

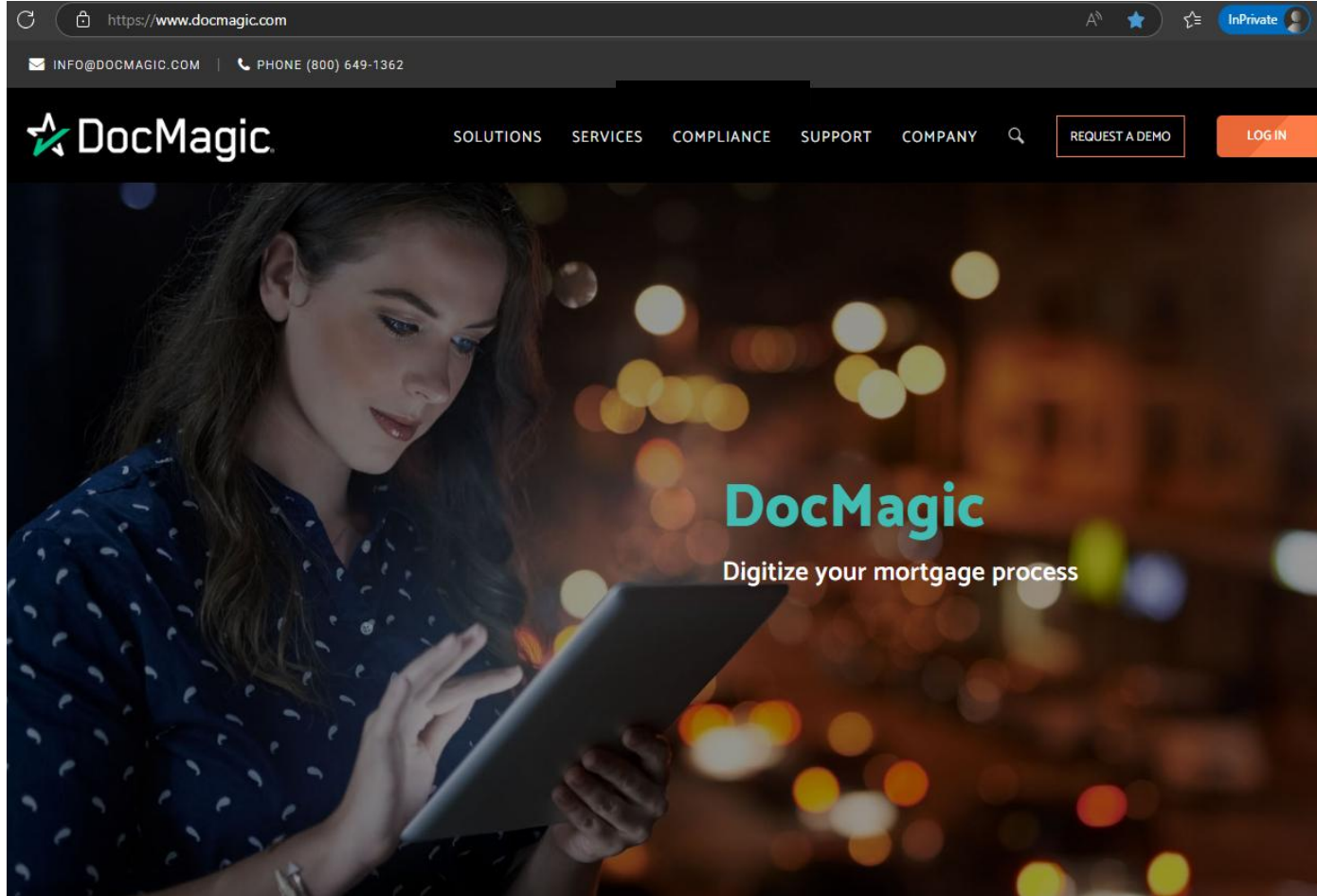


DocMagic Online

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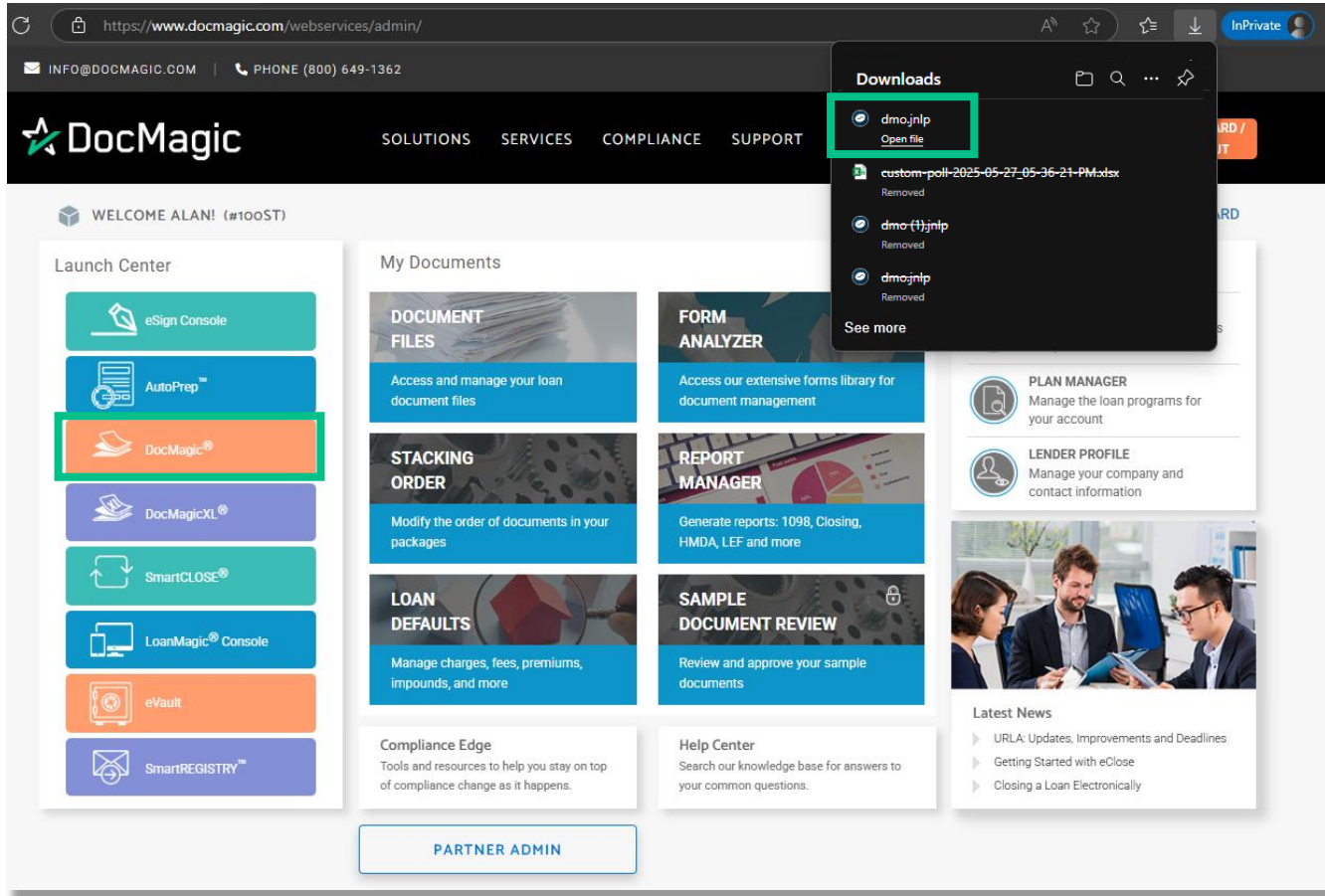
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Getting Started



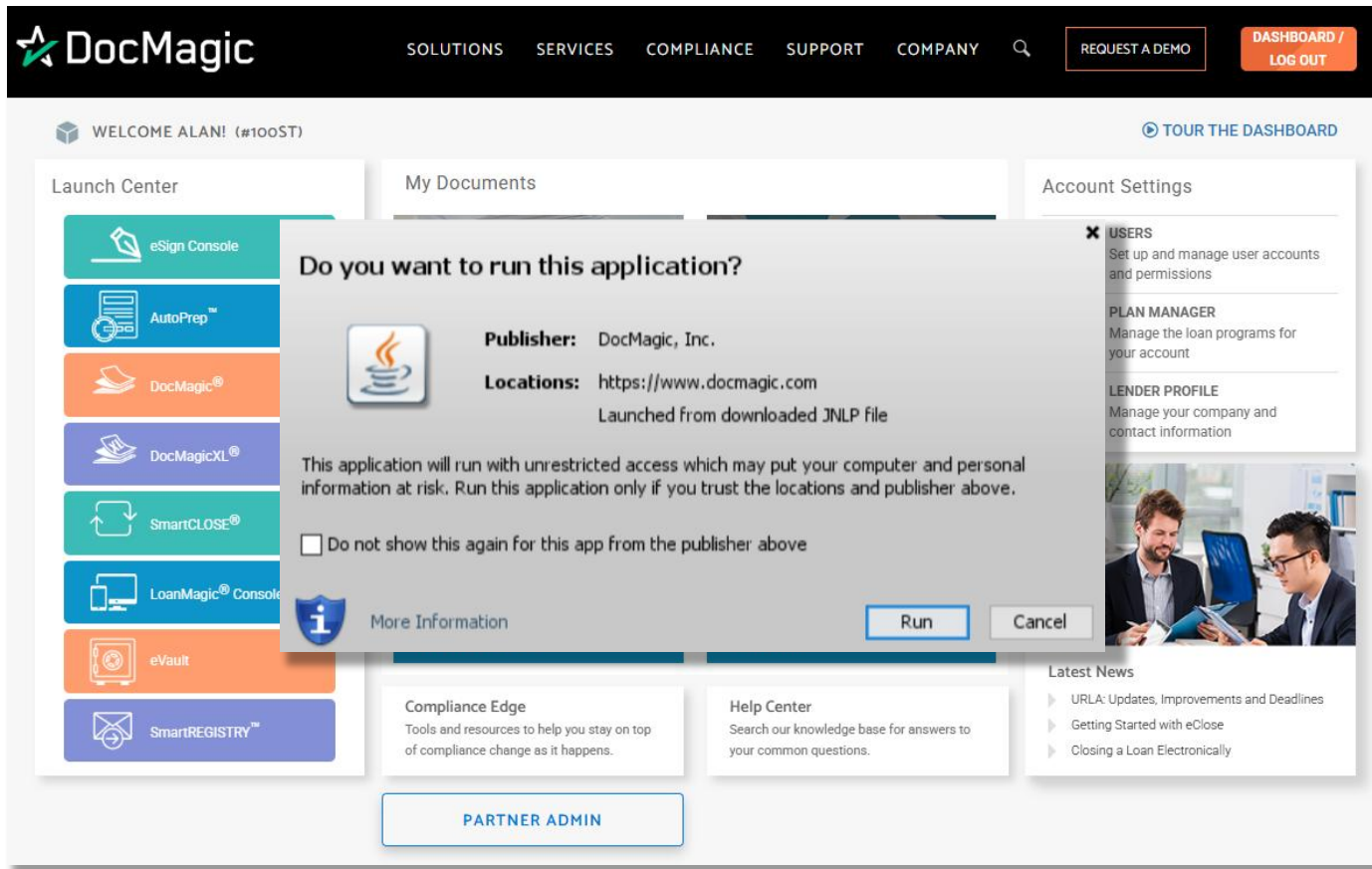
- Start by going to www.docmagic.com
- Log in by clicking the orange button in the top right.
- This guide will walk you through some basic functions of DocMagic Online.
- If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).

Launching DocMagic Online



- Click “DocMagic” from the Launch Center on the left to download the application (“dmo.jnlp”). It will be downloaded to the default downloads folder on your PC, and you can launch the application from there.
- Please note that DocMagic Online does NOT work on a Mac.
- You can also launch the program directly by clicking on the dmo.jnlp in the Downloads window that appears.

Launching DocMagic Online



- Please note that 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.
- Bypass any warnings that may appear when you try to launch the application (pictured). DocMagic Online is safe and will not harm your computer.

Launching DocMagic Online

The screenshot displays the DocMagic online dashboard. At the top, a navigation bar includes the DocMagic logo, menu items (SOLUTIONS, SERVICES, COMPLIANCE, SUPPORT, COMPANY), and buttons for 'REQUEST A DEMO' and 'DASHBOARD / LOG OUT'. Below the navigation bar, a welcome message reads 'WELCOME ALAN! (#100ST)' with a 'TOUR THE DASHBOARD' link. The main content area is divided into several sections: 'Launch Center' on the left with icons for eSign Console, AutoPrep, DocMagic, DocMagicXL, SmartCLOSE, LoanMagic Console, eVault, and SmartREGISTRY; 'My Documents' in the center showing a 'DocMagic - Login' window; and 'Account Settings' on the right with links for USERS, PLAN MANAGER, and LENDER PROFILE. The login window is open, showing fields for Account # (100ST), Email (aland@docmagic.com), and Password (masked with dots). It includes a 'Remember me' checkbox, a 'Forgot password' link, a 'LOG IN' button, and a 'Privacy Policy' link. Below the login window, there are links for 'impounds, and more' and 'documents'. At the bottom, there are links for 'Compliance Edge', 'Help Center', and 'PARTNER ADMIN'.

DocMagic

SOLUTIONS SERVICES COMPLIANCE SUPPORT COMPANY

REQUEST A DEMO DASHBOARD / LOG OUT

WELCOME ALAN! (#100ST) TOUR THE DASHBOARD

Launch Center

- eSign Console
- AutoPrep
- DocMagic
- DocMagicXL
- SmartCLOSE
- LoanMagic Console
- eVault
- SmartREGISTRY

My Documents

DocMagic - Login

Account # 100ST ☒ Remember me

Email aland@docmagic.com

Password [Forgot password](#)

Version: 6.11 [LOG IN](#) [Privacy Policy](#)

impounds, and more documents

Account Settings

- USERS Set up and manage user accounts and permissions
- PLAN MANAGER Manage the loan programs for your account
- LENDER PROFILE Manage your company and contact information

Latest News

- URLA: Updates, Improvements and Deadlines
- Getting Started with eClose
- Closing a Loan Electronically

Compliance Edge Tools and resources to help you stay on top of compliance change as it happens.

Help Center Search our knowledge base for answers to your common questions.

[PARTNER ADMIN](#)

- Enter your login credentials.
- Check “Remember Me” if you want your Account Number and Email to be saved.

General Tab

DocMagic

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 Prepaids/Impounds Underwriting GFE HUD-1 Closing

DocMagic

General Information

Loan Stage

Loan Program Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type ☐ Business Use

Loan Purpose ☐ Same Lender

Type Program

Lien Position ☐ Simultaneous?

Loan Number MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date

Pre-Z Send Date

Estimate Issue Date

Est. Available Through

Intent to Proceed Date

Rate Lock Date Days

Rate Available Thru

Lock Days Prior to Close Last Disc. APR

CD/Re-disc Date/Method

CD/Re-disc Rec'd Date

Document Date

Closing Date

Signing Date

Cancel Date

Disbursement Date

Enter the plan code for the program being utilized or add a NEW plan code.

- Once you login, you'll be brought to the General Tab and an empty worksheet.
- If you want to open an existing file, click Open in the top right. Any package that you have processed in a DocMagic integrated LOS within the past 180 days should be there.
- If you want to import a MISMO 3.2 file or similar, click Import to upload from your PC. Please note that some data may not be transferred with this method.

General Tab

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Import, Copy, and Default. The main workspace is divided into two panes. The left pane, titled 'General Information', contains fields for Loan Stage (set to DISCLOSURE), Loan Program, Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type, Loan Purpose, Type, Program, Lien Position, Simultaneous?, Loan Number, MERS #, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The right pane, titled 'Dates & Times', 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, Last Disc. APR, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. The DocMagic logo is visible in the top right corner of the interface.

- If you're creating a file from scratch, you'll need to make sure that all **RED** fields are filled. We'll show you how to create a "Minimum Worksheet" at the end of the guide – that is, a worksheet with the least amount of filled fields required to produce a package.
- Select your Loan Stage. This will determine that type of package you're allowed to produce. For example, if you select "Disclosure" you won't be able to generate a Closing Package.

General Tab

The screenshot displays the DocMagic software interface, specifically the 'General' tab. The 'General Information' section shows 'Loan Stage' as 'DISCLOSURE' and 'Loan Program' as 'ALL FIXED LOANS (DSL_CONV)'. A 'Select a Loan Program' dialog box is open, showing a table of available loan programs. The 'ALL FIXED LOANS' row is highlighted. Below the table, there are search filters for 'Investor', 'Description', 'Rate Type', 'Loan Type', and '1st Int. Change'. At the bottom, there are buttons for 'Ok', 'Add Program', 'Delete Program', and 'Cancel'.

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSL_CONV)

Alternate Lender: [Dropdown]

Transfer To: [Dropdown]

Broker Name: [Text]

Origination: [Text]

Loan Rep: [Text]

Loan Type: CONVEN

Loan Purpose: [Text]

Type: [Text]

Lien Position: [Text]

Loan Number: [Text]

MIC / Agency #: [Text]

Loan Identifiers: [Text]

Dates & Times

Application Date: [Text]

Pre-Z Send Date: [Text]

Estimate Issue Date: [Text]

Est. Available Through: [Text]

Select a Loan Program

Description	Investor	Code	Loan Type
5 YR FIX/1 YR LIB BORROWER ADVANTAGE - 1ST MARINER	1ST MARINER BANK	1MB_BA51	CONVENTIONAL
RURAL HOME 7/1 ARM LIBOR #2727 - AGFIRST	AGFIRST FARM CREDIT BANK	AFC_RH7-1...	CONVENTIONAL
JUMBO 5/1 LIBOR ARM 2/2/5 CAPS - CIT BANK	CIT BANK, N.A.	CITB_J51L	CONVENTIONAL
ALL FIXED LOANS	GENERIC PLANS	DSL_CONV	CONVENTIONAL
HELOC 0 MO TEASER, CREDIT CARD, MIN PMT \$100 OR INTEREST	GENERIC PLANS	DSL_HELOC1	EQUITY LINE
HELOC 0 MONTH 15 YR DRAW/10 YR REPAY - WELLS FARGO	WELLS FARGO HELOC	WFH7_H6	EQUITY LINE

Search by loan program features

Investor: <SHOW ALL>

Description: <Show All>

Rate Type: <Show All>

Loan Type: <Show All>

1st Int. Change: <Show All>

Interest Only: ☐

Ok Add Program Delete Program Cancel

- Next, Select your Loan Program.
- Click on the dropdown to open the Loan Program window.
- Click to highlight your selection and select Ok to confirm.
- In this case, we're choosing "All Fixed Loans".
- Plans can be added on our website using the [Plan Manager](#).

General Tab

The screenshot displays the DocMagic software interface, specifically the 'General' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this 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 window has a tabbed interface with 'General' selected. The 'General Information' section contains fields for 'Loan Stage' (DISCLOSURE), 'Loan Program' (ALL FIXED LOANS (DSL_CONV)), 'Alternate Lender', 'Transfer To', 'Broker Name', 'Channel', 'Origination', 'Loan Rep', 'Branch', 'Loan Type' (CONVENTIONAL), 'Loan Purpose' (PURCHASE), 'Type', 'Lien Position', 'Loan Number', 'MERS #', 'MIC / Agency #', 'Section', 'Case # Assigned', and 'Loan Identifiers'. The 'Dates & Times' section 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'. The 'Loan Type' and 'Loan Purpose' fields are highlighted with a green box. The bottom status bar shows 'What is the purpose of this transaction?' and 'Modified'.

DocMagic

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting **GFE HUD-1** Closing

DocMagic

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSL_CONV) Add

Alternate Lender: Add

Transfer To:

Broker Name: Channel:

Origination:

Loan Rep: Branch:

Loan Type: CONVENTIONAL ☐ Business Use

Loan Purpose: PURCHASE ☐ Same Lender

Type: Program:

Lien Position: ☐ Simultaneous?

Loan Number: MERS #:

MIC / Agency #: Section: Case # Assigned:

Loan Identifiers:

Dates & Times

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

What is the purpose of this transaction? Modified

- Next, Select your Loan Type and Loan Purpose.
- 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 additional GFE and HUD-1 tabs.
- 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.

General Tab (Loan Mod)

DocMagic

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

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

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting **Modification** GFE HUD-1 Closing

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI_CONV) Add

Alternate Lender: Add

Transfer To:

Broker Name: Channel:

Origination:

Loan Rep: Branch:

Loan Type: ☐ Business Use

Loan Purpose: LOAN MODIFICATION ☐ Same Lender

Type: Program:

Lien Position: ☐ Simultaneous?

Loan Number: MERS #: 31

MIC / Agency #: Section: Case # Assigned: 31

Loan Identifiers:

Dates & Times

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

What type of loan transaction is this? Modified

- If you are looking to do a Loan Modification (Loan Mod), make that selection under Loan Purpose.
- A Modification tab will appear where you can enter in information relevant to a Loan Modification.

General Tab (Dates & Times)

DocMagic

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

DocMagic

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI_CONV) Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type: CONVENTIONAL Business Use

Loan Purpose: PURCHASE Same Lender

Type Program

Lien Position: FIRST Simultaneous?

Loan Number: 123456789 MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date: 05/01/2025 31

Pre-Z Send Date: 31

Estimate Issue Date: 05/01/2025 31

Est. Available Through: 05/15/2025 31 12:00 AM ET

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: 05/26/2025 31

Closing Date: 05/26/2025 31

Signing Date: 31

Cancel Date: 31

Disbursement Date: 05/30/2025 31

What date should appear on ALL documents?

Modified

- You have the option of setting your Rate Lock Date and Days here.
- Every time you click into a field, a preview of what needs to be entered will appear in the bottom left of the window. This applies to all of DocMagic Online.
- For example, if you click into the Document Date field, you'll see that it says "What date should appear on ALL documents".

Tips for Data Entry in DocMagic Online

The screenshot displays the DocMagic Online interface. At the top, there's a title bar 'DocMagic - Stephen Truitt (#134)' and a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu bar is a toolbar with various icons for data capture, audit, generate, delivery, and portal. The main area has a tabbed interface with 'General', 'Borrowers/Sellers', 'Property', 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Borrowers/Sellers' tab is active, showing a form for entering borrower information. The form includes a 'Corp/Trust Name' field, a table for borrowers with columns for Name, Type, Social Sec. #, Details, and Vesting, and a 'Details' button. Below the table are fields for Final Relation, Country, City, State, Zip, Vesting To Read, Mailing Street, and Unit. The 'Sellers' section is also visible, with a 'Corp/Trust Name' field, a 'Name' field, and a 'Details' button. At the bottom, there's a 'Street' field, 'City', 'State', and 'Zip' fields. A status bar at the bottom indicates 'Press to apply the default charges/fees/premiums, etc. to this worksheet.' and a 'Modified' button.

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import 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

DocMagic

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation

Country UNITED STATES

City

Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Mailing Street

Unit

State

Zip

Sellers

Corp/Trust Name

Name

Details

Street

City

State

Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet.

Modified

- Tips and tricks for using our system:
- Click on empty space to add an entry.
- Right click on something to delete it.
- Always go from left to right. Hitting Tab on your keyboard can speed things up.
- A box with a carat means you'll need to select from a list of options.
- Blue text means click for more options, usually in another window.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import 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
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name Details

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet. Modified

- Borrower information will be entered in this tab. Start by clicking on the empty space in the borrower section to add a borrower. Repeat the process for multiple borrowers.
- Enter in their Name, Type, Social Security Number, and Vesting information.
- You can tab between fields to speed up the process.
- You can select Type and Vesting from menus that appear when the field is selected.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default 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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Testing
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		SINGLE PERSON

Final Relation Testing To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name Details

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet. Modified

- You can click on the magnifying glass by each borrower to view and edit additional details.
- A Separate window will appear with tabs for entering additional details (contact info/credit), income, assets, liabilities, declarations, military services, and government monitoring.
- If you have multiple borrowers, you will need to select their Final Relation. You can leave this blank for a single borrower.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

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

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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read **STEPHEN TRUITT**

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name Details

Street City State Zip

How shall this borrower's interest be vested? Modified

- **RED** text indicates that information entered in a field may be incorrect.
- This frequently happens in the “Vesting To Read” field of the Borrowers and Sellers Tab, especially with multiple borrowers.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign 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
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name Details

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet. Modified

- RED text can usually be corrected by:
 1. Click to highlight the text ("STEPHEN TRUITT").
 2. Hit backspace or delete on your keyboard.
 3. Click into another empty field ("Mailing Street").
 4. Click back into the field ("Vesting To Read").
- The updated text should appear automatically.

Property Tab

The screenshot displays the DocMagic software interface, specifically the 'Property' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this 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'. The main window has a tabbed interface with 'General', 'Borrowers/Sellers', 'Property' (selected), 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Property' tab contains several sections: 'Details' with fields for 'Owner Occupied?' (radio buttons), 'Second Home?' (radio buttons), 'Property Type' (dropdown menu set to 'SINGLE FAMILY RESIDENCE'), 'Street', 'City', 'State', 'Zip', 'Building Status', 'No. Units', 'Estimated Value', 'Flood Zone', 'County', 'Project Name', 'Acquired Cost', and 'Acquired Date'; 'Prelim Information' with 'Legal Description' (text area), 'Attached?' (radio buttons, 'No' selected), and 'Deficiency Rights Preserved?' (radio buttons); 'Mineral Rights/Abbreviated Legal Description' (text area); and a bottom section for 'Title Report Date', 'Parcel #', 'Tax Message', 'Endorsements', and 'Approved Items'. A status bar at the bottom indicates 'In what county is the property located?' and 'Modified'.

- Select the Property Type and enter in the street address.
- DocMagic Online will apply the appropriate riders and state specific documentation once this information is entered.
- The Legal Description will be entered in this tab.
- If your legal description is longer than seven lines, select “Yes” next to Attached. This will allow you to create a separate page for an extended description if needed.

Property Tab

DocMagic

File Edit Services Tools Help


Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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: 123 MAIN ST Unit: Building Status: No. Units: Estimated Value: Flood Zone: 

City: LOS ANGELES State: CALIFORNIA Zip: 90501

County: Project Name: Acquired Cost: Acquired Date: 31


Prelim Information

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

Mineral Rights/Abbreviated Legal Description:

Title Report Date: 31 Parcel #: Tax Message: Approved Items:

Endorsements:

In what county is the property located? Modified 

- Flood Zone will be entered here. For more information, including ordering a Flood Cert, please consult our supplementary [Hacks](#) guidebook .

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New', 'Import', 'Copy', and 'Default'. The main workspace is divided into several sections:

- General Section:** Contains fields for 'Rate Type' (set to 'FIXED'), 'Buydown Type' (set to 'FIXED'), 'Appraised Value' (set to 'ADJUSTABLE'), 'Approved JR Lien', 'Sales Price', 'Loan Amount', 'Initial Interest Rate', 'Term / Amortization' (set to 31 months), 'Monthly Payment', 'First Payment Date' (set to 31), 'Days Prepaid Interest', 'Paid By' (set to 'BORROWER'), and 'Total Prepaid Interest Estimate'.
- HELOC Section:** Contains fields for 'Initial Advance', 'Draw / Repay Period' (set to 31 months), and 'Annual Fee?' (set to 'No').
- ARM Section:** Contains 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'.
- Miscellaneous Section:** Contains fields for 'Assumable?' (set to 'No'), 'Prepayment Penalty?' (set to 'No'), 'Prepayment' (set to 31 months), 'Soft Prepayment' (set to 31 months), 'Max Prepay Penalty', 'Prior Prepay Penalty', 'Partial Payment Acceptance', and 'Creditor Servicing Statement'.

The bottom status bar indicates 'What type of rate shall be used?' and 'Modified'.

- Start by selecting your Rate Type – Fixed or Adjustable.
- If fields are not applicable, they will be greyed out. For example, if your Rate Type is fixed, all fields in the ARM session will be not be fillable.
- As a reminder, fields in red must be filled out.

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The interface is organized into several sections:

- Top Menu:** Includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this 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'.
- Navigation Tabs:** A row of tabs at the top includes 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'.
- Terms Section:**
 - Rate Type:** A dropdown menu set to 'FIXED'.
 - Buydown Type:** A dropdown menu.
 - Appraised Value:** A text input field containing '\$250,000.00'.
 - Approved JR Lien:** A text input field.
 - Sales Price:** A text input field containing '\$250,000.00'.
 - Loan Amount:** A text input field containing '\$200,000.00'.
 - Initial Interest Rate:** A text input field containing '4.000 %'.
 - Term / Amortization:** A text input field containing '30 / 360' followed by 'Months'.
 - Monthly Payment:** A text input field containing '\$954.83'.
 - First Payment Date:** A date picker showing '07/01/2025'.
 - Days Prepaid Interest:** A text input field containing '2'.
 - Paid By:** A dropdown menu set to 'BORROWER'.
 - Total Prepaid Interest Estimate:** A text input field.
- HELOC Section:**
 - Initial Advance:** A text input field.
 - Draw / Repay Period:** A text input field with a dropdown for 'Months'.
 - Annual Fee?** Radio buttons for 'Yes' and 'No', with 'No' selected.
- ARM Section:**
 - Interest Change Date:** A date picker.
 - Payment Change Date:** A date picker.
 - Margin:** A text input field.
 - Current Index:** A dropdown menu.
 - Ceiling (Max) Rate:** A text input field.
 - Floor (Min) Rate:** A text input field.
 - First Interest Cap:** A text input field.
 - Subsequent Rate Cap:** A text input field.
 - Life-of-loan Cap:** A text input field.
- Miscellaneous Section:**
 - Assumable?** Radio buttons for 'Yes' and 'No', with 'No' selected.
 - Prepayment Penalty?** Radio buttons for 'Yes' and 'No', with 'No' selected, and an 'Options...' button.
 - Prepayment:** A text input field followed by 'Months'.
 - Soft Prepayment:** A text input field followed by 'Months'.
 - Max Prepay Penalty:** A text input field.
 - Prior Prepay Penalty:** A text input field.
 - Partial Payment Acceptance:** A dropdown menu.
 - Creditor Servicing Statement:** A dropdown menu.

At the bottom of the window, there is a status bar with the text 'Who will the prepaid interest be paid by?' and a 'Modified' button with a lock icon.

- DocMagic Online can make calculations for you.
- Enter in the Loan Amount, the Initial Interest Rate, and the Terms/Amortization.
- Hit tab on your keyboard three times and the Monthly Payment, First Payment Date, and Days Prepaid Interest will populate automatically.

Terms Tab

DocMagic - Stephen Truitt (#134)

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

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: 30 / 360 Months

Monthly Payment: \$954.83

First Payment Date: 07/31/2025

Days Prepaid Interest: 32 Paid By: BORROWER

Total Prepaid Interest Estimate:

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:

What type of rate shall be used? Modified

- DocMagic Online can calculate the Monthly Payment if certain circumstances occur. To demonstrate, we've increased the Initial Interest Rate.
- Notice how the Monthly Payment is **RED**. This happens as soon as you change the Interest Rate and select another field.

Terms Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default 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

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: 30 / 360 Months

Monthly Payment: \$983.88

First Payment Date: 07/31/2025

Days Prepaid Interest: 32 Paid By: BORROWER

Total Prepaid Interest Estimate:

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:

What type of rate shall be used? Modified

- Click on the calculator next to Monthly Payment and the new value will populate. Notice how the new value is no longer red.

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this 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'. The main navigation bar contains tabs for 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' tab is active, showing two main sections: 'Terms' and 'ARM'. The 'Terms' section includes 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' (4.000 %), 'Term / Amortization' (30 / 360 Months), 'Monthly Payment' (\$954.83), 'First Payment Date' (07/31/2025), 'Days Prepaid Interest' (2), 'Paid By' (BORROWER), and 'Total Prepaid Interest Estimate'. 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 checkboxes for 'Assumable?' (Yes/No), 'Prepayment Penalty?' (Yes/No), and 'Options...', as well as fields for 'Prepayment' (Months), 'Soft Prepayment' (Months), 'Max Prepay Penalty', 'Prior Prepay Penalty', 'Partial Payment Acceptance', and 'Creditor Servicing Statement'. At the bottom, a status bar shows 'What date will the borrower's first payment be due?' and a 'Modified' button.

DocMagic

File Edit Services Tools Help

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

Data Capture

Generate Delivery Portal

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

DocMagic

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: 4.000 %

Term / Amortization: 30 / 360 Months

Monthly Payment: \$954.83

First Payment Date: 07/31/2025

Days Prepaid Interest: 2

Paid By: BORROWER

Total Prepaid Interest Estimate:

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:

What date will the borrower's first payment be due? Modified

- If you change any parameters that affect the Days Prepaid Interest, DocMagic Online can automatically calculate the new value of the field.
- For example, we changed the First Payment Date and the Days Prepaid Interest is now **RED**.

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The main window has a tabbed interface with 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' tab is divided into three sections: 'Terms', 'ARM', and 'Miscellaneous'. The 'Terms' section includes 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 (4.000 %), Term / Amortization (30 / 360 Months), Monthly Payment (\$954.83), First Payment Date (07/31/2025), Days Prepaid Interest (32), Paid By (BORROWER), 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 'Miscellaneous' section includes Assumable? (Yes/No), Prepayment Penalty? (Yes/No/Options...), Prepayment (Months), Soft Prepayment (Months), Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement. At the bottom, there is a status bar showing 'GFE total prepaid interest' and a 'Modified' button with a lock icon.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Generate 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: 4.000 %

Term / Amortization: 30 / 360 Months

Monthly Payment: \$954.83

First Payment Date: 07/31/2025

Days Prepaid Interest: 32

Paid By: BORROWER

Total Prepaid Interest Estimate:

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:

GFE total prepaid interest Modified

- Select the Days Prepaid Interest field and hit backspace or delete on the keyboard to clear the value. Click on any empty field (ex. Approved JR Lien), then click on Days Prepaid Interest again. The updated corrected value should populate automatically.

Terms Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

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

Terms

Rate Type: **ADJUSTABLE**

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: 30 / 360 Months

Monthly Payment: \$983.88

First Payment Date: 07/31/2025

Days Prepaid Interest: 32 Paid By: BORROWER

Total Prepaid Interest Estimate: []

HELOC

Initial Advance: []

Draw / Repay Period: [] / [] Months

Annual Fee? ☐ Yes ☒ No

ARM

Interest Change Date: [] 31

Payment Change Date: [] 31

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: []

What type of rate shall be used? Modified

- If an Adjustable-rate Type is selected, you will be able to enter data into the ARM fields. *If this is the case, you must enter data into all six red fields in the ARM section or else you may not be able to produce a package.* Depending on the circumstance, you may need to fill out the Cap fields as well.
- Please note that your Margin plus your Index must equal your Initial Start Rate.

Providers/Liens Tab

The screenshot displays the DocMagic application window for user Stephen Truitt (#134). The interface includes a menu bar (File, Edit, Services, Tools, Help) and 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 'Providers/Liens' tab is selected in the main navigation bar. Below this, the 'Service Providers' section is visible, featuring a table with columns: Service Description, Company Name, Ref #, Contact, Phone, and Details. A search icon is present in the Details column. An 'Organize Service Providers' dialog box is open, showing fields for Company Name, Street, City, State, Zip, Service Type, Relation Code (currently 'No relation code selected.'), License #, and NMLS #. There is an 'Add'l Licensing...' button. Below these fields is a 'Contacts' section with a table for Representative Name, Phone, Email, Fax, License #, and NMLS #. At the bottom of the dialog, there is a question: 'What is the Service Provider City?'. The main application window also shows other tabs like General, Borrowers/Sellers, Property, Terms, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'Other Liens' section includes a table with Lien Priority and Lender Name. The 'Payoffs' section includes a table with Payoff Type and Description. A question 'What type of service provider?' is at the bottom left of the main window.

- Service Providers associated with the loan will be entered in this tab. If this is your first time using DocMagic Online, you may need to enter your service providers from scratch.
- You can start by clicking on Company Name to open a window to enter your first service provider. Enter their company name and address, and the contact information of any representatives at the bottom.

Providers/Liens Tab

The screenshot shows the 'Organize Service Providers' form with the following fields: Company Name, Street, City, State, Service Type, Relation Code (displaying 'No relation code selected.'), and NMLS #. Two pop-up windows are overlaid on the form. The 'Provider Relation Codes' window contains four radio button options: 1: The provider is an associate of lender. (selected), 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., and 4: Specify: [text input field]. The 'Select all applicable Service Provider Types' window displays a list of service types with 'LOAN ORIGINATOR' highlighted. The list includes: FLOOD INSURANCE, FUNDING, GOVERNMENT RECORDING, HAZARD INSURANCE, HOMEBUYER COUNSELING AGENCY, HUD/VA LENDER, HUD/VA SPONSOR/AGENT, HURRICANE INSURANCE, INSPECTION, INSTRUMENT PREPARED BY, LISTING AGENT, LOAN ORIGINATOR, LOAN SERVICING, LOAN SUBSERVICING, LOAN TIE IN FEE, MESSENGER/COURIER, MISC. INSURANCE, MISCELLANEOUS, NOTARY, PEST INSPECTION, PMI, PROCESSING, RECONVEYANCE, and SCHOOL TAX.

Organize Service Providers

Company Name

Street

City

State

Service Type

Relation Code: No relation code selected.

NMLS #

Provider Relation Codes

☒ 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: [text input field]

Ok Cancel

Select all applicable Service Provider Types

Find

Service Providers

Description

FLOOD INSURANCE

FUNDING

GOVERNMENT RECORDING

HAZARD INSURANCE

HOMEBUYER COUNSELING AGENCY

HUD/VA LENDER

HUD/VA SPONSOR/AGENT

HURRICANE INSURANCE

INSPECTION

INSTRUMENT PREPARED BY

LISTING AGENT

LOAN ORIGINATOR

LOAN SERVICING

LOAN SUBSERVICING

LOAN TIE IN FEE

MESSENGER/COURIER

MISC. INSURANCE

MISCELLANEOUS

NOTARY

PEST INSPECTION

PMI

PROCESSING

RECONVEYANCE

SCHOOL TAX

Ok Clear Cancel

- You'll need to choose the Service Type from a list of options that appears when you select it ("Loan Originator").
- We also recommend that you select a Relation Code – how does the lender know this service provider? Choose the best option that fits or manually type in your answer at the bottom.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

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

Data Catalog Organize Service Providers

General Borrowers/Se

Service Providers

Service Description

Company Name ABC MORTGAGE

Street 1800 W 213TH STREET

City TORRANCE State CALIFORNIA Zip 90501

Service Type LOAN ORIGINATOR

Relation Code 1: The provider is an associate of lender.

License # NMLS # 12345 Add'l Licensing...

Contacts

Representative Name	Phone	Email	Fax	License #	NMLS #
STEVE TRUITT	(800) 649-1362	struitt@docmagic.com			9876

Other Liens

Lien Priority Lien

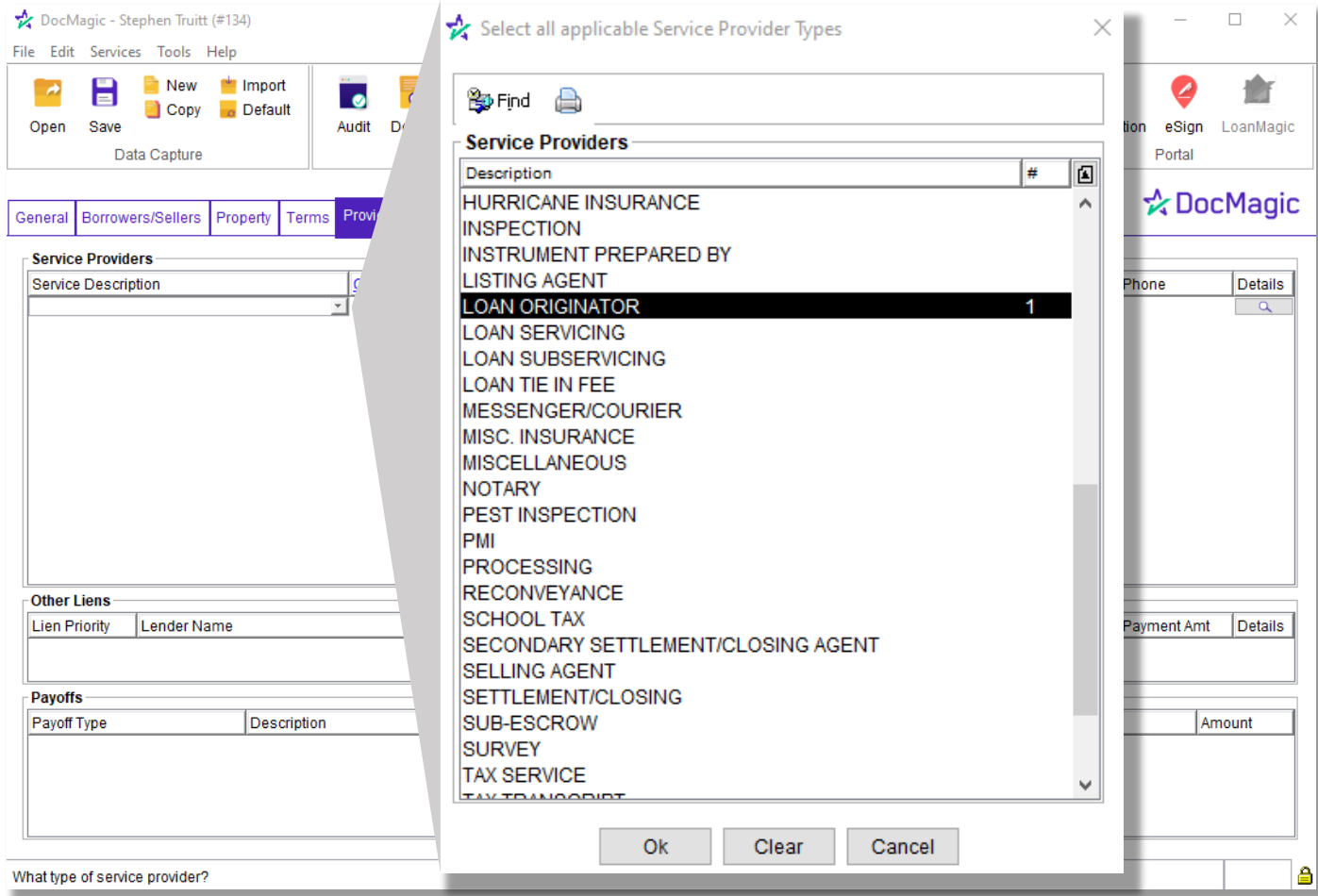
Payoffs

Payoff Type

What type of service provider?

- The result should look something like this. Click on the floppy disk icon to save. The window where you entered your new service provider will close.

Providers/Liens Tab



- Next, click anywhere in the empty space in the Service Providers section, and you'll see a bar with a caret (upside-down equilateral triangle) appear in the top left.
- Click on that object to open a window and select the service type of the provider you just entered – Loan Originator in this case. Click Ok.

Providers/Liens Tab

The screenshot shows the DocMagic software interface. The main window has a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. Below the toolbar is a tabbed interface with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens (selected), Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The Providers/Liens tab is active, showing a table with columns: Service Description, Company Name, Ref #, Contact, Phone, and Details. The Service Description column contains 'LOAN ORIGINATOR'. A pop-up window titled 'Select Service Provider (Loan Originator)' is open, displaying a table of service providers. The table has columns: Service Type, Company Name, Address, and City. The second row, 'LOAN ORIGINATOR ABC MORTGAGE 1800 W 213TH STREET TORRANCE', is highlighted. Below the table are 'Ok' and 'Cancel' buttons. At the bottom of the main window, there is a text field labeled 'What is the Service provider's company name?' and a 'Modified' button.

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

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

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR					

Select Service Provider (Loan Originator)

Find

Service Type	Company Name	Address	City
LOAN ORIGINATOR	ABC LOAN ORG	123 MAIN STREET	SOMETHING
LOAN ORIGINATOR	ABC MORTGAGE	1800 W 213TH STREET	TORRANCE
LOAN ORIGINATOR	ACME	12354 MAIN STREET	TORRANCE
LOAN ORIGINATOR	ACME LOANS	123 MAIN STREET	TORRANCE
LOAN ORIGINATOR	LO TEST PROVIDER	1 SETTLEMENT BLVD	CITY
LOAN ORIGINATOR	MARKS LOANS	1234 ROAD	TORRANCE

Ok Cancel

What is the Service provider's company name? Modified

- Click on the area directly next to the Service Descriptor you just added under Company Name. A box with a carat will appear (pictured).
- Click on the carat to bring up the Service Provider window.
- Select your Service Provider and click Ok.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default 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

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	ABC MORTGAGE		STEVE TRUITT	(800) 649-1362	
LOAN ORIGINATOR	STEVE TRUITT			(800) 649-1362	

Other Liens

Lien Priority	Lender Name	Principal Amt	Interest Rate	Payment Amt	Details
---------------	-------------	---------------	---------------	-------------	---------

Payoffs

Payoff Type	Description	Amount
-------------	-------------	--------

What is the Service provider's company name? Modified

- Your Service Provider will be added.
 - If you select a Loan Originator, two service providers will be added automatically.
- You will need two entries for your Loan Originator – one for the Company, and one for the Contact. Notice how the Contact for the first Loan Originator entry is the Company for the second Loan Originator one. *You might not be able to produce a loan package if you don't do this.*

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save Data C

General Borrowers/

Service Providers

Service Description
LOAN ORIGINATOR
LOAN ORIGINATOR

Company Name: ABC MORTGAGE

Street: 1800 W 213TH STREET

City: TORRANCE State: CALIFORNIA Zip: 90501

Relation Code: No relation code selected.

License #: NMLS #: 12345

Contact Name: STEVE TRUITT

Contact Email: struitt@docmagic.com

Phone: (800) 649-1362 Fax: ()

License #: NMLS #: 9876

Provided Service

Service Type	Description	Est. Fee Amount

☐ Add to Service Provider database for future use

Ok Cancel

What is the Service provider's company name? Modified

- Click on the magnifying glass to view and edit service provider details.
- Notice how certain fields are greyed out? We'll show you how to edit some of those in the next slide.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

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

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	ABC MORTGAGE		STEVE TRUITT	(800) 649-1362	
LOAN ORIGINATOR	STEVE TRUITT			(800) 649-1362	

Other Liens

Lien Priority	Lender Name
---------------	-------------

Payoffs

Payoff Type	Description
-------------	-------------

Organize Service Providers

Select Service Provider

Service Type	Company Name	City
LOAN ORIGINATOR	ABC MORTGAGE	TORRANCE
LOAN ORIGINATOR	MARKS LOANS	TORRANCE
LOAN ORIGINATOR	ACME LOANS	TORRANCE
LOAN ORIGINATOR	ACME	TORRANCE
LOAN ORIGINATOR	ABC LOAN ORG	SOMETHING
BUILDER	TEST COMPANY	LOS ANGELES
LOAN ORIGINATOR	LO TEST PROVIDER	CITY

Ok Cancel

Press to open an existing Service Provider.

Modified

- Click on Company Name.
- Click on the icon in the very top left of the window that appears (highlighted).
- Another window will appear where you can select a Service Provider.
- Click Ok.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

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

General Borrowers/Seller **Organize Service Providers**

Service Providers

Service Description
LOAN ORIGINATOR
LOAN ORIGINATOR

Company Name ABC MORTGAGE

Street 1800 W 213TH STREET

City TORRANCE State CALIFORNIA Zip 90501

Service Type LOAN ORIGINATOR

Relation Code No relation code selected.

License # NMLS # 12345 Add'l Licensing...

Other Liens

Lien Priority Lender I

Payoffs

Payoff Type

Contacts

Representative Name	Phone	Email	Fax	License #	NMLS #
STEVE TRUITT	(800) 649-1362	struitt@docmagic.com			9876

What is the Service provider's company name? Modified

- You should be able to edit all of the Service Provider information in the window that appears. Click on the floppy disk icon to save changes.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

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

Data Capture Audit Generate Delivery Portal

General Borrowers/Sellers Property Terms Prior 1st Lien - Details

Service Providers

Service Description
LOAN ORIGINATOR
LOAN ORIGINATOR

Other Liens

Lien Priority	Lender Name
1ST	

Payoffs

Payoff Type	Description
Pay Off	TEST

Lien Details

☐ New Lien

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 Assignment Date

Recording Information

Security Instrument Assignment Vendor Lien

Recording Date County

Instrument # Volume # Book Page

What type of loan transaction is this?

Ok Next Previous Cancel

Details

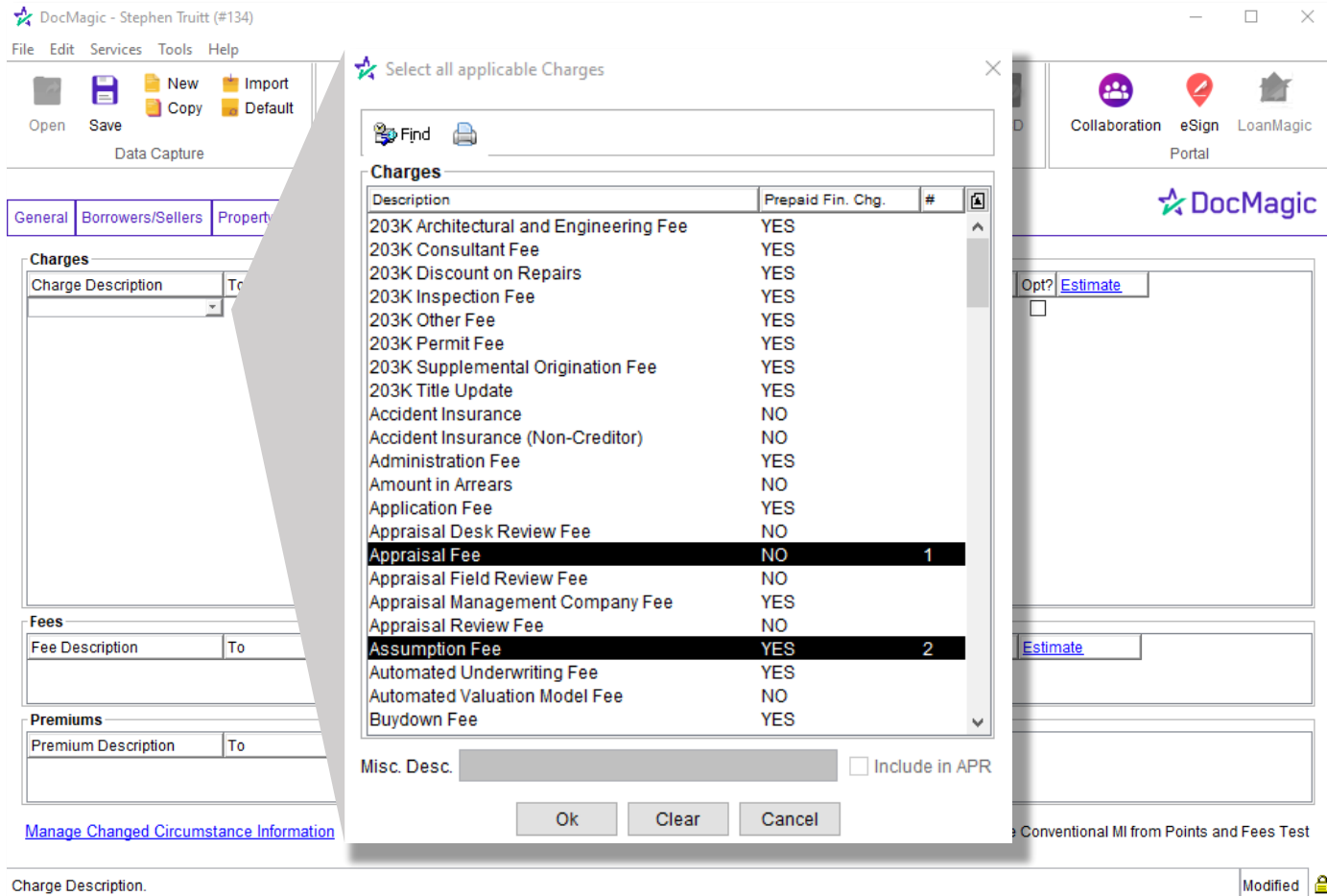
Amount

\$25.00

What type of service provider? Modified

- Further down in the Other Liens section, you have the option of adding first, second, and third liens. Click in the empty space to add an entry and then fill in your details through the magnifying glass.
- You can enter in Payoffs toward the bottom of the page. Be sure to select a payoff type, write a description, and specify an amount.

Charges/Fees Tab



- Next, we have the Charges/Fees tab.
- Click on the object under Charge Description to bring up a window where you can add applicable charges. Click on a charge to add it.
- Add the charges in the order that you want them to be listed in. The number that appears next to a selected charge tells you it's order in the stack.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

General Borrowers/Sellers Property

Charges

Charge Description To

Fees

Fee Description To

Premiums

Premium Description To

[Manage Changed Circumstance Information](#)

Charge Description. Modified

Select all applicable Charges

Find

Description	Prepaid Fin. Chg.	#
Interest Contribution	NO	
Lender Inspection Fee	NO	
Lender's Attorney Fee	YES	
Loss-of-Income Insurance	NO	
Loss-of-Income Insurance (Non-Creditor)	NO	
MERS Registration Fee	YES	
Mortgage Broker Fee	YES	
Mortgage Insurance Premium	YES	
Mortgage Insurance Premium (Cash)	YES	
Mortgage Insurance Premium (Financed)	YES	
Mortgage Insurance Premium Refund	NO	
Mortgage Tax	NO	
Other	NO	1
Other Insurance Premium	NO	
Other Transfer Taxes	NO	
Payoff Lien with Same Lender	NO	
Payoff Request Fee	YES	
Pest Inspection Fee	NO	
Prepaid Interest	NO	
Processing Fee	YES	
Quitclaim Recording Fee	NO	
Rate-Lock Extension Fee	YES	

Misc. Desc. ☐ Include in APR

Ok Clear Cancel

- If you do not see an applicable Charge Description, select “Other” and type the *entire charge description as you want it to print* in the “Misc. Desc.” field at the bottom of the window.
- Click Ok to confirm your selections.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Audit Details APR Select32 Imbound Process View Email Appraisal UICD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens

Charges

Charge Description	To	TRID
Appraisal Fee		

Fees

Fee Description	To	Fee Points
-----------------	----	------------

Premiums

Premium Description	To	Premium Points
---------------------	----	----------------

[Manage Changed Circumstance Information](#)

☐ Exclude Conventional MI from Points and Fees Test

Who will this charge be paid to? Modified

Paid To

Description

- LENDER
- DSI TEST LENDER (STEVE TRUITT)
- BROKER
- INVESTOR
- GENERIC PLANS
- SERVICE PROVIDER
- ABC MORTGAGE
- STEVE TRUITT
- OTHER**
- HUD
- VA
- USDA
- LENDER AFFILIATE
- BROKER AFFILIATE
- LENDER AND BROKER AFFILIATE

Name TEST Select...

Ok Cancel

- Next, 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 to the previous tab and add them. You can also select "Other" and type out the entity's full Name in the field at the bottom of the window.
- Click Ok to confirm your selection.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

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**

Charges

Charge Description	To	TRID Section	Charge
Appraisal Fee	DSI TEST LENDER (S...		

Select Category

TRID Section

- Origination Charges
- Other Costs
- Prepaids
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Services You Cannot Shop For
- Services You Can Shop For
- Taxes And Other Government Fees

Ok Cancel

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

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

Select the category into which the charge falls for purposes of the Loan Estimate Modified

- Select what TRID Section the charge will be in – “Services you Cannot Shop For” or “Services You Can Shop For”. Please note that this is different from “Services Borrower Did Not Shop For” and “Services Borrower Did Shop For”.
- If TRID is not applicable, this will just be a categories sections and your options will be more generic.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

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

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

BORROWER
SELLER
BROKER
LENDER
INVESTOR
OTHER

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

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

Charge Description. Modified

- Next, you'll enter the amount of the Charge in the Charge Amt column.
- Select who the charge will be paid by from the options in the drop down.
- Enter the amount of the charge that has already been paid (if any) in the Amt Paid section.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

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	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimate

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

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

Charge Description. Modified

- Next, check the appropriate the boxes that apply to the charge:
 - POC: Paid Outside Closing
 - APR: Prepaid finance charge
 - Fin?: Financed into the loan amount
 - BC?: Provider chosen by borrower
 - SR?: Seller Responsible for the fee
 - Opt?: Optional charge not required by the lender
- Hover your mouse over a check box to view its description.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

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

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

Fee Description	To	Fee Points	+Fi
-----------------	----	------------	-----

Premiums

Premium Description	To	Premium Points	+Fi
---------------------	----	----------------	-----

[Manage Changed Circumstance Information](#)

Charge Description.

Select a Source for Estimate amounts

Source for Estimate amounts

The "Estimate" entry fields are used to complete the Good Faith Estimate column of the comparison table on page 3 of the HUD-1. If you have not previously issued a GFE to the borrower, please ignore these entry fields.

To add/modify Estimate amounts, you may do so manually or select from one of the following sources for this information.

☒ Previously processed Pre-disclosure/Pre-Closing package for this Worksheet (recommended)

☐ Current Worksheet values

☐ An alternate Worksheet file:

Client ID Worksheet # [More Info](#)

Clear All Estimate Amount Entry Fields

Ok Cancel

- The Estimate field is used for the Good Faith Estimate. Click on the blue text to bring up a window with additional information and options.

Charges/Fees Tab

DocMagic - Stephen Truitt (#136)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

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

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

DocMagic

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...	\$400.00	BORROWER	\$400.00	<input checked="" 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 Borrow...	\$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...	\$460.00	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 Borrow...	\$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.	Services Borrow...	\$35.00	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input 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

Charge Description. Modified

- Further down, Fees and Premiums can be added in a way like the Charges.
- Please note the fields to enter Fee and Premium Points.
- The Charges/Fees tab is also where you would find the Manage Changed Circumstance Information option.
- Details can be found in the Hacks document of the [DocMagic Online Product Training Page](#).

Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

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

Prepays

Description	To	Months	Total Amount	Paid By	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	\$888.00

Impounds

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

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 Detail...
Description

Miscellaneous Impound Information

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

Press to Open the selected Worksheet.

- Next, we have the Prepays/Impounds Tab. Adding Prepays and Impounds is not too different from adding Charges and Fees.
- When you add Prepays, you'll need to include how many months are being prepaid, followed by the total amount.

Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

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

Prepays

Description	To	Months	Total Amount	Paid By	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	\$888.00

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By
Flood Insurance	LENDER	6	\$50.00	\$25.00	Edit...	12	BORROWER

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 Detail...
Description

Miscellaneous Impound Information

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

Modified

- For Impounds, enter the number of payments that will be collected each year under “Pmts/Year” and the amount of each payment (not the annual amount) under “Payment Amt”.
- Hit Tab on your keyboard and DocMagic Online will automatically calculate the Monthly Inflow.
- The Edit button under Due Dates allows you to access impound disbursement dates.
- Months = Total Number of Months

Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

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

Prepays

Description	To	Months	Total Amount	Paid By	...	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	...	\$888.00

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
Flood Insurance	LENDER	6	\$50.00	\$25.00	Edit...	12	BORROWER	...

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 Detail...
Description

Miscellaneous Impound Information

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

Modified

- Further down, you can enter your Mortgage Insurance and Miscellaneous Impound Information. Remember that if you click on the calculator icon, DocMagic Online will figure out the value for you.
- Please note that Loan Defaults – Charges, Fees, Premiums, Impounds, and PMI/MMI can be configured from the Loan Defaults section of the DocMagic Dashboard.

Underwriting Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default 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

Details Of Transaction

a. Purchase Price \$250,000.00
b. Alterations
c. Land \$0.00
d. Refinance
e. Estimated prepaid items
f. Estimated closing costs
g. PMI, MIP, Funding Fee
h. Discount (if borrower will pay)
i. **Total Costs** (a through h) \$25

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

Interest Rate Details
Rate Set Date
Pre-discounted Rate

Ability To Repay
QM Type
Exemption T
Program Type
Creditor Exe
GSE Type
QM DTI Ratio

Other Credits

Type	Source	Amount
General Credit	Federal Agency	\$25.00

Other Credit Total \$75.00

Tolerance Cure

Ok

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
HOA Dues	\$0.00
Rent	\$0.00
Housing Exp.	

Prepaid Description.

- You can review and enter key information in the Underwriting Tab.
- Certain credits and Tolerance Cure information can be found in the Other Credits section.

Closing Tab

DocMagic - Stephen Truitt (#175)

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 Prepaids/Impounds Underwriting **Closing** Summaries

Closing

Closing County: KENT 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	\$8,899.12	Yes	See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	-\$0.00	-\$335.00	Yes	You paid these Closing Costs before closing
Closing Costs Financed	-\$0.00	-\$8,564.12	Yes	You included these Closing Costs in your Loan amount, which increased your Lo...
Down Payment	\$0.00	\$0.00	No	
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	-\$0.00	-\$0.00	No	
Funds for Borrower	-\$0.00	-\$193,935.88	Yes	You decreased this payment. See details in Section L
Seller Credits	-\$0.00	-\$0.00	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	-\$193,935.88		

☒ Standard Form ☐ Alternate Form

Insert the County that the Loan will be closed in. This is usually the County where the Documents will be signed Modified

- On the Closing Tab, select the Closing County and indicate who the loan proceeds will go to at the top.
- Cash to Close contains the final loan amounts that will appear on the Closing Disclosure. For more information, please visit the Cash to Close section of our DocMagic Online Hacks, found on the [Product Training Page](#).
- Select the applicable version of Cash to Close at the bottom – Standard or Alternate.

Summaries Tab

DocMagic - Stephen Truitt (#175)

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 Taxes Credits/Debits Charges/Fees Credits/Impounds Underwriting Closing **Summaries**

Select a Summaries line item

K. Due from Borrower

Code	Description
01	Sale Price
02	Sales Price
03	Closing

L. Paid Already

Code	Description
01	Dep
02	Lo
03	Ext
14	As
15	
16	
17	

Summaries

Code	Description
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>

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	
09		
10		

CALCULATION

Description	Amount
Total Due Already from Borrower at Closing (K)	\$8,564.12
Total Paid by or on Behalf of Borrower at Closing (L)	\$202,500.00
Cash to Close From/To Borrower	-\$193,935.88

Ok Cancel

Select a Summaries line number.

- If you want to add a specific line item to a Disclosure, you may do so in the Summaries Tab.
- Click on the empty space below existing line items to add a code and a description from the window that appears. Be sure to enter an amount in the adjacent space to the right.

Auditing

The screenshot displays the DocMagic software interface. The main window is titled "DocMagic - Stephen Truitt (#175)" and features a menu bar (File, Edit, Services, Tools, Help) and a toolbar with various icons. A "Data Validation - Worksheet #175" window is open, showing a list of 30 warning issues. The issues are categorized by Type (WARNING) and Message, with some having a Category (DataValidation, Federal-RESPA, Federal-TILA). The issues include:

- WARNING: The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.
- WARNING: Document Date is more than '5' days in the past
- WARNING: Disbursement Date must be after Document Date
- WARNING: Disbursement Date must be after Closing Date
- WARNING: No Sales Price
- WARNING: Is mortgage insurance required?
- WARNING: No LE Initial Deposit Amount detected.
- 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.
- WARNING: Impound Account Low Balance (\$-2,149.94) is less than zero.
- WARNING: Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.

The background window shows the "General Information" tab for a loan, with fields for Loan Stage (CLOSING), Loan Program (ALL FIXED LOAN), Alternate Lender, Transfer To, Broker Name, Origination, Loan Rep, Loan Type (CONVENTIONAL), Loan Purpose (PURCHASE), Type, Lien Position (FIRST), Loan Number (7770805202500), MIC / Agency #, and Loan Identifiers.

- Once data entry is completed, you'll need to audit the worksheet before you can process a set of documents. Notice how the Process button is greyed out.
- Start by clicking on the Audit button and a separate Data Validation window will appear as shown.


Auditing

The screenshot shows the DocMagic application interface. The main window is titled "Data Validation - Worksheet #175". It features a toolbar with icons for Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The left sidebar has tabs for General, Borrowers/Sellers, and Property. The General Information section is active, showing fields for Loan Stage (CLOSING), Loan Program (ALL FIXED LOAN), Alternate Lender, Transfer To, Broker Name, Origination, Loan Rep (LOAN REP), Loan Type (CONVENTIONAL), Loan Purpose (PURCHASE), Type, Lien Position (FIRST), Loan Number (7770805202500), MIC / Agency #, and Loan Identifiers. The main area displays a warning message: "30 Warning issues have been detected." Below this is a table with columns: Type, Message, Category, and Details. The table lists 10 warning messages, all categorized as DataValidation or Federal-RESPA/Federal-TILA. The messages include warnings about invalid county/state, document date, disbursement date, sales price, mortgage insurance, LE initial deposit, Reg. Z payments, impound account balance, and qualified mortgage debt-to-income ratio.

Type	Message	Category	Details
WARNING	The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.		
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	Disbursement Date must be after Document Date	DataValidation	
WARNING	Disbursement Date must be after Closing Date	DataValidation	
WARNING	No Sales Price	DataValidation	
WARNING	Is mortgage insurance required?	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	Impound Account Low Balance (\$-2,149.94) is less than zero.	DataValidation	
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation	

- The Data Validation window contains your list of Warnings and Fatales. You may proceed with warnings but any fatales are hard stops – *you will be prevented from drawing docs until you address them.*
- Audits can be customized by reaching out to Customer Service.
- Click on Details to bring up the [Loan Detail Report](#). The report will open in your web browser or default application for HTML files.

Auditing

Loan Detail Report

Loan Number:	777080520250001	File ID:	175
Borrower Name:	STEPHEN TRUITT	Client Number:	100ST
Property Address:	123 MAIN STREET, INDIANAPOLIS MD 20792	Date of Report:	08/07/2025

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:	777080520250001	FHA/VA Case:	MERS #:	99999999-0520250001-9	
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH









IMPORTANT DATES

Application Date:	03/01/2021	Cancel Date:	CD/Re-Disc Send Date:	
Document Date:	12/11/2023	Disbursement Date:	05/10/2021	CD/Re-Disc Method:

- The Report provides information to ensure that each transaction is compliant with the appropriate laws, regulations, and lender requirements.
- It is organized into three tabs:
- *Transaction Details* displays the loan data entered in the worksheet, data which needs to be validated.

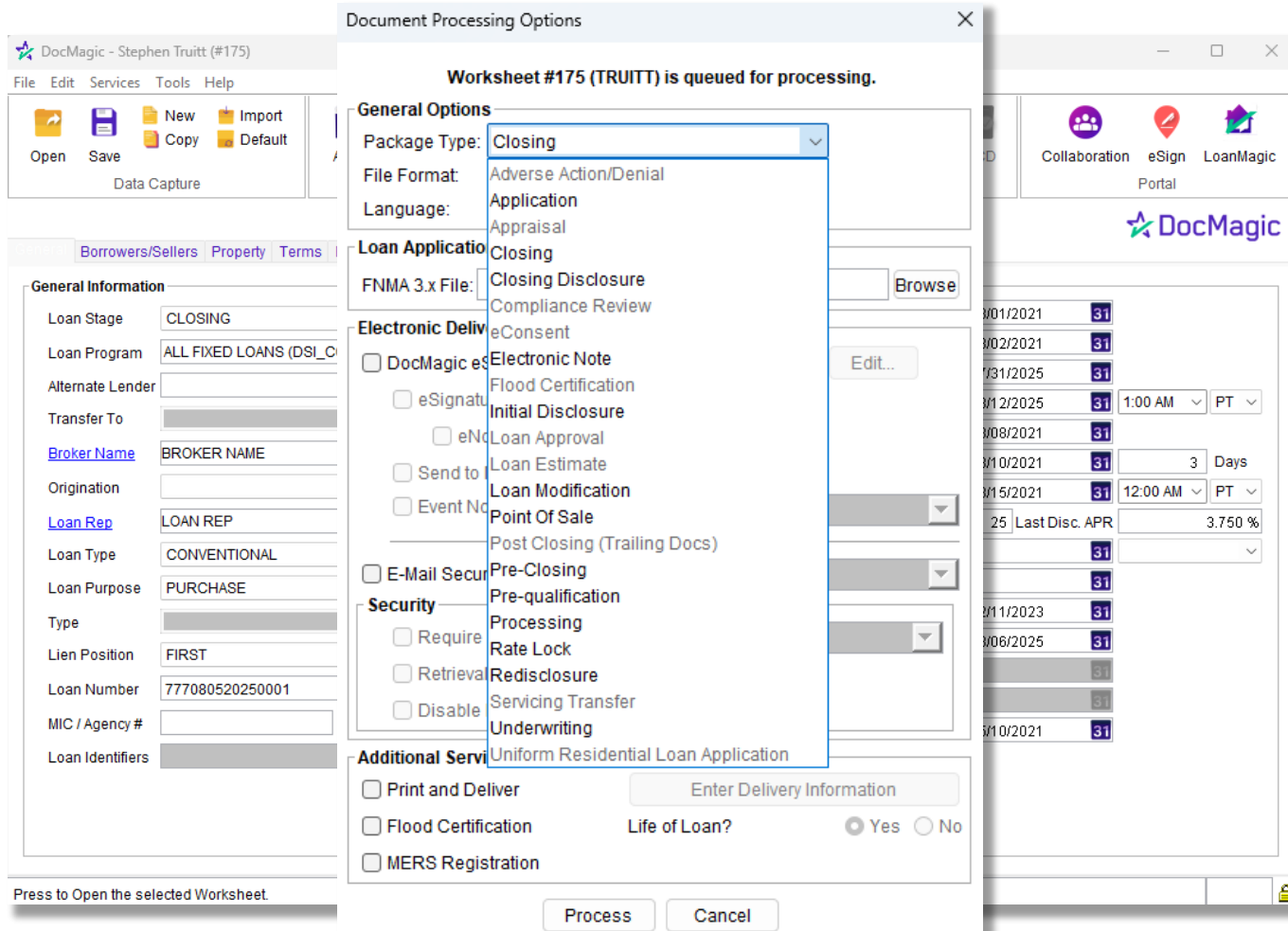
Auditing

Transaction Details	Data Validation	Compliance Audit	Collapse all ^
DATA VALIDATION			
Status	Result	Message	Link
	WARNING	The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.	
	WARNING	Document Date is more than '5' days in the past	
	WARNING	Disbursement Date must be after Document Date	
	WARNING	Disbursement Date must be after Closing Date	
	WARNING	No Sales Price	

Transaction Details	Data Validation	Compliance Audit	Collapse all ^
COMPLIANCE SUMMARY			
Federal High Cost/HPML	PASS		
Ability to Repay/QM	FAIL		
Fannie/Freddie Points/Fees	PASS		
Fannie/Freddie Audits	N/A		
TRID	WARNING		
Conventional	N/A		
MD High Cost/HPML	PASS		
MD State Rules	N/A		

- *Data Validation* provides analysis of the data found in the Transaction Details tab. It contains warning messages and summaries.
- *Compliance Audit* starts with a compliance summary at the top followed by a status breakdown of individual audits.

Process



- The Process button will illuminate after you run the Audit. Clicking on it will open the Document Processing Options window pictured.
- Start by selecting your document package type from the dropdown at the top.
 - If your desired document package is greyed out, you may need to go back to the General tab and change the Loan Stage.

Process

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open

Save

New Copy

Import Default

Data Capture

Borrowers/Sellers

Property

Terms

General Information

Loan StageCLOSING

Loan ProgramALL FIXED LOANS (DSI_C)

Alternate Lender

Transfer To

Broker NameBROKER NAME

Origination

Loan RepLOAN REP

Loan TypeCONVENTIONAL

Loan PurposePURCHASE

Type

Lien PositionFIRST

Loan Number777080520250001

MIC / Agency #

Loan Identifiers

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type:Closing

File Format:Adobe PDFDBK (PCL)

Language:

Loan Application

FNMA 3.x File:

Browse

Electronic Delivery

☐ DocMagic eSign

☐ eSignature enable

☐ eNotary enable

☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver

Enter Delivery Information

☐ Flood Certification

Life of Loan?

☒ Yes☐ No

☐ MERS Registration

Collaboration

eSign

LoanMagic

Portal

DocMagic

01/202131

02/202131

31/202531

12/2025311:00 AMPT

08/202131

10/2021313Days

15/20213112:00 AMPT

25Last Disc. APR3.750%

31

31

11/202331

06/202531

31

31

10/202131

- Next, choose a file format.
 - DBK is a proprietary file format that can be viewed and modified with our proprietary software, DocMaster.
 - Selecting Adobe PDF generates the file instantaneously. You can still download a PDF of the document package if you process as a DBK. You'll just need to go to your eSign Console.

Process

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open

Save

New Copy

Import Default

Data Capture

Borrowers/Sellers Property Terms

General Information

Loan StageCLOSING

Loan ProgramALL FIXED LOANS (DSI_C

Alternate Lender

Transfer To

Broker NameBROKER NAME

Origination

Loan RepLOAN REP

Loan TypeCONVENTIONAL

Loan PurposePURCHASE

Type

Lien PositionFIRST

Loan Number777080520250001

MIC / Agency#

Loan Identifiers

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type:Closing

File Format:Adobe PDFDBK (PCL)

Language:English

Loan Application

FNMA 3.x File:

Electronic Delivery

DocMagic eSignature enable

eSignature enable

eNotary enable

Include SMARTDoc eNote

Send to Mobile App

Event Notification

E-Mail Secure Link to

Security

Require Password

Retrieval Notification

Disable Recipient Printing

Additional Services

Print and Deliver

Flood Certification

MERS Registration

Enter Delivery Information

Life of Loan?YesNo

Collaboration

eSign

LoanMagic Portal

DocMagic

01/202131

02/202131

31/202531

12/2025311:00 AMPT

08/202131

10/2021313 Days

15/20213112:00 AMPT

25 Last Disc. APR3.750%

31

11/202331

06/202531

31

10/202131

- You can also choose a Language. English is the default. If a form in your package is unavailable in your selected language, you will get a Fatal.

Process

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_C)

Alternate Lender: [Text Box]

Transfer To: [Text Box]

Broker Name: BROKER NAME

Origination: [Text Box]

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type: [Text Box]

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #: [Text Box]

Loan Identifiers: [Text Box]

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

Loan Application

FNMA 3.x File: [Text Box] Browse

Electronic Delivery

☒ DocMagic eSign Edit...

☒ eSignature enable

☐ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification [Text Box]

☐ E-Mail Secure Link to [Text Box]

Security

☐ Require Password [Text Box]

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver Enter Delivery Information

☐ Flood Certification Life of Loan? Yes No

☐ MERS Registration

Process Cancel

Collaboration eSign LoanMagic Portal

DocMagic

1/01/2021	31
1/02/2021	31
1/31/2025	31
1/12/2025	31
1/08/2021	31
1/10/2021	31
1/15/2021	31
25 Last Disc. APR	3.750 %
	31
	31
1/11/2023	31
1/06/2025	31
	31
1/10/2021	31

- If you want to utilize our eSign experience, check *DocMagic eSign* and *eSignature enable*.
- This option is only available in the DBK file format.
- All borrowers must have a valid email and social security number.

Process

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_C)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (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

Collaboration eSign LoanMagic Portal

DocMagic

3/01/2021	31
3/02/2021	31
7/31/2025	31
3/12/2025	31
3/08/2021	31
3/10/2021	31
3/15/2021	31
25 Last Disc. APR	3.750 %
2/11/2023	31
3/06/2025	31
3/10/2021	31

- When you select eSignature enable, the options for eNotary enable and Include SMARTDoc eNote will illuminate.
- 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](#).

Process

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_C)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (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

Collaboration eSign LoanMagic Portal

DocMagic

3/01/2021	31
3/02/2021	31
7/31/2025	31
3/12/2025	31
3/08/2021	31
3/10/2021	31
3/15/2021	31
25 Last Disc. APR	3.750 %
2/11/2023	31
3/06/2025	31
3/10/2021	31

- If you select “eNotary enable” in a state that is NOT DocMagic RON certified, you may get a fatal error that will not allow you to process the document set. Please visit [this page](#) to see if your state is DocMagic RON certified.
- You may contact Customer Service to downgrade this Fatal into a Warning. This will allow you to process document packages with “eNotary enable” selected in non-DocMagic RON states.

Process

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_C)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (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

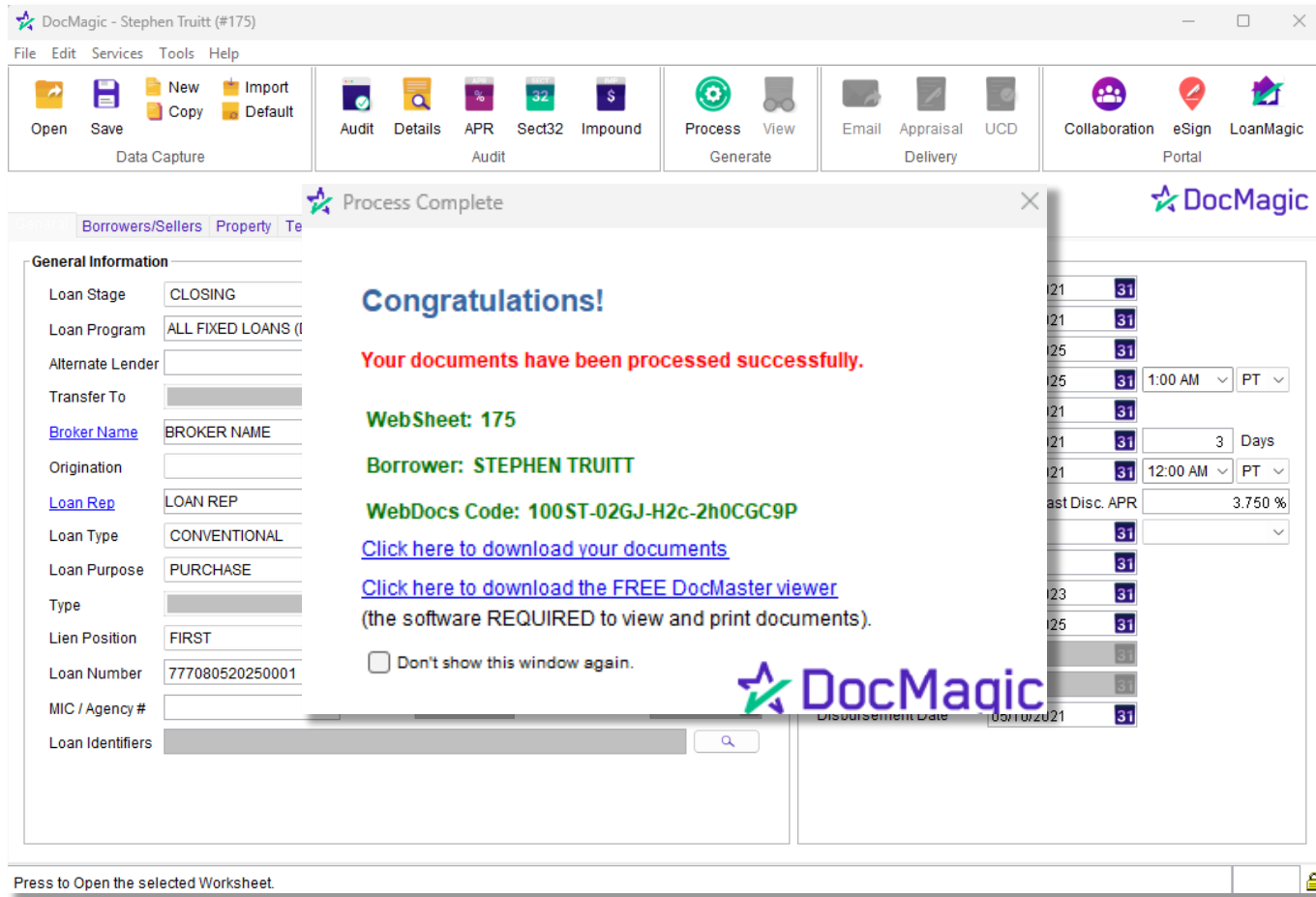
Collaboration eSign LoanMagic Portal

DocMagic

3/01/2021	31
3/02/2021	31
7/31/2025	31
3/12/2025	31
3/08/2021	31
3/10/2021	31
3/15/2021	31
25 Last Disc. APR	3.750 %
2/11/2023	31
3/06/2025	31
3/10/2021	31

- You also have the option to securely email the file as an alternative to eSign. The recipient(s) must be a contact listed in the Service Providers section.
- If you select the “E-Mail Secure Link to” option, the check boxes under Security will become available. Please be sure to select a password if you choose to enable that feature.
- Finally, Additional Services can be found at the bottom.
- Click Process when done.

Process



- You'll see this completion message if your process request is successful. A confirmation email will be sent to you as well.

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

DocMagic

Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting GFE HUD-1 Closing

General Information

Loan Stage

Loan Program

Alternate Lender

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type ☐ Business Use

Loan Purpose ☐ Same Lender

Type Program

Lien Position ☐ Simultaneous?

Loan Number MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date

Pre-Z Send Date

Estimate Issue Date

Est. Available Through

Intent to Proceed Date

Rate Lock Date Days

Rate Available Thru

Lock Days Prior to Close Last Disc. APR

CD/Re-disc Date/Method

CD/Re-disc Rec'd Date

Document Date

Closing Date

Signing Date

Cancel Date

Disbursement Date

- The rest of this guide will focus on creating a worksheet from scratch with the least amount of information possible. We call this a “Minimum Worksheet”.
- It is important to “tab” between fields and have DocMagic Online auto-populate data by hitting the tab key on your keyboard.
- Start by clicking New in the top left to load a blank worksheet, as shown.

Minimum Worksheet

The screenshot displays the DocMagic application window. The top menu bar includes 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 workspace is divided into two panes. The left pane, titled 'General Information', contains fields for Loan Stage (DISCLOSURE), Loan Program (ALL FIXED LOANS (DSI_CONV)), Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type (CONVENTIONAL), Business Use checkbox, Loan Purpose (PURCHASE), Same Lender checkbox, Type, Lien Position, Simultaneous? checkbox, Loan Number (111222333444), MERS #, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The right pane, titled 'Dates & Times', contains fields for Application Date (08/01/2025), Pre-Z Send Date, Estimate Issue Date (08/01/2025), Est. Available Through (08/15/2025), Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, Last Disc. APR, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date (08/25/2025), Closing Date (08/25/2025), Signing Date, Cancel Date, and Disbursement Date (08/29/2025). The bottom right corner shows a 'Modified' status with a lock icon.

DocMagic

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

Data Capture

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

DocMagic

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI_CONV)

Alternate Lender: Add

Transfer To: Add

Broker Name: Channel:

Origination:

Loan Rep: Branch:

Loan Type: CONVENTIONAL ☐ Business Use

Loan Purpose: PURCHASE ☐ Same Lender

Type: Program:

Lien Position: ☐ Simultaneous?

Loan Number: 111222333444 MERS #:

MIC / Agency #: Section: Case # Assigned:

Loan Identifiers:

Dates & Times

Application Date: 08/01/2025

Pre-Z Send Date:

Estimate Issue Date: 08/01/2025

Est. Available Through: 08/15/2025

Intent to Proceed Date:

Rate Lock Date:

Rate Available Thru:

Lock Days Prior to Close: Last Disc. APR:

CD/Re-disc Date/Method:

CD/Re-disc Rec'd Date:

Document Date: 08/25/2025

Closing Date: 08/25/2025

Signing Date:

Cancel Date:

Disbursement Date: 08/29/2025

Modified

- On the *General Tab*, enter the following information under the General Information section:
- Loan Stage: Disclosure
- Loan Plan: DSI_CONV
- Loan Type: Conventional
- Loan Purpose: Purchase
- Loan Number: *any random sequence of numbers*

Minimum Worksheet

The screenshot displays the DocMagic application window. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Import, Copy, and Default. The main workspace is divided into two panes. The left pane, titled 'General Information', contains fields for Loan Stage (DISCLOSURE), Loan Program (ALL FIXED LOANS (DSI_CONV)), Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type (CONVENTIONAL), Loan Purpose (PURCHASE), Type, Lien Position, Loan Number (111222333444), MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The right pane, titled 'Dates & Times', contains fields for Application Date (08/01/2025), Pre-Z Send Date, Estimate Issue Date (08/01/2025), Est. Available Through (08/15/2025), 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 (08/25/2025), Closing Date (08/25/2025), Signing Date, Cancel Date, and Disbursement Date (08/29/2025). The bottom right corner of the window shows a 'Modified' status with a lock icon.

General Information	
Loan Stage	DISCLOSURE
Loan Program	ALL FIXED LOANS (DSI_CONV)
Alternate Lender	
Transfer To	
Broker Name	
Channel	
Origination	
Loan Rep	
Branch	
Loan Type	CONVENTIONAL
Loan Purpose	PURCHASE
Type	
Lien Position	
Loan Number	111222333444
MIC / Agency #	
Section	
Case # Assigned	
Loan Identifiers	

Dates & Times	
Application Date	08/01/2025
Pre-Z Send Date	
Estimate Issue Date	08/01/2025
Est. Available Through	08/15/2025
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	08/25/2025
Closing Date	08/25/2025
Signing Date	
Cancel Date	
Disbursement Date	08/29/2025

- On the *General Tab*, enter the following information under the Dates & Times section:
- Application Date: First of this month
- Estimate Issue Date: First of this month
- Est Avail Through: 10 business days from first of month (roughly)
- Rate Lock Date: optional

Minimum Worksheet

The screenshot displays the DocMagic application window. The top menu bar includes File, Edit, Services, Tools, and Help. Below it is a toolbar with icons for Open, Save, New, Import, Copy, and Default. The main workspace is divided into two panes. The left pane, titled 'General Information', contains fields for Loan Stage (DISCLOSURE), Loan Program (ALL FIXED LOANS (DSI_CONV)), Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type (CONVENTIONAL), Loan Purpose (PURCHASE), Type, Lien Position, Loan Number (111222333444), MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The right pane, titled 'Dates & Times', contains fields for Application Date (08/01/2025), Pre-Z Send Date, Estimate Issue Date (08/01/2025), Est. Available Through (08/15/2025), 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 (08/25/2025), Closing Date (08/25/2025), Signing Date, Cancel Date, and Disbursement Date (08/29/2025). The bottom right corner shows a 'Modified' status with a lock icon.

Field	Value
Loan Stage	DISCLOSURE
Loan Program	ALL FIXED LOANS (DSI_CONV)
Alternate Lender	
Transfer To	
Broker Name	
Channel	
Origination	
Loan Rep	
Branch	
Loan Type	CONVENTIONAL
Loan Purpose	PURCHASE
Type	
Lien Position	
Loan Number	111222333444
MIC / Agency #	
Section	
Case # Assigned	
Loan Identifiers	
Application Date	08/01/2025
Pre-Z Send Date	
Estimate Issue Date	08/01/2025
Est. Available Through	08/15/2025
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	08/25/2025
Closing Date	08/25/2025
Signing Date	
Cancel Date	
Disbursement Date	08/29/2025

- On the *General Tab*, enter the following information under the Dates & Times section (continued):
- Document Date: A few days before the end of the month
- Closing Date: same as document date
- Disbursement Date: Last business day of the month

Minimum Worksheet

DocMagic - John Sample (#177)

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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
JOHN SAMPLE	INDIVIDUAL	111-22-3333		

Final Relation Vesting To Read JOHN SAMPLE

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name	Details

Street City State Zip

Modified

- On the *Borrowers/Sellers Tab*, enter the following information:
- Name: Any first name with last name as Test or Sample
- Type: Individual
- Social Security Number: Any random combination
- Vesting To Read: Borrower's Name

Minimum Worksheet

The screenshot shows the DocMagic software interface. The 'Property' tab is selected in the top navigation bar. The 'Details' section contains the following fields:

- Owner Occupied? ☒ Yes ☐ No
- Second Home? ☐ Yes ☒ No
- Property Type: SINGLE FAMILY RESIDENCE (dropdown)
- More Details... (button)
- Street: 123 MAIN ST
- Unit: (empty)
- Building Status: (empty)
- No. Units: (empty)
- City: LOS ANGELES
- State: CALIFORNIA (dropdown)
- Zip: 90501
- Estimated Value: (empty)
- Flood Zone: (empty)
- County: (empty)
- Project Name: (empty)
- Acquired Cost: (empty)
- Acquired Date: (empty)

The 'Prelim Information' section contains the following fields:

- Legal Description: (empty text area)
- Attached? ☐ Yes ☒ No
- Deficiency Rights Preserved? ☐ Yes ☐ No
- Mineral Rights/Abbreviated Legal Description: (empty text area)
- Title Report Date: 31
- Parcel #: (empty)
- Tax Message: (empty)
- Endorsements: (empty)
- Approved Items: (empty)

At the bottom, there is a field for 'In what county is the property located?' and a 'Modified' button.

- On the *Property Tab*, enter this address:

123 Main St
Los Angeles, CA 90501

Minimum Worksheet

The screenshot displays the DocMagic Minimum Worksheet interface. The 'Terms' tab is selected in the top navigation bar. The interface is divided into several sections: 'Terms', 'ARM', 'HELOC', and 'Miscellaneous'. The 'Terms' section contains fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$500,000.00), Approved JR Lien, Sales Price (\$500,000.00), Loan Amount (\$400,000.00), Initial Interest Rate (7.000 %), Term / Amortization (360 / 360 Months), Monthly Payment (\$2,661.21), First Payment Date (10/01/2025), Days Prepaid Interest (3), Paid By (BORROWER), 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 has Initial Advance, Draw / Repay Period, and Annual Fee? (Yes/No). The 'Miscellaneous' section includes Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement. A status bar at the bottom indicates 'Who will the prepaid interest be paid by?' and 'Modified'.

DocMagic

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 Prepaids/Impounds Underwriting Closing Summaries

Terms

Rate Type: FIXED

Buydown Type:

Appraised Value: \$500,000.00

Approved JR Lien:

Sales Price: \$500,000.00

Loan Amount: \$400,000.00

Initial Interest Rate: 7.000 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$2,661.21

First Payment Date: 10/01/2025

Days Prepaid Interest: 3 Paid By: BORROWER

Total Prepaid Interest Estimate:

ARM

Interest Change Date: 31

Payment Change Date: 31

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:

Who will the prepaid interest be paid by? Modified

- On the *Terms Tab*, enter the following:
 - Sale Price: 500,000
 - Appraised Value: 500,000
 - Loan Amount: 400,000
 - Interest Rate: 7%
 - Terms: 360
 - Amortization: 360
 - Remember to hit Tab!

Minimum Worksheet

The screenshot shows the DocMagic application window. The 'Charges/Fees' tab is selected in the top navigation bar. Below the navigation bar, there are three main sections: 'Charges', 'Fees', and 'Premiums'. The 'Charges' section contains a table with the following data:

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Application Fee	DSI TEST LENDER (S...	Origination Char...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

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

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

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

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

At the bottom of the window, there is a link 'Manage Changed Circumstance Information' and a checkbox 'Exclude Conventional MI from Points and Fees Test' which is currently unchecked. The status bar at the bottom shows 'Charge Description.' and 'Modified'.

- On the *Charges/Fees Tab*, enter the following:
 - Charge Description: Application
 - To: Lender
 - TRID Section: Origination Charge
 - Amount: \$500
 - Paid By: Borrower

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Import Copy Default Audit Details APR Sect32 Impound Process View Generate 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
Application Fee	DSI TEST LENDER (S... Origination Char...		\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

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

Charge Description. Modified

- Now, you should be able to audit the file and process a Disclosure.
- A “Minimum Worksheet” can be created without entering a borrower’s email. Please enter a valid email address and any phone number (can be fake) for the borrower if you wish to test the [eSign Console](#) or the borrower’s signing experience.

Sample Worksheet → Closing Package

The screenshot shows the DocMagic Borrower One Sample (#180) application window. The interface includes a menu bar (File, Edit, Services, Tools, Help) and 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. Below the toolbar is a tabbed interface with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'Closing' tab is selected, displaying two main sections: 'General Information' and 'Dates & Times'.

General Information

- Loan Stage: CLOSING
- Loan Program: ALL FIXED LOANS (DSI_CONV)
- Alternate Lender: [Add]
- Transfer To: [Add]
- Broker Name: BROKER NAME
- Channel: [Add]
- Origination: [Add]
- Loan Rep: LOAN REP
- Branch: BRANCH
- Loan Type: CONVENTIONAL
- Loan Purpose: PURCHASE
- Type: [Add]
- Lien Position: FIRST
- Loan Number: LOANNUMBER
- MERS #: [Add]
- MIC / Agency #: [Add]
- Section: [Add]
- Case # Assigned: [Add]
- Loan Identifiers: [Add]

Dates & Times

- Application Date: 03/01/2021
- Pre-Z Send Date: 03/02/2021
- Estimate Issue Date: 03/02/2021
- Est. Available Through: 03/06/2021 12:00 AM PT
- Intent to Proceed Date: 03/08/2021
- Rate Lock Date: 03/10/2021 3 Days
- Rate Available Thru: 03/15/2021 12:00 AM PT
- Lock Days Prior to Close: 25 Last Disc. APR 3.750 %
- CD/Re-disc Date/Method: [Add]
- CD/Re-disc Rec'd Date: [Add]
- Document Date: 03/02/2021
- Closing Date: 09/30/2025
- Signing Date: [Add]
- Cancel Date: [Add]
- Disbursement Date: 05/10/2021

- A Sample Worksheet is included in every user's DocMagic Online.
- You can load it with the Open button in the top left and finding the Worksheet # "SAMPLE" – it should be at the bottom of the Open Worksheet window.
- You can create a test Closing Package from the Sample file by changing a few things:
 - On the General Tab, Set the Closing Date to any time in the future

Sample Worksheet → Closing Package

DocMagic - Borrower One Sample (#180)

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 Prepaids/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE ALL AS TENANTS IN COMMON

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

Sellers

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

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

If the borrower is a corporation or trust, what is the name of the corporation/trust? Modified

- On the Borrowers/Sellers Tab:
 - Delete the second and third borrowers
 - Add any phone number (can be fake) and a *valid* email address for the remaining borrower (the name can stay)
 - Update the Vesting to Read

Sample Worksheet → Closing Package

eSign Console - Alan Dai

eSign RequestsCreate RequestSearchAccount

Loan #: 0000000036Lender: Alan DaiStatus: New (Active)

Primary Name: Borrower O SampleDSI TEST LENDER (STEVE TRUITT)Documents: 33 (89 total pages)

Type: EClosing(100ST)Signers: 2

Package Id: 113031358aland@docmagic.comExpires: N/A (Requires: Primary)

Worksheet #: 180 (Version : 1)(310)999-6393Signatures: Y (Ink Sign)

Closing Date: 9/30/25

DetailsDocumentsDocuments ReceivedEMailsVersions

Participants

Preview Mode - Off

#	Name/Email	Role	Created	Started	Consented	Viewed	Completed	Declined	Links
1	Borrower O Sample aland@docmagic.com	Borrower	8/21/25 1:52 PM						Send Email Sign Documents
2	Contact Here contact@email.com	Originator	8/21/25 1:52 PM						Send Email Sign Documents

Action Log

Date	User	IP Address	Description
8/21/25 1:52 PM	System User		eSign event created
8/21/25 1:52 PM	Borrower Sample		Invitation sent to aland@docmagic.com
8/21/25 1:52 PM	Contact Here		Invitation sent to contact@email.com

Add Internal Note

Cancel Request

Delete Request

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- Audit and Process the file.
 - If you want to process a [Total eClose](#), please be sure to include a MERS # in the General Tab.
- Add a Settlement Agent *in the [eSign Console](#)* by clicking on the Add icon next to Participants.
- You will now have a working Closing Package.