOC Plan in the Loan Program, and check the eNote option in the process window, which will be covered later.



If you are looking to do a Loan Modification (Loan Mod), make that selection under Loan Purpose.

The screenshot displays the DocMagic software interface. The 'Modification' tab is highlighted in the top navigation bar. In the 'General Information' section, the 'Loan Purpose' dropdown menu is open, and 'LOAN MODIFICATION' is selected and highlighted with a green box. A blue arrow points from the text box above to this selection. Another blue arrow points from the 'Dates & Times' section to the 'Modification' tab in the navigation bar.

Field	Value
Loan Stage	[Dropdown]
Loan Program	[Dropdown]
Alternate Lender	[Dropdown]
Transfer To	[Dropdown]
Broker Name	[Dropdown]
Channel	[Dropdown]
Origination	[Dropdown]
Loan Rep	[Dropdown]
Branch	[Dropdown]
Loan Type	[Dropdown]
Loan Purpose	LOAN MODIFICATION
Type	[Dropdown]
Lien Position	[Dropdown]
Loan Number	[Text]
MERS #	[Text]
MIC / Agency #	[Text]
Section	[Text]
Case # Assigned	[Text]
Loan Identifiers	[Text]

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
Rate Available Thru	31
Lock Days Prior to Close	[Text]
Last Disc. APR	[Text]
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

A Modification tab will appear where you can enter in information relevant to a Loan Modification.



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. A green box highlights the 'Document Date' field, and another green box at the bottom left contains the text 'What date should appear on ALL documents?'. The Dell logo is visible at the bottom of the screen.

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.

The screenshot shows the DocMagic interface for the 'Borrowers & Sellers' tab. The 'Borrowers' section includes 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		HUSBAND AND WIFE AS JOINT TENANTS
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		A SINGLE MAN

Below the table, the 'Final Relation' dropdown is set to 'ALL AS TENANTS IN COMMON'. The 'Country' is 'UNITED STATES', 'City' is 'MAILING CITY', and 'State' is 'CALIFORNIA'. The 'Sellers' section lists 'SELLER ONE SAMPLE' and 'SELLER TWO SAMPLE'. The 'Street' is 'SELLER STREET', 'City' is 'SELLER CITY', 'State' is 'CALIFORNIA', and 'Zip' is '90000'.

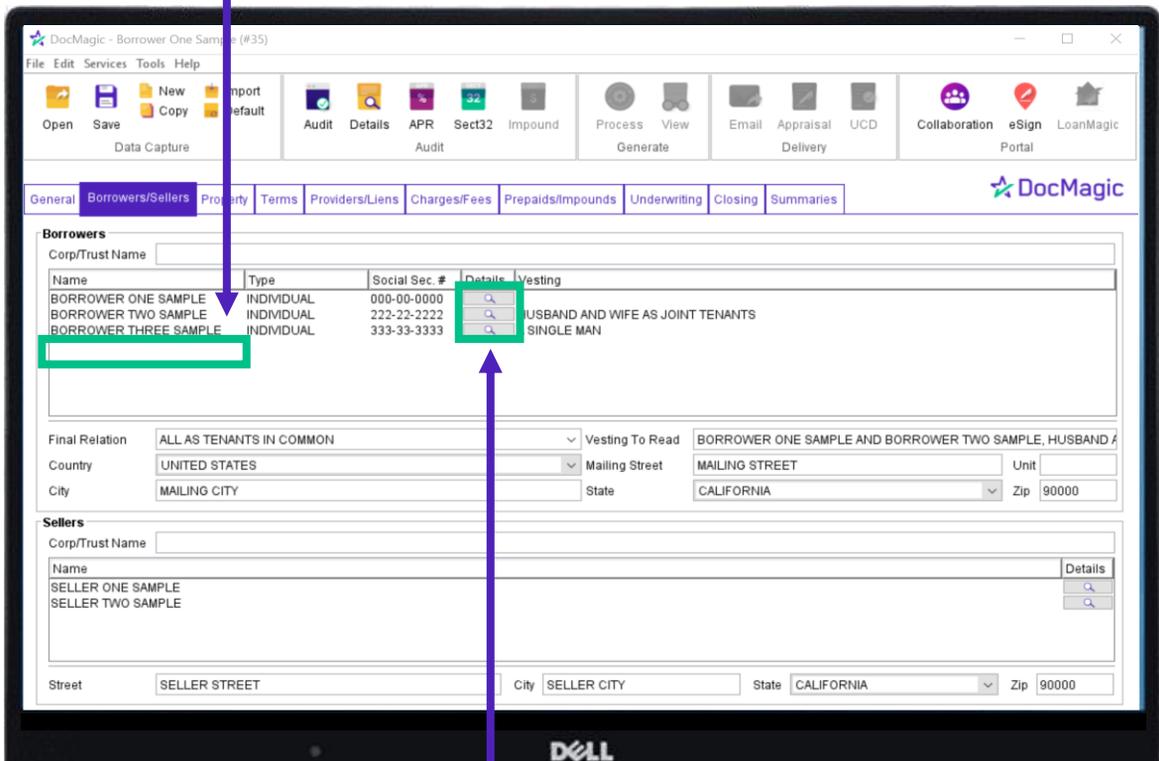
If you have multiple borrowers, you will need to select their Final Relation. You can select a blank space for a single borrower.



DocMagic Online

Borrowers & Sellers Tab

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



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 'DocMagic - Borrower Details - BORROWER ONE SAMPLE' window. A green callout box highlights 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 the following sections:

- General Information:** Prefix, First (BORROWER), Middle (ONE), Last (SAMPLE), Suffix.
- Phone:** Home, Work, Cell.
- Email Address:** Home, Work, Other.
- Also known as:** Text area.
- Address:** Current, Mailing, Previous 1, Previous 2. Fields include Country (UNITED STATES), Street, Unit, City, State, Zip, Own/Rent, Rent, Years, Months.
- Personal:** Birth Date (31), Age, Yrs. School, Marital Status, Children, Ages, Language Pref.
- Citizenship:** U.S. Citizen, Permanent Resident Alien, Non-Permanent Resident.
- Joint Applicant:** Section for joint applicants.
- Power Of Attorney Signer:** Section for power of attorney signers.
- Credit Scores:** Table with columns: Agency, Range, Score, %, Date, Factors.
- Summary:** Table with columns: Monthly Income, Assets, Monthly Debt Pmt., Debt Balance, Net Worth.

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

Street	Monthly Income	Assets	Monthly Debt Pmt.	Debt Balance	Net Worth
	\$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]	[Magnifying Glass]
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222	[Magnifying Glass]	[Magnifying Glass]
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333	[Magnifying Glass]	[Magnifying Glass]

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), 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' field 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. 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		HUSBAND AND WIFE AS JOINT TENANTS
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		A SINGLE MAN

Below the table, the 'Final Relation' is set to 'ALL AS TENANTS IN COMMON'. The 'Vesting To Read' field is highlighted in red and contains the text 'SAMPLE RED TEXT'. Other fields include 'Country' (UNITED STATES), 'Mailing Street' (MAILING STREET), 'City' (MAILING CITY), 'State' (CALIFORNIA), and 'Zip' (90000).

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

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

At the bottom, the 'Street' field is 'SELLER STREET', 'City' is 'SELLER CITY', 'State' is 'CALIFORNIA', and 'Zip' is '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.

The screenshot shows the DocMagic online interface for a Borrower One Sample (#35). The 'Property' tab is selected in the 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', 'No. Units', 'Estimated Value', 'Flood Zone', 'County', 'Project Name', 'Acquired Cost', and 'Acquired Date'. The 'Prelim Information' section includes 'Legal Description', 'Attached?' (Yes/No), 'Deficiency Rights Preserved?' (Yes/No), and 'Mineral Rights/Abbreviated Legal Description'. The 'Title Report Date' is 05/02/2014, and the 'Endorsements' field contains '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.

The screenshot displays the DocMagic software interface for the 'Property' tab. The 'Details' section includes fields for 'Owner Occupied?' (Yes/No), 'Second Home?' (Yes/No), 'Property Type' (SINGLE FAMILY RESIDENCE), 'Street' (PROPERTY STREET), 'City' (PROPERTY CITY), 'State' (CALIFORNIA), 'Zip' (90501), 'Building Status', 'Estimated Value', 'Flood Zone' (N), 'County' (PROPERTY COUNTY), 'Project Name', 'Acquired Cost', and 'Acquired Date'. The 'Prelim Information' section features a 'Legal Description' field, which is highlighted with a green border and a green arrow pointing to it from the text above. Below it is a 'Mineral Rights/Abbreviated Legal Description' field. At the bottom, there are fields for 'Title Report Date' (05/02/2014), 'Parcel #' (PARCEL #), 'Tax Message' (TAX MESSAGE), 'Endorsements' (SPECIAL ENDORSEMENTS), and 'Approved Items' (APPROVED ITEMS).



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

The screenshot shows the DocMagic online form interface. The 'Property' tab is selected. The 'Details' section includes fields for Owner Occupied?, Second Home?, Property Type (SINGLE FAMILY RESIDENCE), Street, City, State (CALIFORNIA), Zip (90501), Building Status, Estimated Value, Flood Zone, County, Project Name, Acquired Cost, and Acquired Date. The 'Prelim Information' section contains the 'Legal Description:' field with an 'Attached?' radio button set to 'Yes', and a 'Deficiency Rights Preserved?' radio button set to 'No'. Below the 'Legal Description:' field is a text area with 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 area 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 section 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 'Property' tab is selected, and the 'Details' section is active. The form includes fields for 'Owner Occupied?', 'Second Home?', 'Property Type', 'Street', 'City', 'State', 'Zip', 'County', 'Project Name', 'Building Status', 'Estimated Value', 'Flood Zone', 'Acquired Cost', and 'Acquired Date'. The 'Prelim Information' section contains 'Legal Description' and 'Mineral Rights/Abbreviated Legal Description' fields. At the bottom, there are fields for 'Title Report Date' (05/02/2014), 'Parcel #', 'Tax Message', 'Endorsements' (SPECIAL ENDORSEMENTS), and 'Approved Items'. A tooltip at the bottom left asks, 'On what date was the preliminary title report generated?'. A blue arrow points from the text box above to the 'Title Report Date' field, and another blue arrow points from the tooltip to the text box below.

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 'Terms' tab in the DocMagic application. The interface includes a menu bar with options like 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu is a toolbar with 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 several sections: 'Terms', 'ARM', and 'Miscellaneous'. The 'Terms' section contains 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 (06/01/2016), Days Prepaid Interest (-9), Paid By (BORROWER), and Total Prepaid Interest Estimate (\$493.15). 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. A blue arrow points from the 'Monthly Payment' field to a text box at the bottom of the page.

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 displays the 'Terms' tab in the DocMagic software. The interface includes a menu bar with options like 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu is a toolbar with icons for various actions such as '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 several sections: 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' section contains 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' (-9), and 'Total Prepaid Interest Estimate' (\$493.15). The 'ARM' section includes fields for '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 blue arrow points from the 'First Payment Date' field to the 'Days Prepaid Interest' field, illustrating the automatic calculation of the latter based on the former.

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 software interface with the 'Terms' tab selected. The 'Days Prepaid Interest' field is highlighted with a red box. A blue arrow points from the text box above to this field. Another blue arrow points from the 'Approved JR Lien' field to the text box below. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal, and a tabbed interface with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The 'Terms' section contains 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 (06/01/2016), Days Prepaid Interest, Total Prepaid Interest Estimate (\$493.15), and HELOC options. 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.

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 shows the DocMagic software interface with the 'Terms' tab selected. The 'Days Prepaid Interest' field is highlighted with a green box and contains the value '30'. A blue arrow points from the instruction text above to this field. The interface includes a menu bar, a toolbar with various icons, and several data entry sections: 'Terms', 'ARM', 'HELOC', and 'Miscellaneous'. The 'Terms' section includes fields for Rate Type, Buydown Type, Appraised Value, Approved JR Lien, Sales Price, Loan Amount, Initial Interest Rate, Term / Amortization, Monthly Payment, First Payment Date, Days Prepaid Interest, and Total Prepaid Interest Estimate. 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 'HELOC' section includes Initial Advance, Draw / Repay Period, and Annual Fee?. The 'Miscellaneous' section includes Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, 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 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 terms, interest rates, and payment schedules.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved J/R	
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 'Terms' tab in the DocMagic interface. The 'Monthly Payment' field is highlighted with a green box and contains the value '\$983.88'. A blue arrow points from the text box above to this field. Another blue arrow points from the text box below to the same field.

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	4.250 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$983.88
First Payment Date	09/01/2022
Days Prepaid Interest	30
Total Prepaid Interest Estimate	\$93.15

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 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 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.

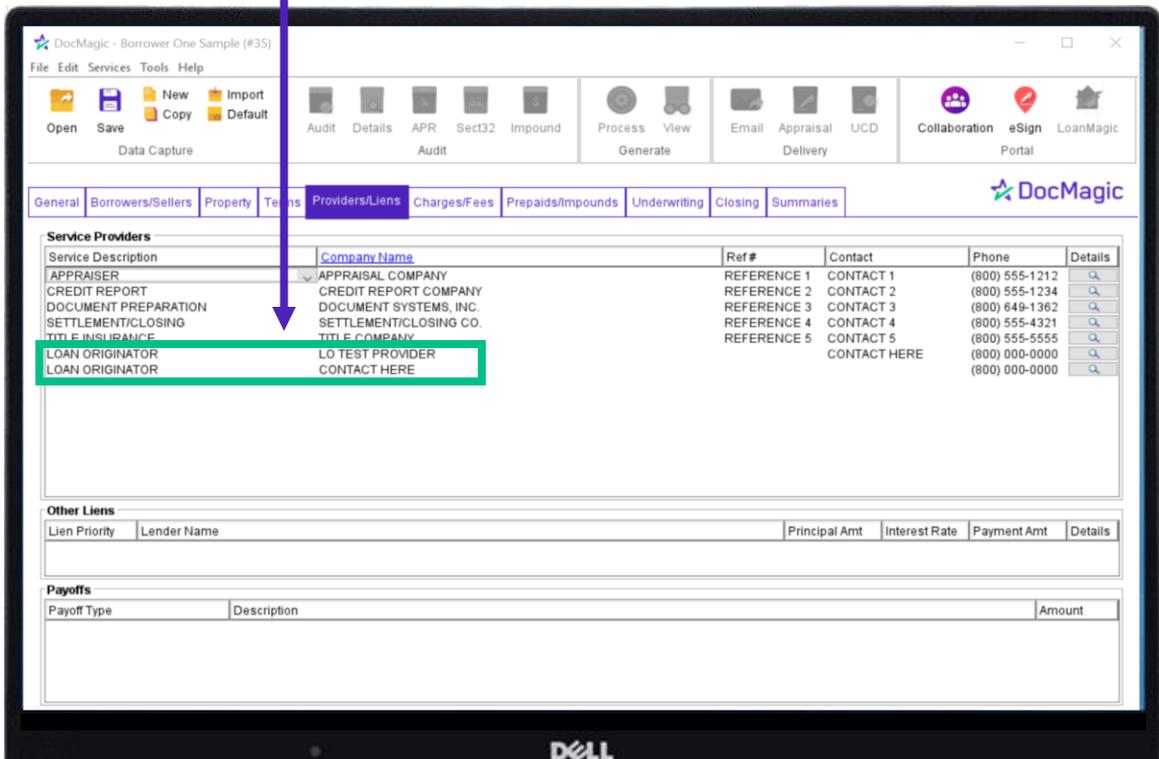


DocMagic Online

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



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.

The screenshot shows the 'Details - Lo Test Provider' window in DocMagic. The 'Relation Code' dropdown menu is open, showing four options:

- 1: The provider is an associate of lender.
- 2: Within the last 12 months the provider has maintained an account with the lender or has an outstanding loan or credit arrangement with the lender.
- 3: The Lender has repeatedly used or required borrowers to use the services of the provider within the last 12 months.
- 4: Specify:

The main window displays the following information for 'LO TEST PROVIDER':

- Company Name: LO TEST PROVIDER
- Street: STREET
- City: CITY, State: CALIFORNIA, Zip: 90501
- Relation Code: No relation code selected.
- License #: 1111111, NMLS #: 2222222-007
- Contact Name: CONTACT HERE
- Contact Email: contact@email.com
- Phone: (800) 000-0000, Fax: (800) 555-5555
- License #: , NMLS #:

A magnifying glass icon is visible in the top right corner of the window, and a blue arrow points from the text box above to it. Another blue arrow points from the text box below to the 'Relation Code' dropdown menu.

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 interface for 'Borrower One Sample (#35)'. The 'Providers & Liens' tab is active. The 'Service Providers' table is as follows:

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

The 'Payoffs' section at the bottom is highlighted in green. It includes a dropdown menu for 'Payoff Type' with options: 'Pay Off', 'Pay Off Lien', and 'Pay Off Lien Same Lender'. The table below it has columns for 'Description' and 'Amount'.

Reference numbers are auto-populated.



Select a Charge Description from the dropdown.

The screenshot shows the 'Charges & Fees' tab in the DocMagic software. The 'Charges' table is visible, with columns for 'Charge Description', 'To', 'TRID Section', and 'Charge Amt'. A dropdown menu is open, showing a list of charge descriptions. A blue arrow points from the instruction box to the dropdown menu. Another blue arrow points from the instruction box to the 'Charges' table in the main window.

Charge Description	To	TRID Section	Charge Amt
Appraisal Fee	APPRaisal COMPANY	Services Borrow...	\$250.0
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.0
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.0
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.0
PROCESSING FEE	LENDER	Services You Ca...	\$300.0
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.0
TITLE FEE	LENDER	Services Borrow...	\$450.0
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.0
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.0

Fee Description	To	Fee Points	+Fee Fixed
Loan Origination Fee	LENDER	1.000%	

Premium Description	To	Premium Points	+Fixed
YIELD SPREAD PREMIUM	BROKER	1.250%	

Select who the charge will be paid to. These are pulled from the Providers/Liens tab. If you don't see who you are looking for, you may need to go back and add them.

It is recommended that you add new charges by clicking in the blank space at the bottom and delete charges that you don't need instead of editing existing ones (changing the charge description). For example, if you no longer need an appraisal fee but need a buydown fee, delete the appraisal fee and add the buydown fee – don't just edit the description from appraisal to buydown.



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 software interface with the 'Charges/Fees' tab selected. A 'Select Category' pop-up box is open, displaying a list of TRID Section 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 above to the 'Services You Cannot Shop For' option in the pop-up box.

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".

Please note that this is different than "Services Borrower Did Not Shop For" and "Services Borrower Did 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	BORROWER	\$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	BORROWER	\$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	BORROWER		<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	BORROWER		<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	BORROWER		<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	BORROWER		<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	BORROWER		<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	BORROWER		<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	BORROWER	\$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.



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 DocMagic interface for the 'Charges & Fees' tab. The 'Charges' table is the primary focus, with the 'Paid By' column highlighted in green. A dropdown menu is open for the 'Paid By' cell of the first row, showing options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, and OTHER. Below the charges table, there are sections for 'Fees' and 'Premiums'. The 'Fees' table includes a 'Loan Origination Fee' with a 'Paid By' of 'BORROWER'. The 'Premiums' table includes a 'YIELD SPREAD PREMIUM' with a 'Paid By' of 'BROKER'. A blue arrow points from the text box above to the 'Paid By' dropdown, and another blue arrow points from the dropdown to the text box below.

Charge Description	To	Amount	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRaisal COMPAN...	\$300.00	BORROWER	\$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	\$60.00	BORROWER	\$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	\$40.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00
UNDERWRITING FEE	LENDER	\$375.00	BORROWER		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$375.00
PROCESSING FEE	LENDER	\$350.00	BORROWER		<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	\$550.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$550.00
TITLE FEE	LENDER	\$500.00	BORROWER		<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	\$150.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$200.00
Transfer Taxes	DOCMAGIC INC.	\$35.00	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

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

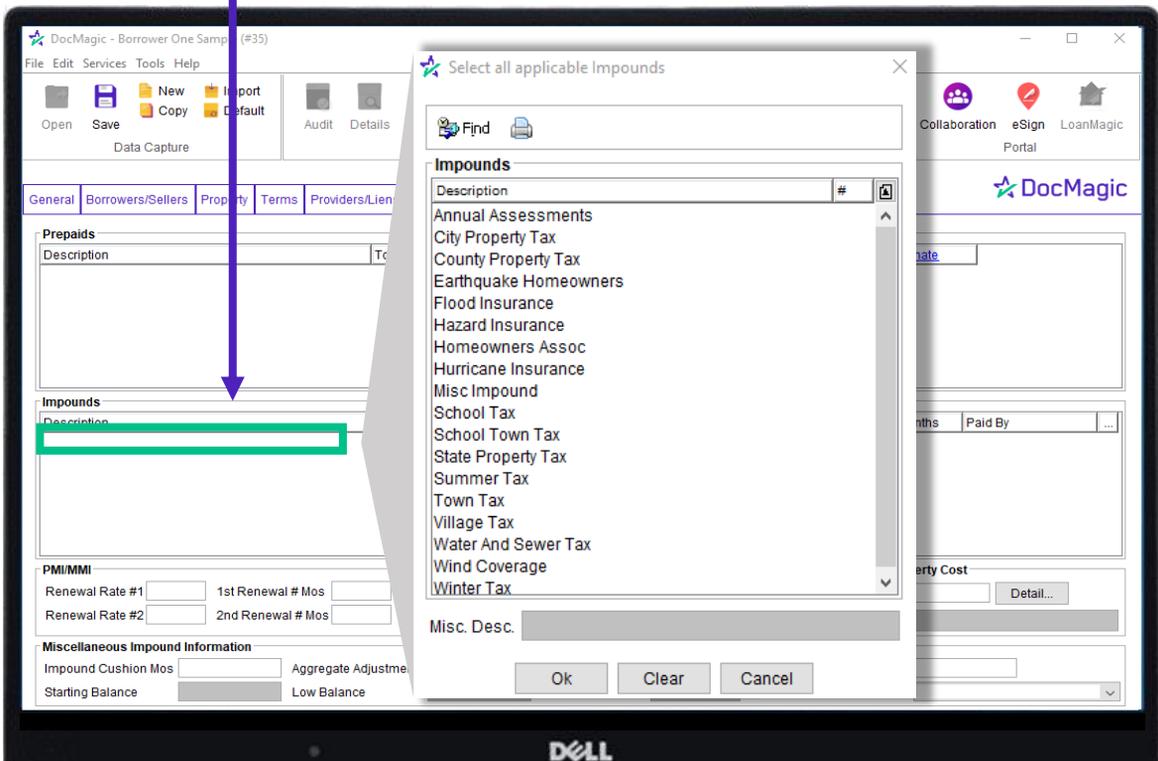
Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[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 has the following data:

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

Below the table, the 'PM/MI' section includes the following fields:

Renewal Rate #1	1st Renewal # Mos	PM/MI Monthly	\$0.00	PM/MI # Mos	
Renewal Rate #2	2nd Renewal # Mos	PM/MI Due Date	06/01/2016	PM/MI 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.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New 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

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

PMI/MI

Renewal Rate #1 1st Renewal # Mos PMI/MI Monthly PMI/MI # Mos Non-Escrow Property Cost Year 1 Amount Detail...
Renewal Rate #2 2nd Renewal # Mos PMI/MI Due Date 06/01/2016 PMI Paid By BORROWER

Miscellaneous Impound Information

Impound Cushion Mos Aggregate Adjustment MI Cushion Mos Initial Deposit Estimate
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 for a 'Borrower One Sample (#35)'. The 'Prepays/Impounds' tab is active. 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, the 'PMI/MMI' section shows 'PMI Paid By' set to 'BORROWER'. The 'Miscellaneous Impound Information' section shows 'Starting Balance' at \$130.00 and 'Cushion' at \$130.00. A dropdown menu is open over the 'Paid By' field in the table, listing the following options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, SPLIT, and OTHER. A green box highlights the 'Paid By' field in the table, and a blue arrow points from the instruction text to this field.



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 (File, Edit, Services, Tools, Help), a toolbar with various icons, and a navigation pane with tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, **Prepays/Impounds**, Underwriting, Closing, and Summaries. The main content area is divided into sections: 'Prepays' (with a table for Description, To, Months, Total Amount, Paid By, and an Estimate button), 'Impounds' (with a table for Description, To, Pmts/Year, Payment Amt, Monthly Inflow, Due Dates, Months, Paid By), 'PMI/MMI' (highlighted with a green box), 'Non-Escrow Property Cost' (with Year 1 Amount, Detail... button, and Description), and 'Miscellaneous Impound Information' (with fields for Impound Cushion Mos, Aggregate Adjustment, MI Cushion Mos, Initial Deposit Estimate, Starting Balance, Low Balance, Cushion, and Escrow Status).

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly PMI/MMI # Mos
Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date PMI Paid By

Non-Escrow Property Cost

Year 1 Amount
Description

Miscellaneous Impound Information

Impound Cushion Mos Aggregate Adjustment MI Cushion Mos Initial Deposit Estimate
Starting Balance Low Balance Cushion 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 text above to the 'Impound Cushion Mos' field.

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 Online interface. The 'Impound' button in the toolbar is highlighted with a green box. A blue arrow points from the text box above to this button. Below the toolbar, the 'Impound Account Analysis' window is open, displaying a table of monthly payments and disbursements. A second blue arrow points from the text box below to the 'In Effect - Lender Required' dropdown menu in the bottom right corner of the software window.

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

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



DocMagic Online

Underwriting Tab

In the QM Type Field, Select "General".

The screenshot shows the DocMagic software interface for a mortgage underwriting process. The 'Underwriting' tab is active. 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, there 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.

The screenshot shows the DocMagic Online interface with the 'Closing' tab selected. The 'Closing County' is set to 'LOS ANGELES' and 'Loan Proceeds To' is set to 'BORROWER'. Below this is a 'Cash to Close' table with columns for Description, Loan Estimate, Final, Did this chan..., and Change Description.

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		

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 online interface for a loan closing. The 'Closing' tab is active, and the 'Closing County' is set to 'LOS ANGELES' and 'Loan Proceeds To' is 'BORROWER'. Below this is a section for 'Closing Instructions/Conditions'. At the bottom, there is a 'Cash to Close' table and a form type selector.

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		

Form Type Selector: Standard Form Alternate Form



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. The interface includes a top navigation bar with various tabs like 'General', 'Borrowers/Sellers', 'Property', 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Summaries' tab is active, displaying a table with columns for 'Code', 'Description', and 'Amount'. The table is divided into sections: 'K. Due from Borrower at Closing', 'L. Paid Already by or on Behalf of Borrower at Closing', and 'M. Due to Seller at Closing'. A dialog box titled 'Select a Summaries line item' is open, showing a list of codes and descriptions. A green box highlights an empty space in the 'L. Paid Already by or on Behalf of Borrower at Closing' table, with an arrow pointing to the dialog box. Another arrow points from the text box above to the 'Summaries' tab in the top navigation bar.

Code	Description	Amount
01	Sale Price of Property	
02	Sales Price of Any Personal Property Include in Sale	
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.

Property at Closing

	Amount
Property	\$0.00
of Any Personal Property Include in Sale	
s Paid at Closing	\$8,609.12

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		

or on Behalf of Borrower at Closing

	Amount
t	\$202,500.00
y(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	
06		
07		
08	Seller Credit	\$10,000.00
09		
10		

CALCULATION

Description	Amount
m Borrower at Closing (K)	\$8,609.12
ehalf of Borrower at Closing (L)	\$202,500.00
To Borrower	-\$193,890.88
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 charges/fees/premiums, etc. to this worksheet. Modified



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 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, the '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.

The screenshot shows the 'Data Validation - Worksheet #35' window in the DocMagic application. A yellow warning icon and the text '17 Warning issues have been detected.' are at the top. Below is a table of issues:

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		

Below the table is a 'CALCULATION' section with a table:

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		\$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 Cl	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		

K. Due from Borrower at Closing

L. Paid Already by or on Behalf of

CALCULATION

Total Due Already from Borrower: \$200,000.00
Total Paid by or on Behalf of Borrower at Closing (L): \$53,727.50
Total Due from Seller at Closing (M): \$250,000.00
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.

The screenshot shows the DocMagic software interface. A window titled 'Data Validation - Worksheet #35' is open, displaying a table of warning issues. The 'Details' button in the top toolbar is highlighted with a green box and a blue arrow pointing to it. The main window displays a table of warning issues, including '17 Warning issues have been detected.' and a list of errors such as 'First Payment Date is before the Document Date' and 'Document Date is more than 5 days in the past'.

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 Cl	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		\$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. Underneath the tabs, a section titled "DATA VALIDATION" is expanded, showing a table of warning messages:

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 unpaid 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 'Compliance Audit' tab is selected and highlighted with a green box. Below the tabs, the 'COMPLIANCE SUMMARY' section is expanded, showing a table of audit results. The table is divided into two columns. The left column lists various audit categories with their status (PASS, N/A) and a checkmark or minus sign. The right column lists 'TRID' with a 'WARNING' status and a warning icon, followed by 'Conventional' (N/A), 'CA High Cost/HPML' (PASS), and '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.

COMPLIANCE SUMMARY		
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	⊖



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 in the 'Audit' menu highlighted. The 'Document Processing Options' dialog box is open, displaying various settings for document processing. The dialog box includes sections for General Options, Loan Application, Electronic Delivery, Security, and Additional Services. A message at the top of the dialog box states: "Worksheet #1436 (TRUITT) is queued for processing."

Code	Description	Type	Message
01	Sale Price of Property		
02	Sales Price of Any Person	WARNING	First Payment Date is
03	Closing Costs Paid at Closing	WARNING	Document Date is

Code	Description	Type	Message
01	Deposit		
02	Loan Amount	WARNING	Reg. Z prohibits payment on loan terms, including premium selected is
03	Existing Loan(s) Assume	WARNING	Qualified Mortgage Disclosure provided. Using standard income and liabilities.

Code	Description	Type	Message
01	Deposit		
02	Loan Amount	WARNING	Deficiency Rights Provided. Default option
03	Existing Loan(s) Assume	WARNING	TRID regulation requires Disclosure due to 03/02/2014. Amortization type. Signing business days from receipt of Disclosure

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.

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: English
Chinese
Korean
Spanish

Electronic Delivery

DocMagic 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 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.

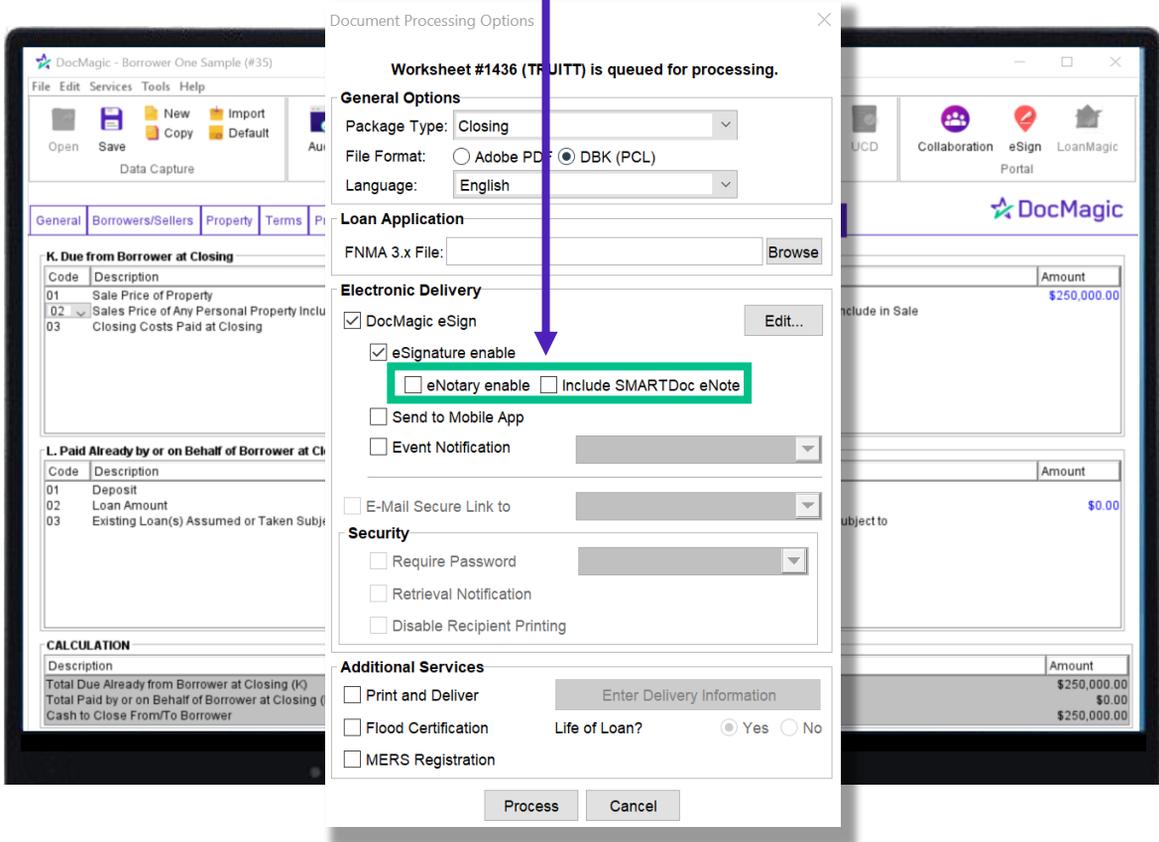
The screenshot shows the 'Document Processing Options' dialog box for 'Worksheet #1436 (TRUITT)'. The 'File Format' is set to 'DBK (PCL)'. In the 'Electronic Delivery' section, 'DocMagic eSign' and 'eSignature enable' are checked. Other options like 'eNotary enable', 'Send to Mobile App', 'Event Notification', '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 background shows a DocMagic interface with a table of loan details.

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	
L. Paid Already by or on Behalf of Borrower at Closing		
Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assumed or Taken Subject to	
CALCULATION		
Description		
Total Due Already from Borrower at Closing (F)		
Total Paid by or on Behalf of Borrower at Closing (G)		
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.



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 #1036 (TRUITT) is queued for processing.' The dialog is open over a DocMagic application window. A blue arrow points from the text above to the 'eNotary enable' checkbox, which is checked and highlighted with a green box. Other options include 'DocMagic eSign', 'eSignature 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). The background application window shows a 'Borrower One Sample (#35)' with various tabs and data tables.

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 (TRUIT)'. The 'E-Mail Secure Link to' option is checked and highlighted with a green box. Below it, the 'Security' section contains three unchecked options: 'Require Password', 'Retrieval Notification', and 'Disable Recipient Printing', which are also highlighted with a green box. A blue arrow points from the top text box to the 'E-Mail Secure Link to' option, and another blue arrow points from the 'Security' options to the bottom text box.

Document Processing Options

Worksheet #1436 (TRUIT) 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
 MERS Registration

Life of Loan? Yes No

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 [Dropdown]

E-Mail Secure Link to [Dropdown]

Security

Require Password [Dropdown]

Retrieval Notification

Disable Recipient Printing

Additional Services

Print and Deliver

Flood Certification

MERS Registration

Enter Delivery Information

Life of Loan? Yes No

Process Cancel

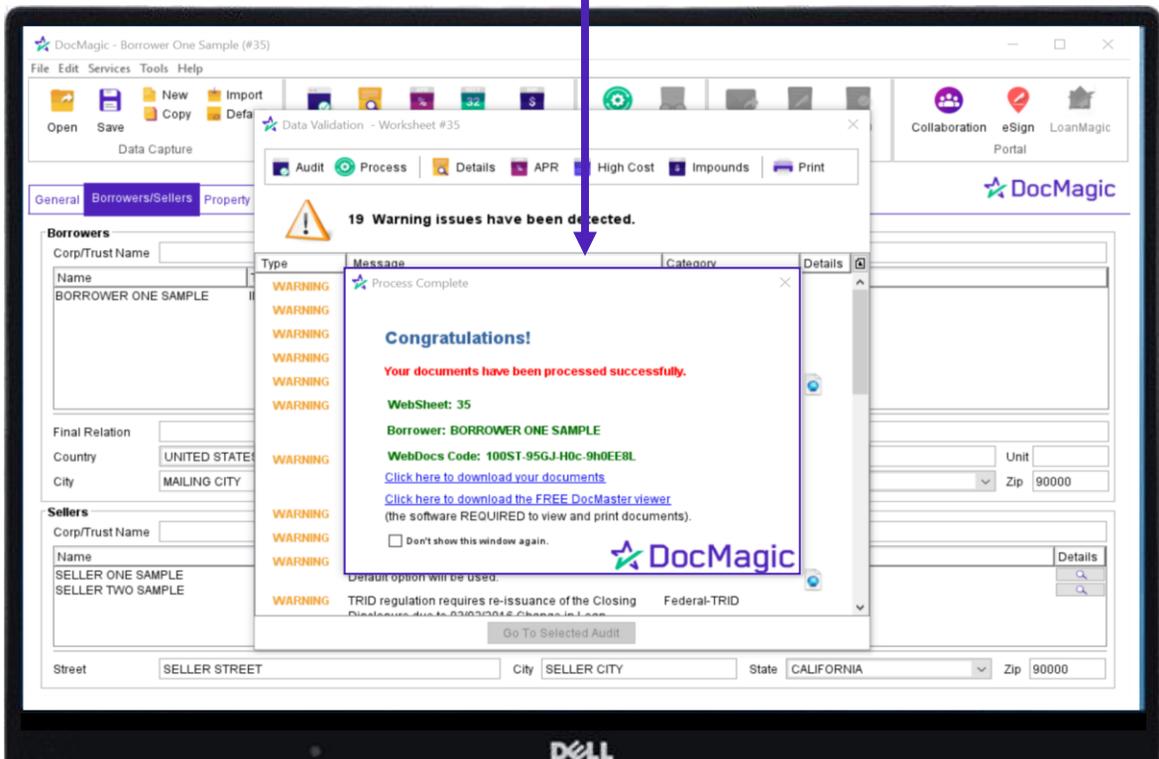
Click Process when done.



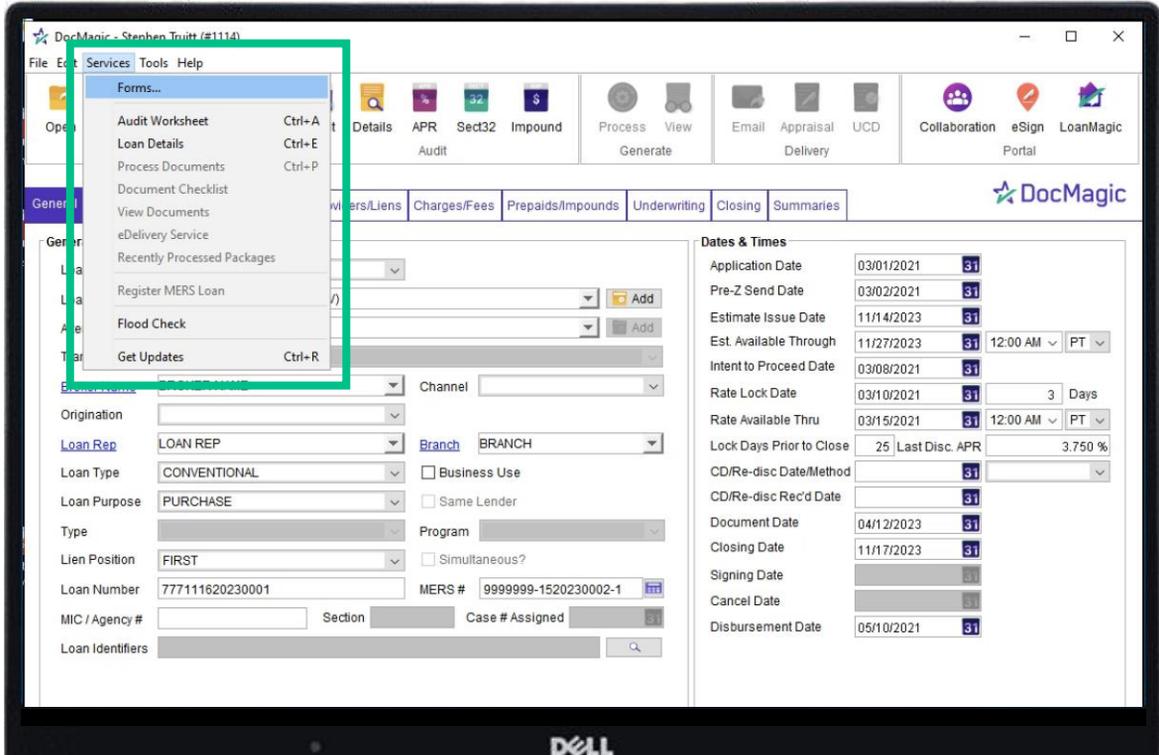
DocMagic Online

Document Processing

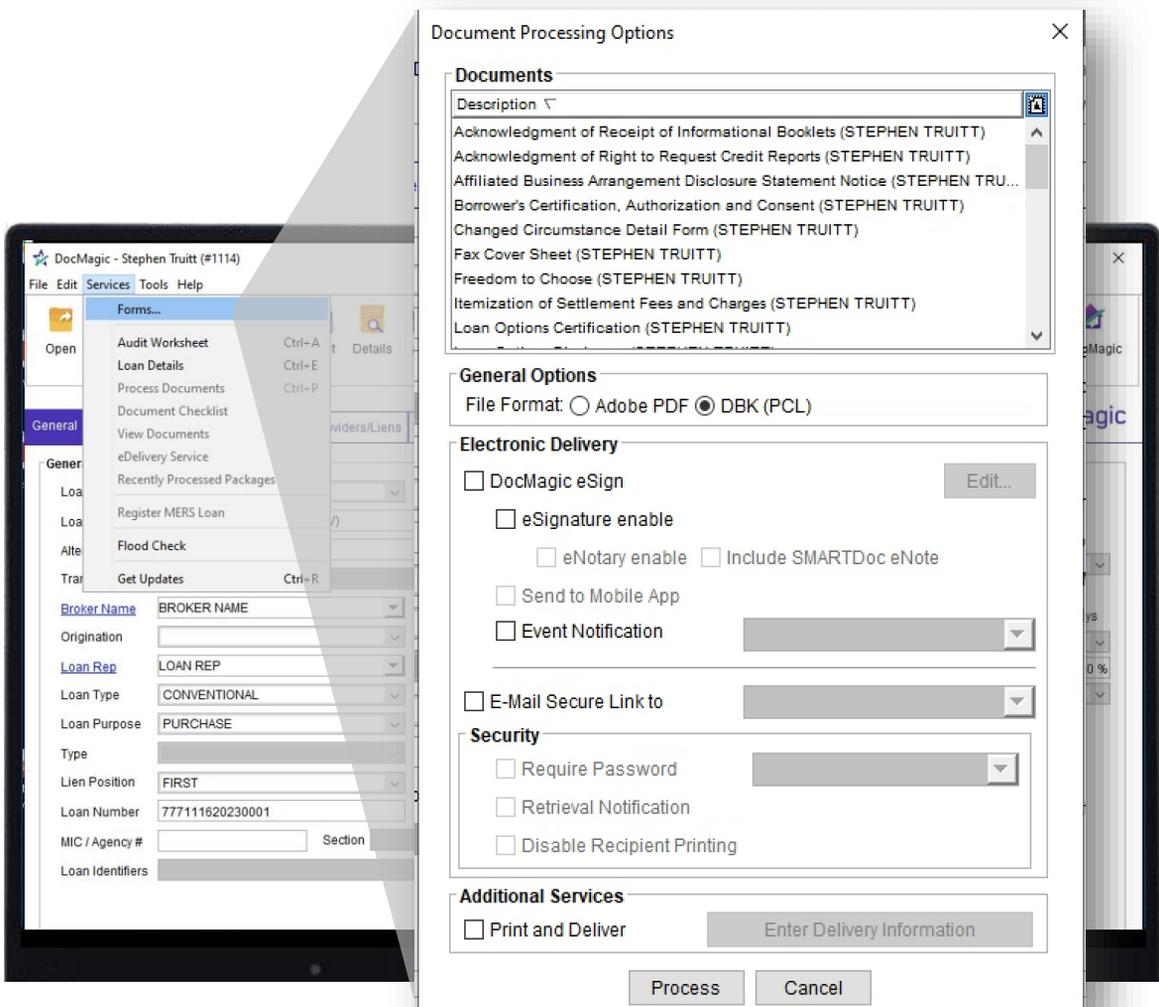
You'll see this completion message if your process request is successful.



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...



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



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

The screenshot shows the DocMagic software 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.
- Security:** 'Require Password' is 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 text box above to the 'Documents' list, and another blue arrow points from the 'Process' button to the text box below.

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

