DocMagic

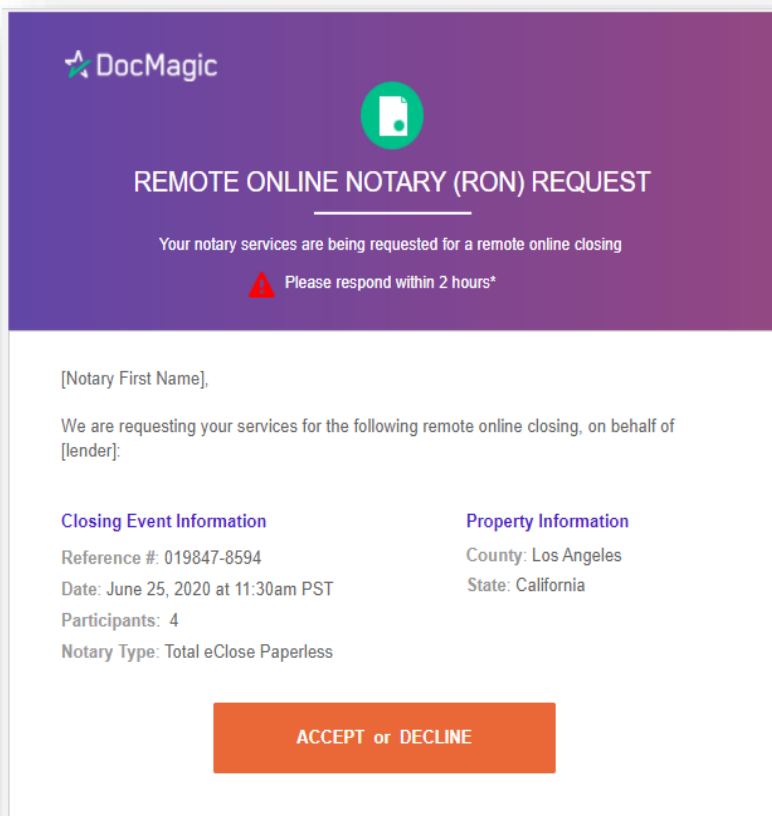## RON Certification Program

Connect Better. Close Faster.

Guidebook

Welcome to DocMagic®. In this specialized, step-by-step walk-through of the R.O.N. process, we will help you get proficient with:

- ✓ Benefits of an eClosing
- ✓ System Requirements
- ✓ Invitation Acceptance
- ✓ Notary eClose Console Usage
- ✓ The DocMagic RON eClosing Process

☆ DocMagic

REMOTE ONLINE NOTARY (RON) REQUEST

Your notary services are being requested for a remote online closing

⚠ Please respond within 2 hours*

[Notary First Name],

We are requesting your services for the following remote online closing, on behalf of [lender]:

Closing Event Information
Reference #: 019847-8594
Date: June 25, 2020 at 11:30am PST
Participants: 4
Notary Type: Total eClose Paperless

Property Information
County: Los Angeles
State: California

ACCEPT or DECLINE

Benefits of an eClosing

✓ Closings reduced from 60 minutes to 15 minutes

✓ Lower risk for operational errors
  ○ No missing data or signatures

✓ Better Authentication and Security

✓ Tamper-proof seal protects data and documents

✓ eVault keeps electronic record

✓ More efficient secondary market execution
  ○ No more trailing documents
  ○ Fund faster with fewer exceptions

✓ Sets you apart in the marketplace

  ✓ More flexibility for the borrowers

  ✓ No paper

  ✓ No shipping fees

  ✓ No storage costs

✓ Borrowers can review their documents prior to closing
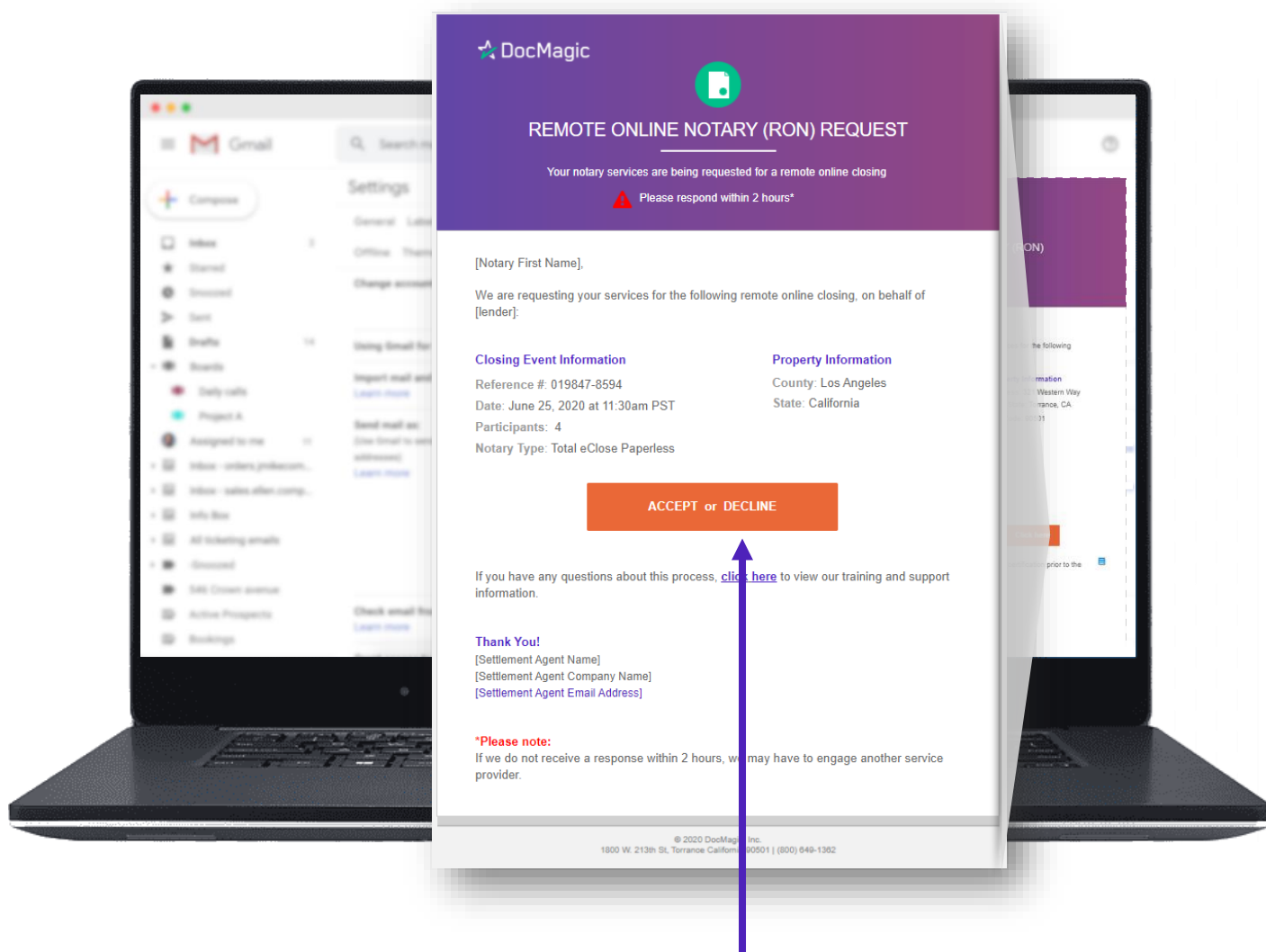
System Requirements

o Laptop or
  Tablet
o Camera
o Microphone
o A reliable
  Internet
  Connection

Remote Online Notary Request

The Notary (you) receives a request for R.O.N. services from the Settlement Agent.

⚡ DocMagic

REMOTE ONLINE NOTARY (RON) REQUEST

Your notary services are being requested for a remote online closing

⚠ Please respond within 2 hours*

[Notary First Name],

We are requesting your services for the following remote online closing, on behalf of [lender]:

Closing Event Information
Reference #: 019847-8594
Date: June 25, 2020 at 11:30am PST
Participants: 4
Notary Type: Total eClose Paperless

Property Information
County: Los Angeles
State: California

ACCEPT or DECLINE

If you have any questions about this process, **click here** to view our training and support information.

Thank You!
[Settlement Agent Name]
[Settlement Agent Company Name]
[Settlement Agent Email Address]

*Please note:
If we do not receive a response within 2 hours, we may have to engage another service provider.

© 2020 DocMagic Inc.
1800 W. 213th St, Torrance California 90501 | (800) 649-1362
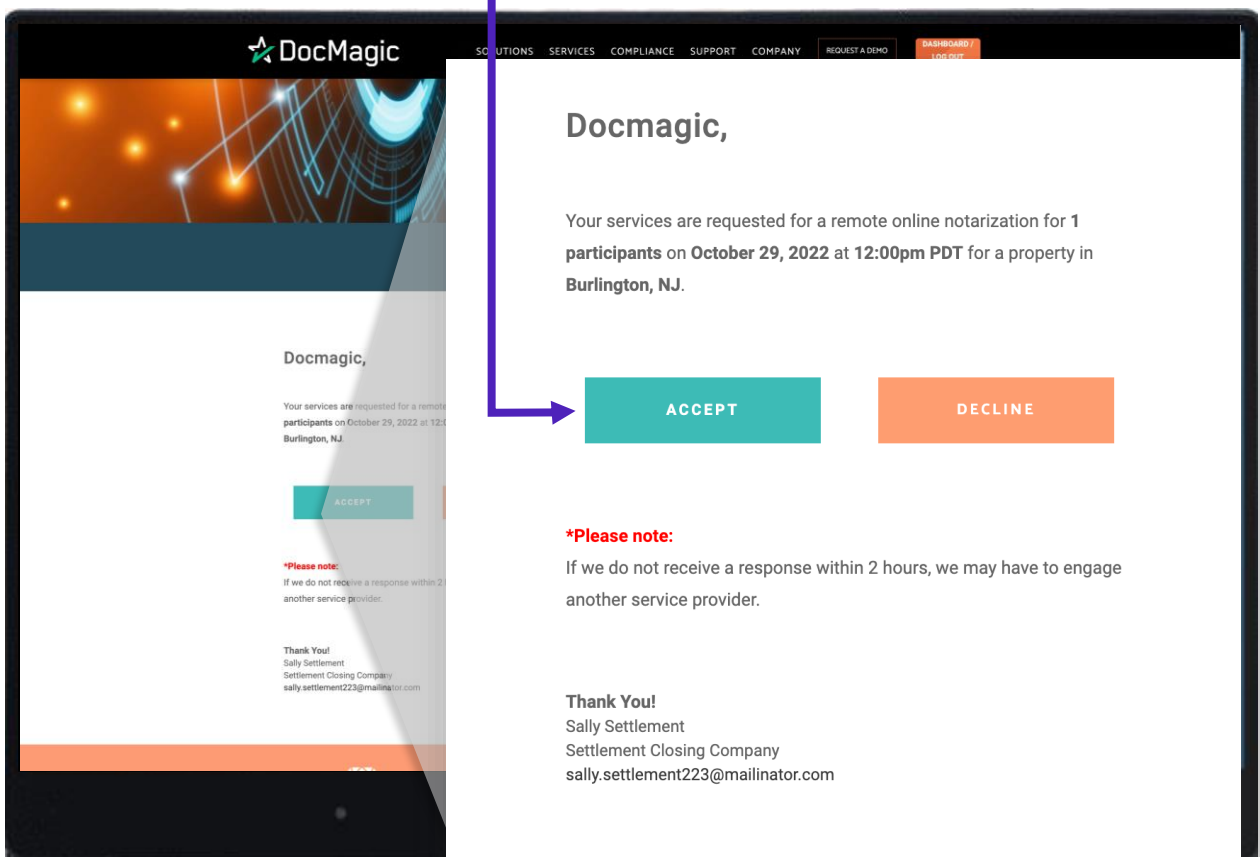
The email includes a link to accept or decline the request.

You'll be taken to a page where you can accept or decline the RON request.

Pro Tip: You've got two (2) hours to accept or decline before the system alerts the Settlement Agent to assign another Notary.

Clicking Accept on the previous page confirms your acceptance. You don't need to anything else here.

DocMagic

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

REMOTE ONLINE NOTARY (RON) REQUEST

Docmagic,

Thank you for accepting our request!

You are confirmed for the eClosing. Please check your email for additional information.

eClosing Information

Date: November 28, 2023

Time: 10:30am PST

Participants: 1

Property Information

City: FRISCO

State: NJ

Transaction Type: Conventional

Additional Comments

Enter any comments you may have

SUBMIT

DELL
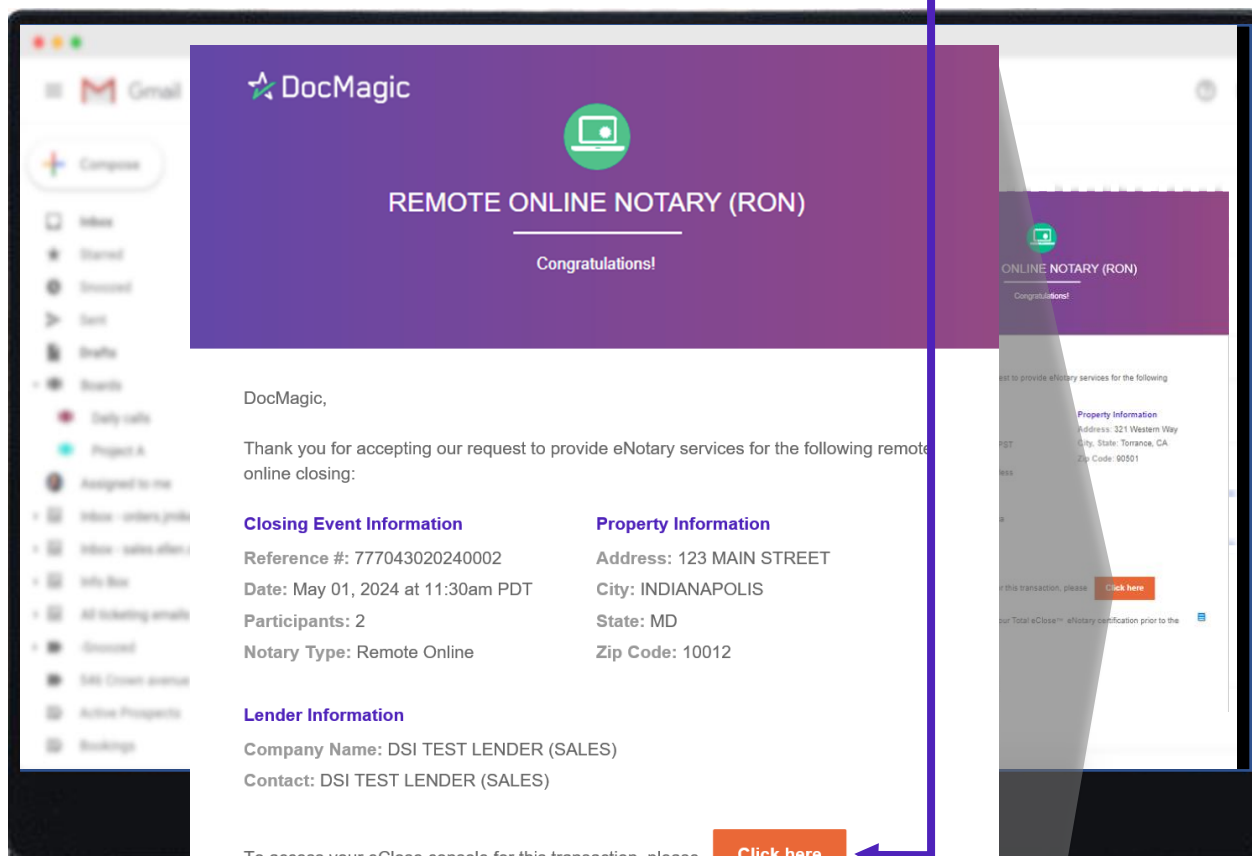
However, *you have the option* to pass on information to the settlement agent. Just type what you want in the comment box and click Submit.

Note: Please don't try to log in from this page.

7

Access to the eClose Console

Once you accept the request, you'll get this confirmation email that grants access to your eClose console. This is how you'll get into your portal – *you do not log in through our website.*

★ DocMagic

REMOTE ONLINE NOTARY (RON)

Congratulations!

DocMagic,

Thank you for accepting our request to provide eNotary services for the following remote online closing:

Closing Event Information

Reference #: 777043020240002

Date: May 01, 2024 at 11:30am PDT

Participants: 2

Notary Type: Remote Online

Property Information

Address: 123 MAIN STREET

City: INDIANAPOLIS

State: MD

Zip Code: 10012

Lender Information

Company Name: DSI TEST LENDER (SALES)

Contact: DSI TEST LENDER (SALES)

To access your eClose console for this transaction, please   **Click here**

*Please note: You **must** obtain your Total eClose™ eNotary certification prior to the closing on May 01, 2024.

If you have not conducted a Remote Online Notarization in the last 30 - 45 days, you have an opportunity to refresh your skills by re-taking our RON Certification course. Click **HERE** to access the course.

Take advantage of the **R.O.N. Guidebook!** Click **HERE** to download it.
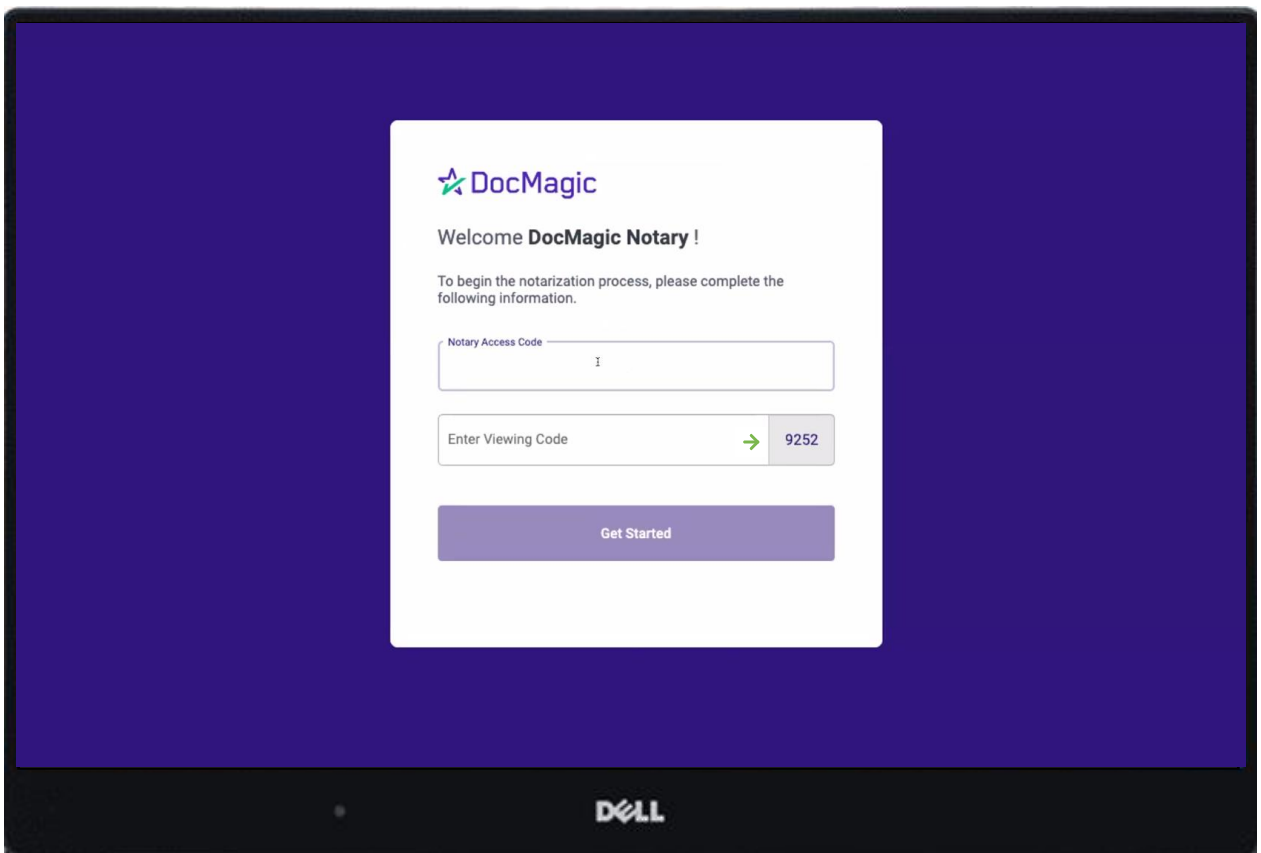
Thank You!
Byron Settlement
SETTLEMENT CLOSING COMPANY
struitt@docmagic.com

You will log in using the Notary Access Code that was given to you with your **Secure Insight** Notary certification and enter the viewing code on your screen.

eClose Console

All pertinent information regarding the parties on the transaction is at the top of the notary portal.

The Signers area highlights all participants, Knowledge Based Authentication (KBA) and I.D. Verification.

Countdown Clock

The eClosing Countdown Clock keeps you on track right up to the moment of closing.

The Edit button at the bottom right of the Countdown Clock allows you to edit the closing time for all participants.

Help Button

From the Notary Console, you can find a tutorial just like the one you're reading now. Just click on the name, then Help.

Inspecting and Prepping Documents

> The Documents area includes all the documents in the package that will be eSigned. You can click on each document separately to review for accuracy.

Document Icon Functions

The leftmost icon, the piece of paper with the plus sign, allows you to upload *new* documents to the package from your computer.*

The PDF icon allows you to download a PDF copy of the full document package.

You'll have the option to tag them (covered later).

Document Icon Functions

The rightmost icon, the cloud with the arrow pointing up, allows you to upload ink-signed documents to the package.

You can only upload ink signed documents with QR codes that help the system place the documents in the correct stacking order. Don't confuse this with the other upload function.

Tagging Documents + Guide

Click on the Pencil Icon to open the Document Editor. This allows you to check existing tags and add new ones to your documents. *Click here for the guide.*

Please note that the Document Editor does not allow you to make modifications to tags programmed by DocMagic.

Start eClose

When you're ready to Start the eClosing, click the Start eClosing button to activate the Start eClosing dialogue box.

Start eClosing

You are about to start the eClosing process!

A meeting invitation will be sent to the participants indicated below.

Before you continue, please verify the following:

- The loan package is complete and ready for eClosing
- All uploaded or e-enabled documents have been included

Select the eClosing Participants below:

Select	Signer	Email	Date	Time
☑	Stephen Truitt	struitt@docmagic.com	3/28/2024	10:30pm
☑	Kimberly Abelson-truitt	struitt@docmagic.com	3/28/2024	10:30pm
☐	Byron Settlement	struitt@docmagic.com		

☑ Include link for knowledge-based authentication (KBA)

Cancel   **Start eClosing**

Select the participant(s) you want to include in the signing room.

You'll need to repeat this process if another participant will be signing at a different time. Select all if everyone will be signing both at the same time.

Borrowers are now required to complete KBA by default.

Start eClosing

You are about to start the eClosing process!

A meeting invitation will be sent to the participants indicated below.

Before you continue, please verify the following:

- The loan package is complete and ready for eClosing
- All uploaded or e-enabled documents have been included

Select the eClosing Participants below:

Select	Signer	Email	Date	Time
☑	Stephen Truitt	struitt@docmagic.com	3/28/2024	10:30pm
☑	Kimberly Abelson-truitt	struitt@docmagic.com	3/28/2024	10:30pm
☐	Byron Settlement	struitt@docmagic.com		

☑ Include link for knowledge-based authentication (KBA)

Cancel   **Start eClosing**

Click Start eClosing when ready.

Lenders may contact our support team to allow borrowers to bypass KBA in states that do not require it.

Invitation Email

Participants will receive an invitation email containing all pertinent closing information and a **Start Now** button to enter the eClosing event.
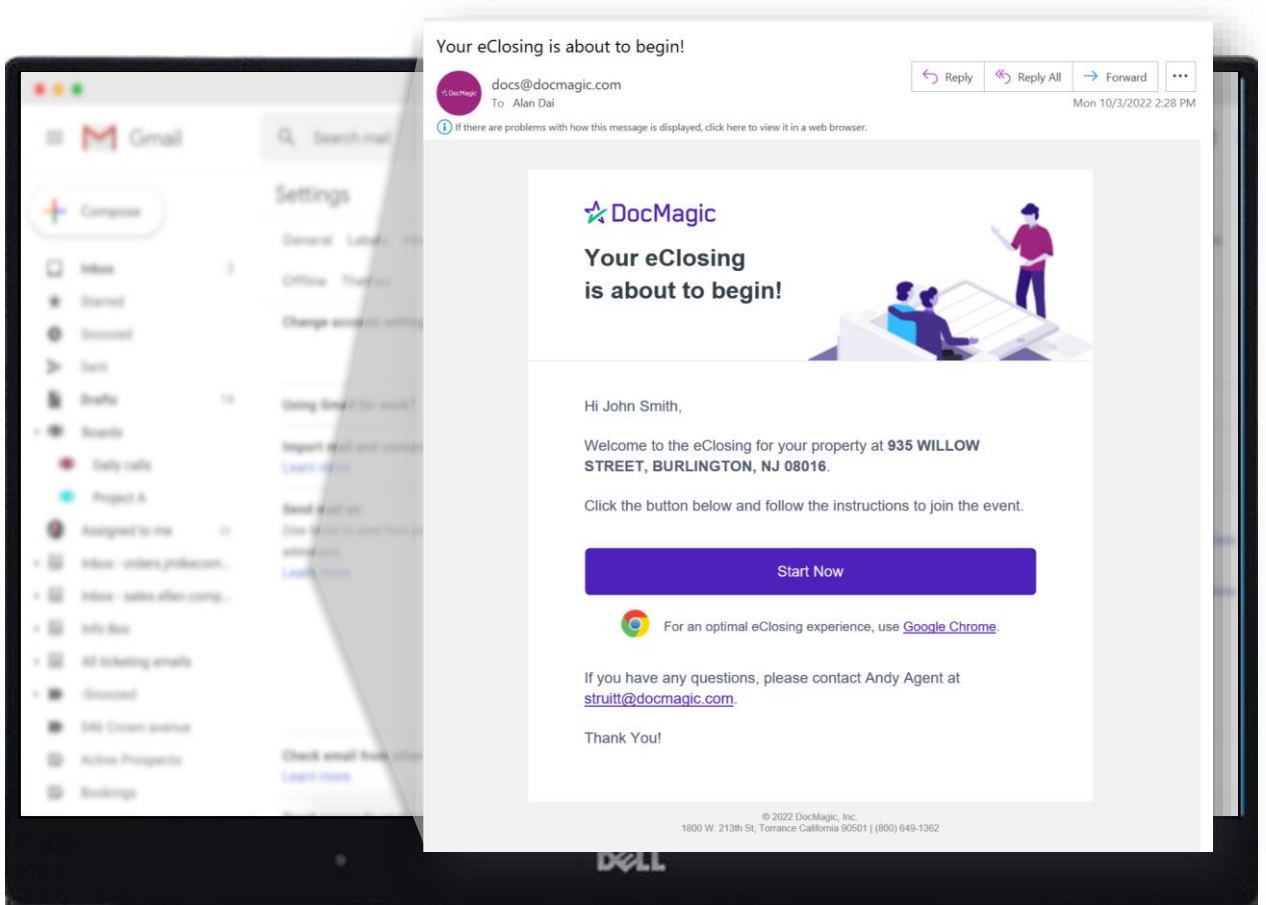
Please note that participants can no longer do Remote Online Notarizations through a phone.

Please note that the next few slides (including this one) are from the borrower's perspective.

Borrower Signing In

The Borrower logs in with the last four digits of their social security number* and the viewing code.

The borrower is required to click on and read the eSign Disclosure and Consent language before checking the box to get started.

If the borrower gets a "login error" on this page, have them close the browser tab and click on the link in their email again.

*If the borrower does not have an SSN, a Settlement Agent or Lender can create an Access Code for the borrower to access the eSign experience.

Borrower Signing In

The borrower will be reminded to make sure their microphone and camera are activated. If they are prompted by the browser, please have them allow camera and microphone access.
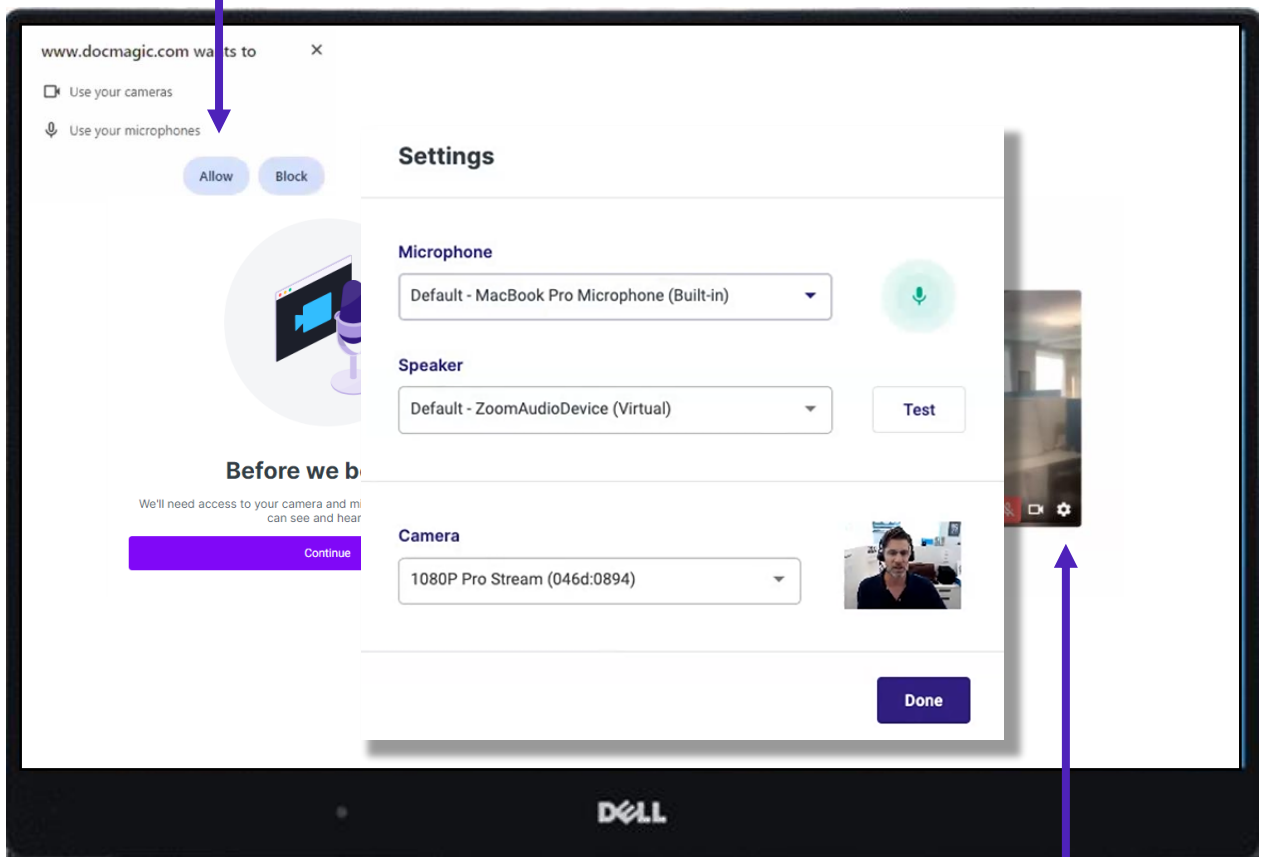
If they're having technical difficulties, have them click on the Settings icon to ensure that the correct microphone, speaker, and camera are selected.

Borrower Signing In

The borrower then be asked if other signers will be joining the session *on the same device.*
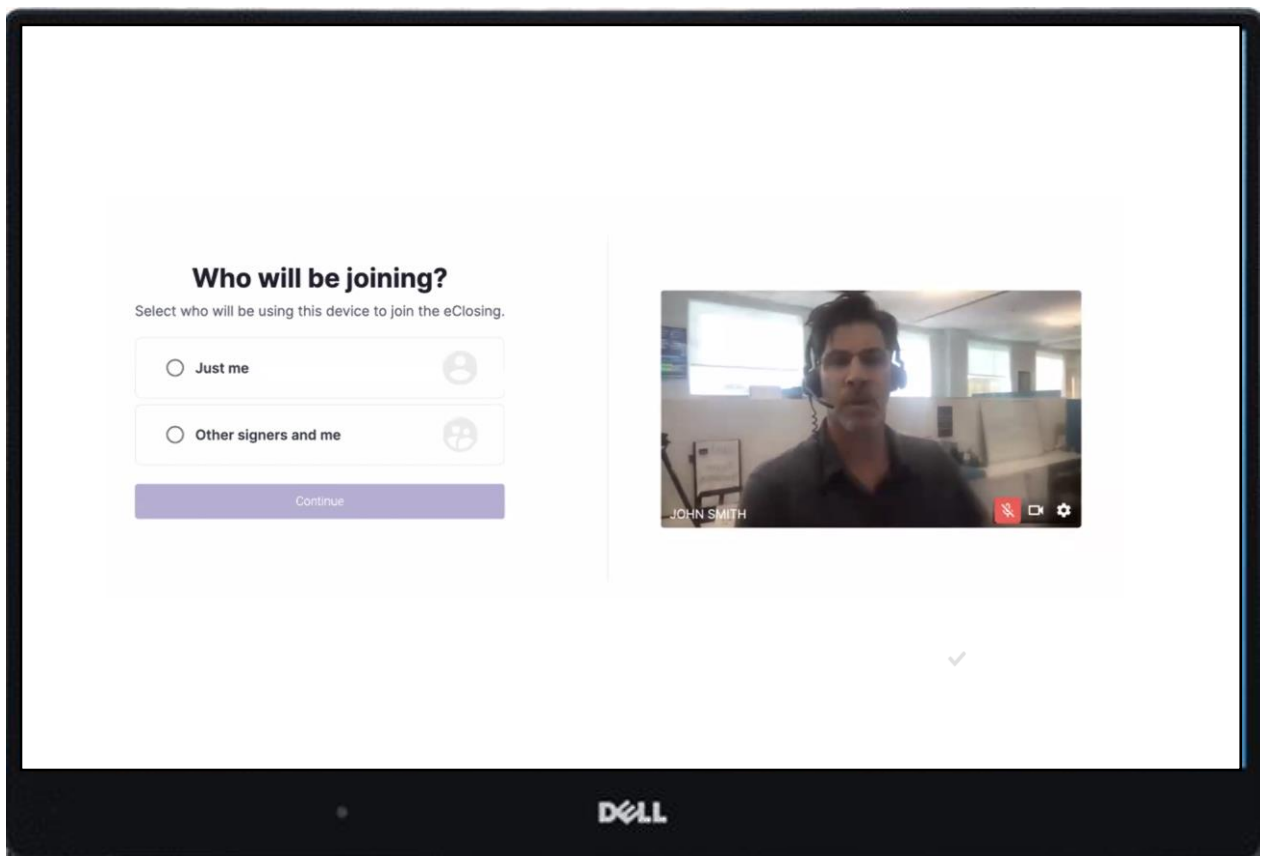
If there are multiple borrowers but they are not using the same device, please have each of them select Just me.

This is strictly asking if multiple signers will be on a single device.
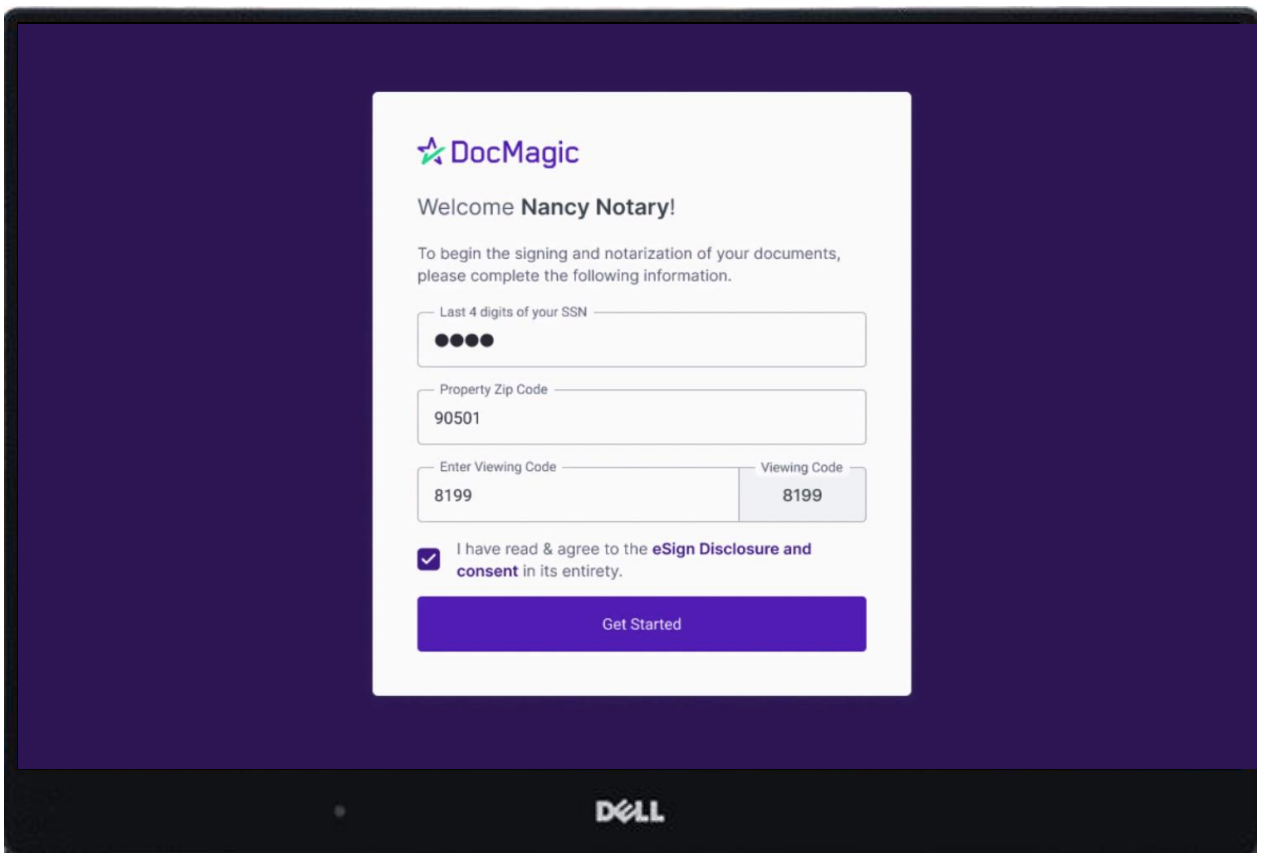
In addition, borrowers can not participate in Remote Online Notarizations using a phone.

Accessing The Signing Room (Notary)

Meanwhile, you'll be taken here after clicking Start eClose.

Enter in the last four digits of your social, the zip code of the property, and the viewing code displayed below.

You'll also need to check the box agreeing to the eSign Disclosure and consent form before getting started.

Next, confirm your State, County, and Title before proceeding.

If you uploaded your certificate to Secure Insight during your onboarding process, you will also need to enter your certificate password.

Just like the borrower, before you join the meeting, you'll also be brought to this meeting room to ensure that your camera and microphone are working and accessible.
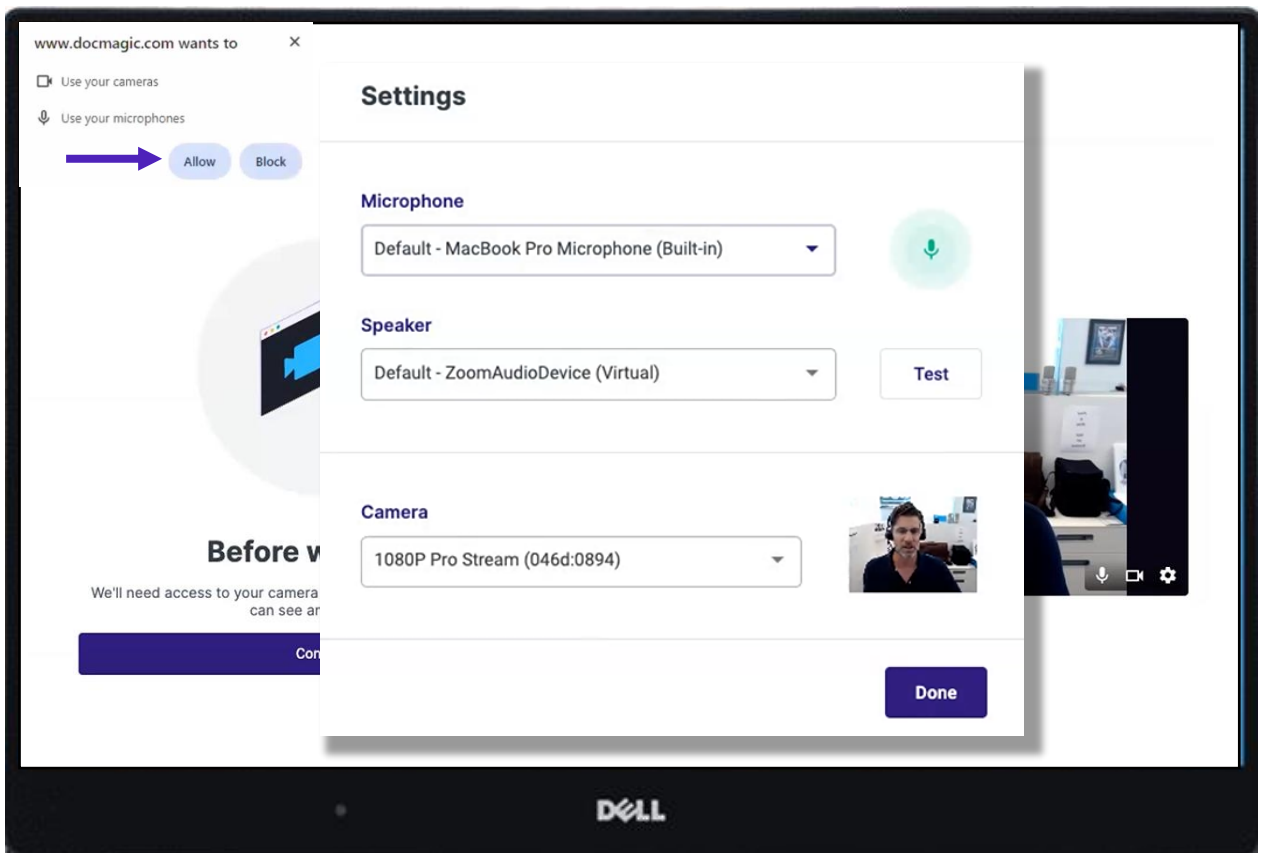
Please Note: If you are connected to a VPN and are experiencing issues logging into the signing experience, it may be due to VPN filtering traffic with proxies or other web filtering technologies.

To resolve this, disable traffic filtering.

Knowledge Based Authentication

If Knowledge Based Authentication is enabled for the session, the borrower(s) will need to verify their identity when the first join.
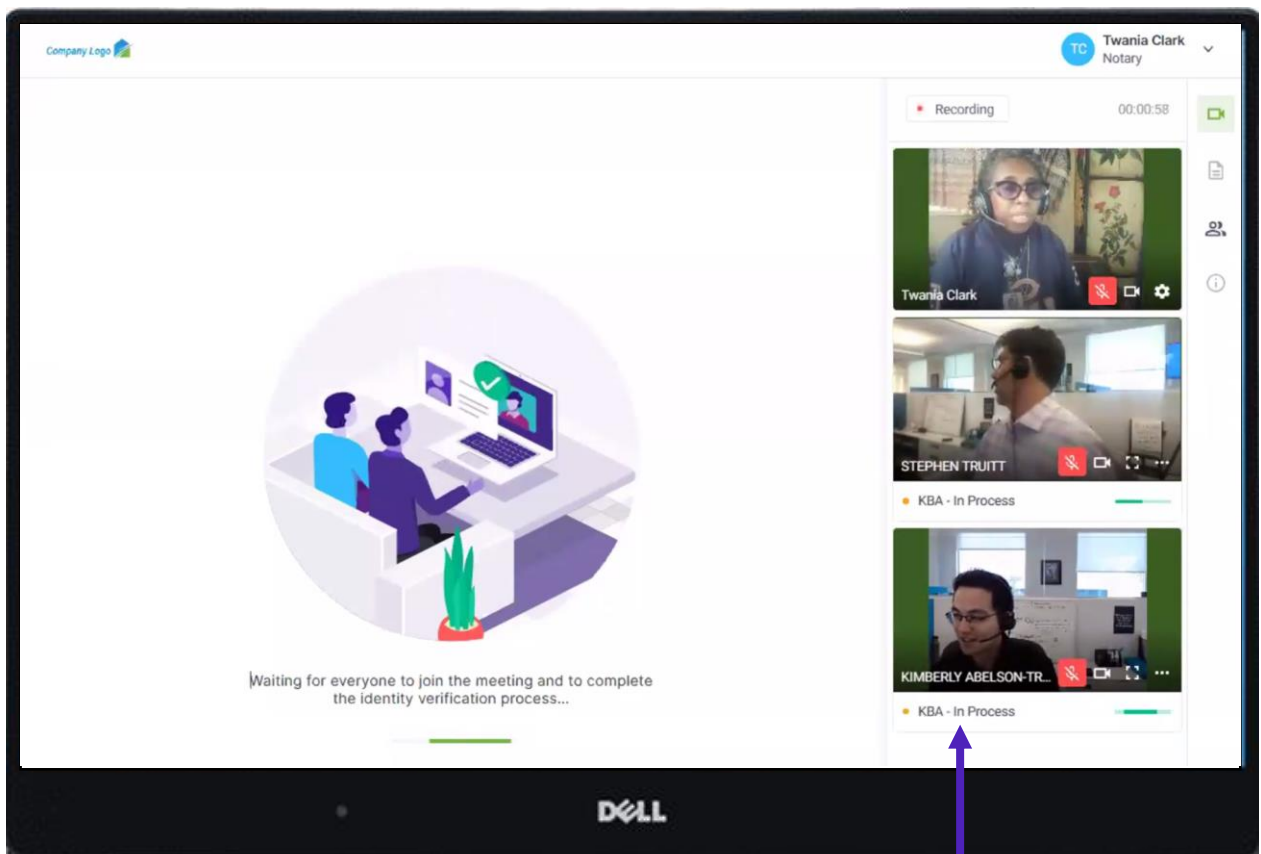
You'll see a KBA – In Process status under participants that are currently going through the process.

You will not be able to see the participants KBA – only the message above that says "waiting for everyone to complete the identity verification process"

The moment the meeting begins, the session is automatically recorded.
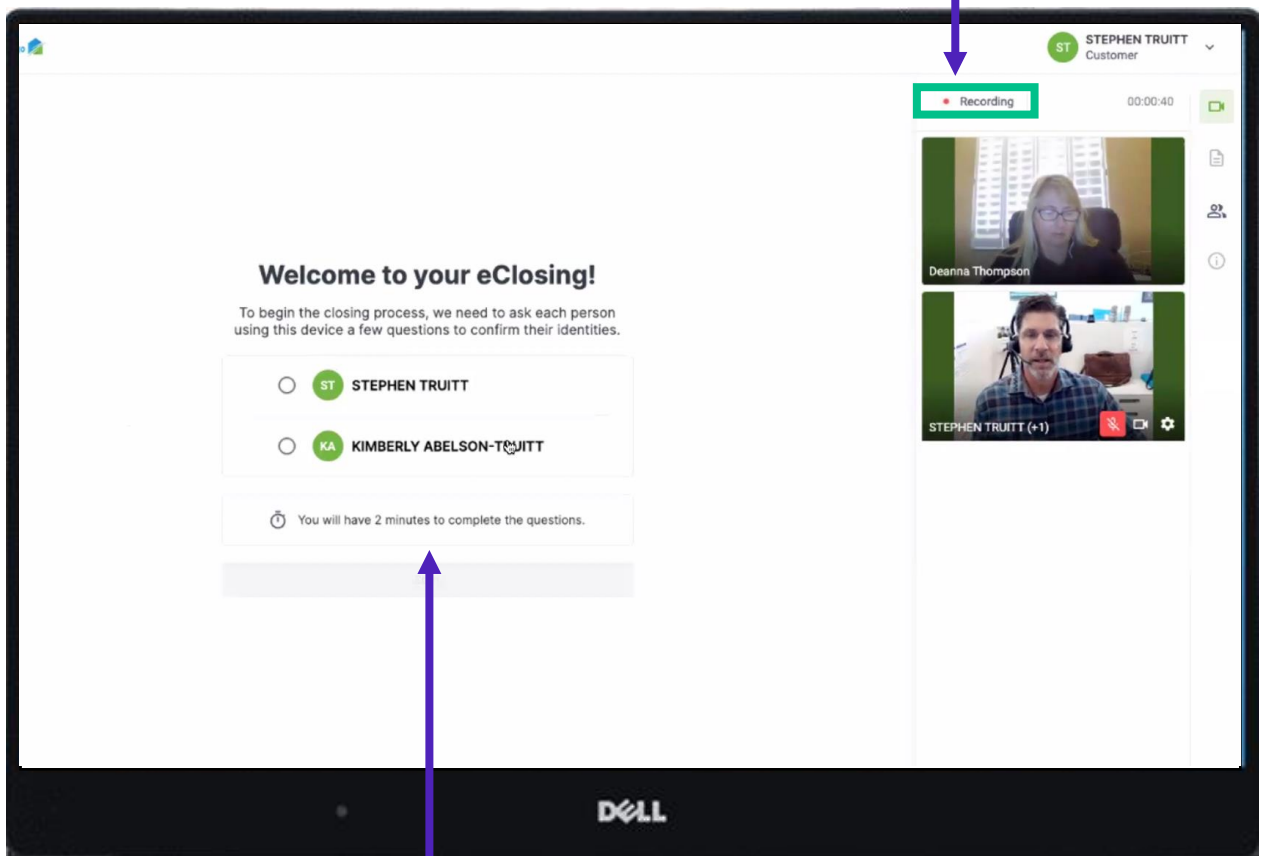
If there are multiple participants on the same device that need to do KBA, they will choose who goes first.

Please note that this screenshot, and the subsequent ones about KBA, are taken from the signer's perspective, not the notary's perspective.

Knowledge Based Authentication

They have two minutes to answer their questions, *which you will not be able to see.*
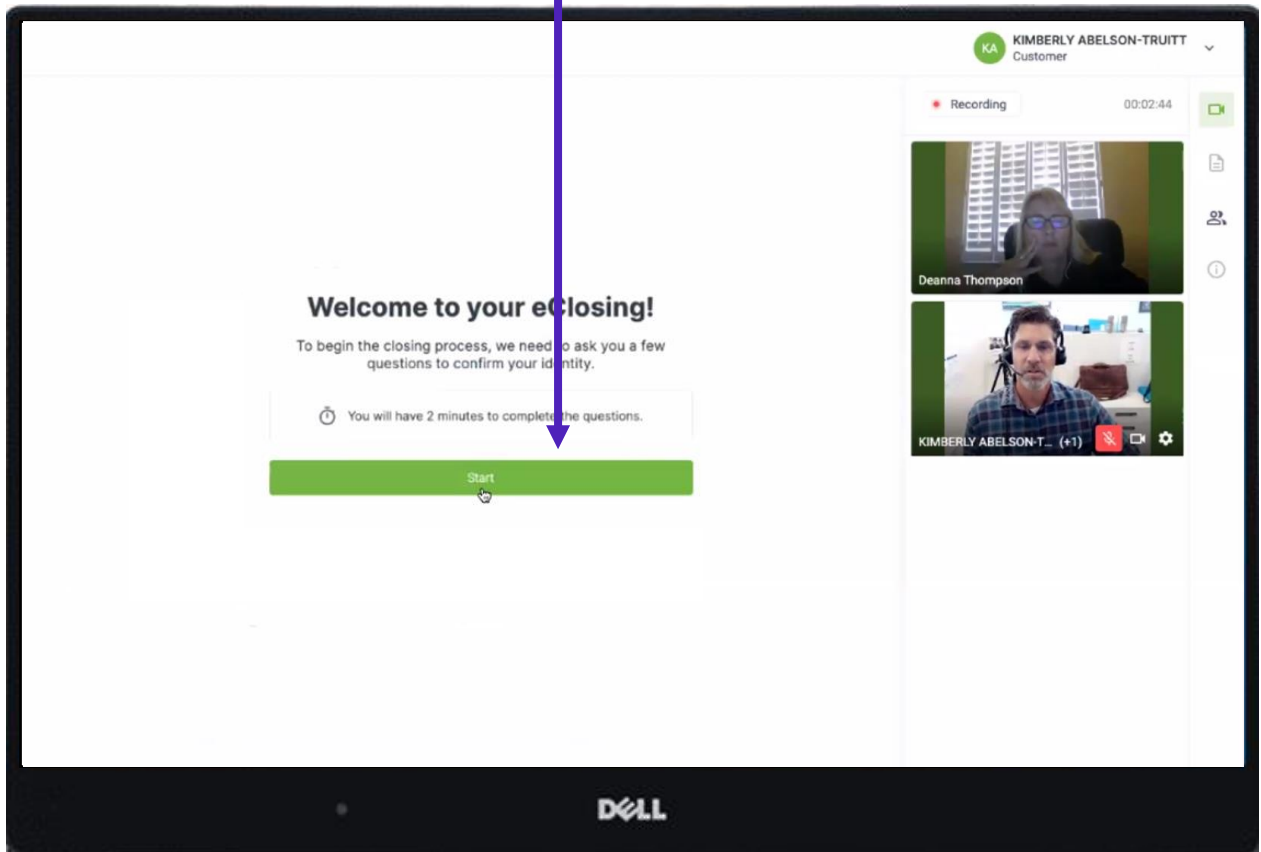
The participant will only be allowed 2 attempts to give 4 out of 5 correct answers. If they do not pass after two attempts, they will be locked out for 24 hours.

Knowledge Based Authentication

When the Participant successfully completes the assessment, they will receive this confirmation where they can click Continue to join the closing room.
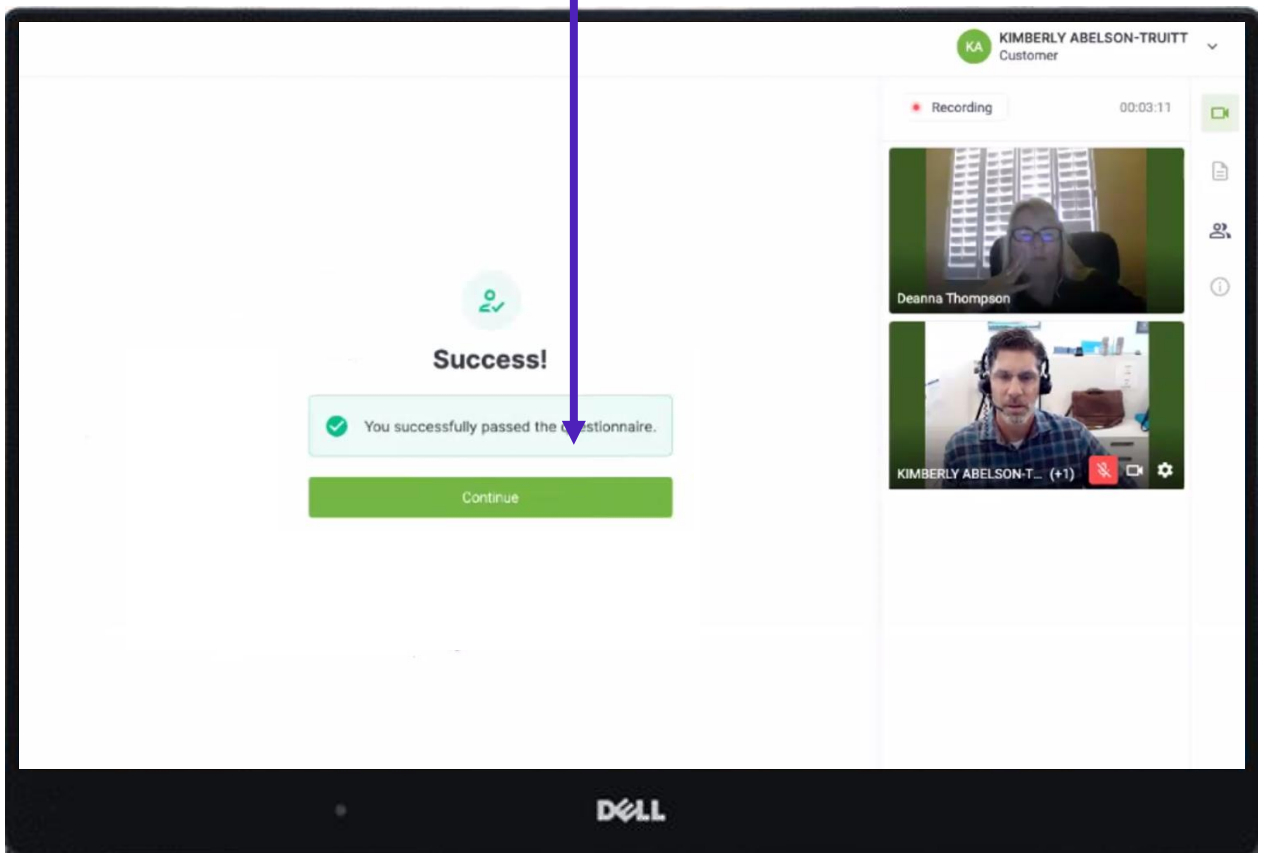
If required, the Notary would also initiate the I.D. Verification process. This must be done during the actual signing and will be covered in the next slides.

Identity Validation Request

Go back to your Notary Portal and click on the phone icon* for the borrower that needs to have their identity verified.

Confirm the phone number and click Text Identity Verification.

Note: You may verify more than one participant with the same phone number. The identity verification link is unique.

*Click on the actual icon, not the circle next to it.

The Participant will receive a text message containing a link to complete the I.D. Verification process.

I.D. Validation via Smart Device
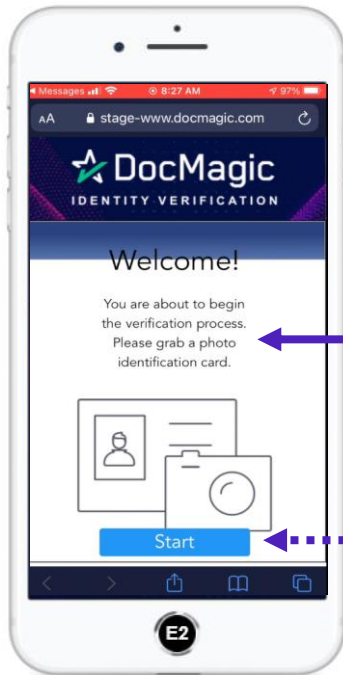
This welcome screen alerts them to retrieve a photo ID or driver's license

First, the Borrower must select the Country in which they reside.
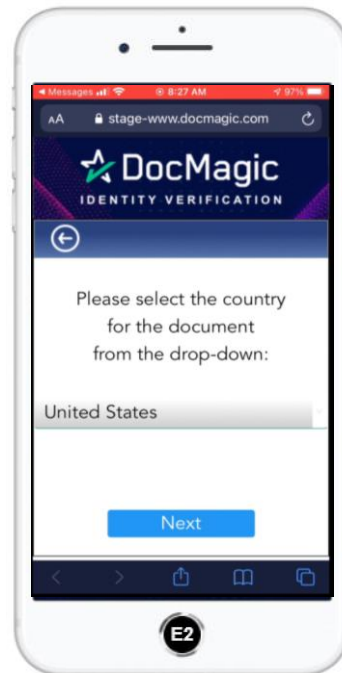
I.D. Validation via Smart Device
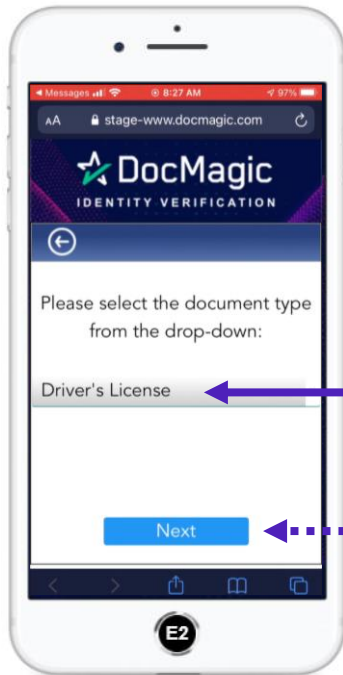
The Borrower will then choose their form of I.D. from the Drop-down menu
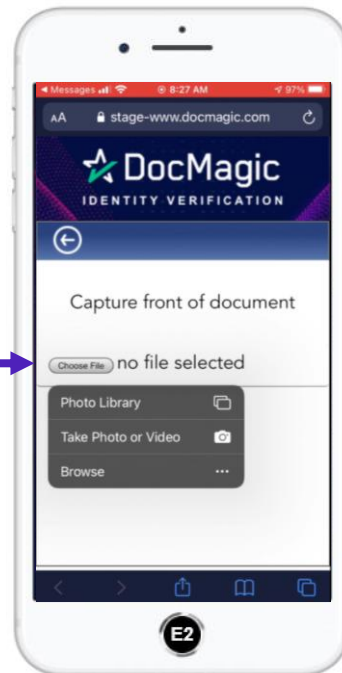
The Borrower will then choose the I.D. or License photo as a file on their device.

I.D. Validation via Smart Device

The Borrower will be prompted to include both sides of the I.D.

This check mark indicates that the upload of the I.D. was successful.

The Borrower may be asked to also take a 'selfie' so the system can compare the image with the official identification.
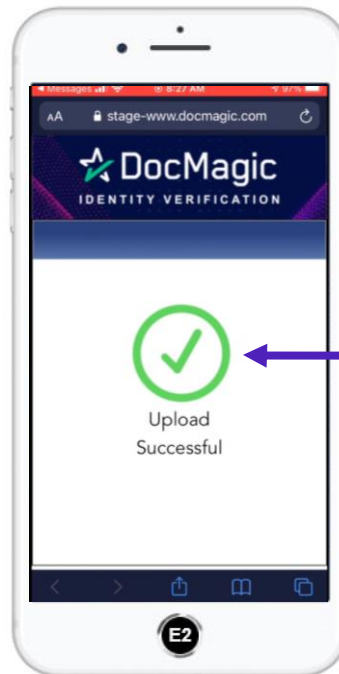
Verification Complete

The goal at this point is to have both circles green and checked as successful.

Close Console *(Notary)*

Docmagic ▾

01018220001
phen Truitt
osing
684272
8 (Version: 1)

LENDER
Company: DSI TEST LENDER...
Contact: Stephen Truitt
Email: struitt@docmagic....
Phone: (310) 463-9056

SETTLEMENT AGENT
Company: SETTLEMENT CL...
Contact: Steve Settlement
Email: struitt@docmagic...
Phone: (987) 555-4321

COUNTDOWN TO CLOSING

DAYS	HOURS	MINUTES	SECONDS
0	0	0	0

Date: Oct 18, 2022 (Tue)   Time: 12:00pm PDT

eJournal   ⟳ Action Log

👥 Start eClosing

Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic RON 10/18/2022 - 12:00pm	✉➔ ⊘	➔ ⊘	● Ready to Sign	Open Signing Room
Settlement Agent						Open Signing Room

Identity (ID) Verification Results ✖

⊘ Signer has Passed the Identity Verification Test

Confidence Score: **100%**   View Report ⧉

Close   Add ID ▾

				1	0	✔
Application				9	1	✔
tronic Note				4	1	✔

view Mode OFF

Completed

DELL

If the I.D. Verification fails, click on the red circle. A window will appear where you can enter information related to the borrower's identity to override the failure.

Identity (ID) Verification Results ✕

⊗ **Signer has Failed the Identity Verification Test**

Confidence Score: **0%**   View Report ↗

Additional Verification   *Required

*ID Type	Select ▾
*ID Number	Enter ID Number
*Expiration	MM/DD/YYYY

Attachments ➕

No attachments added

☐ * I have checked the signer's identification and verified that all of the information is correct

Close   Save

Fill out all required fields. You have the option to attach pictures of the ID, which we recommend. Click Save when done.

I.D. Verification Alternative

If the upload of the identification in the I.D. Verify process is rejected, you may use the video to establish proof of possession of a government issued I.D. The borrower can hold up their ID while you take a screenshot.
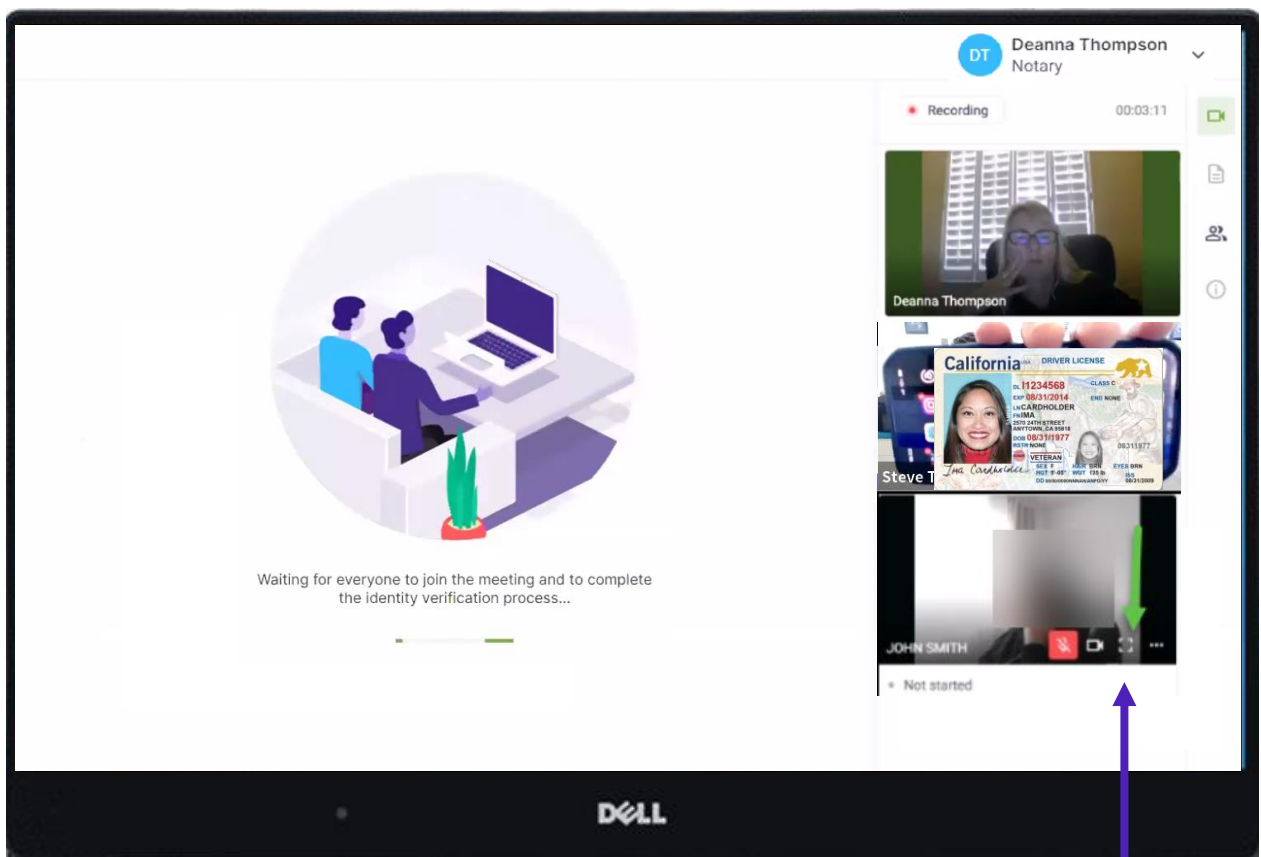
Click here to expand the borrower's camera feed to full-screen. This will make it easier to take a clear and detailed screenshot of their identification if it becomes necessary.

Once the borrower(s) complete their KBA and ID Verify (if applicable), their status(es) will change to **Ready to Sign** and their **Start** button will illuminate indicating it is safe to begin the signing process.
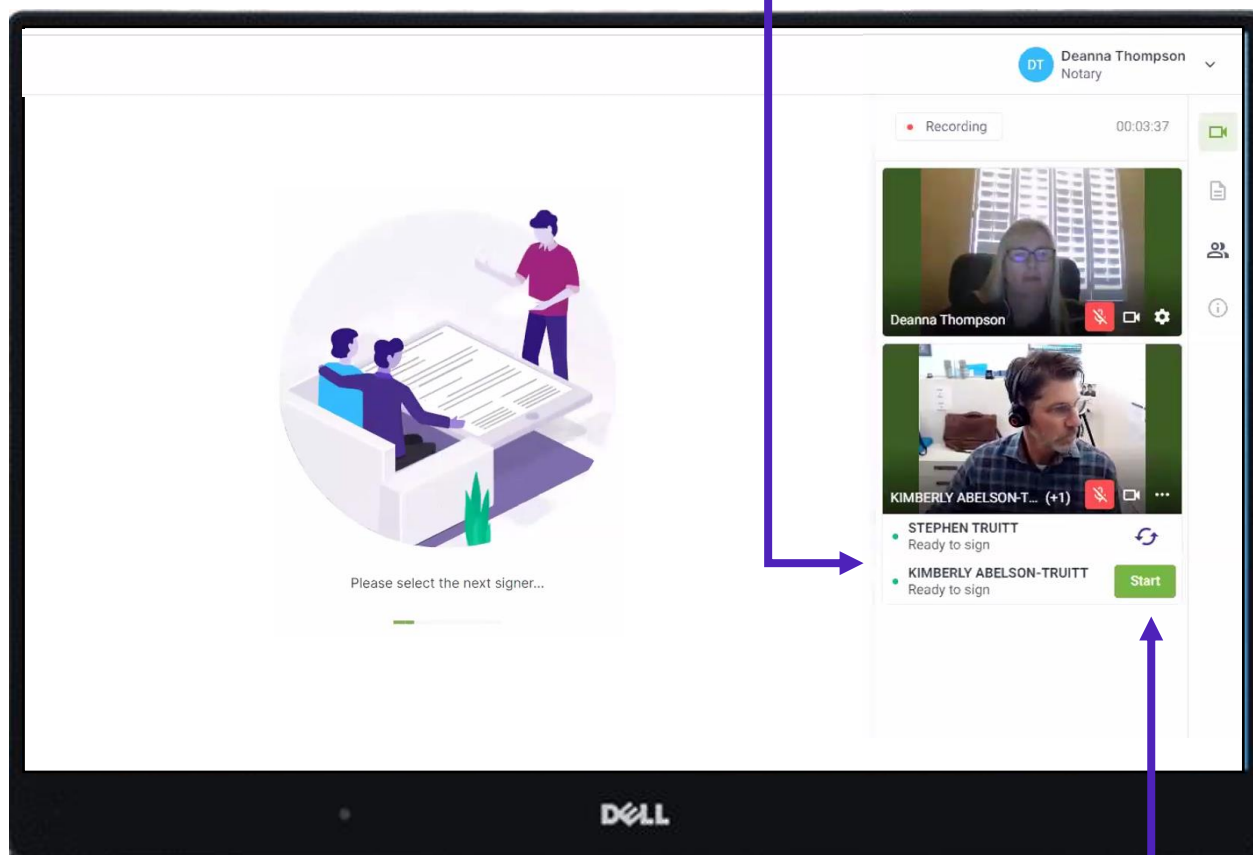
If you have more than one borrower on the same device as shown above, click on the two arrows next to their name to switch the signer that will go first. Otherwise, click Start.

Multiple Borrowers (Different Devices)

If you have multiple borrowers on their own devices, you can pick which one will sign first.
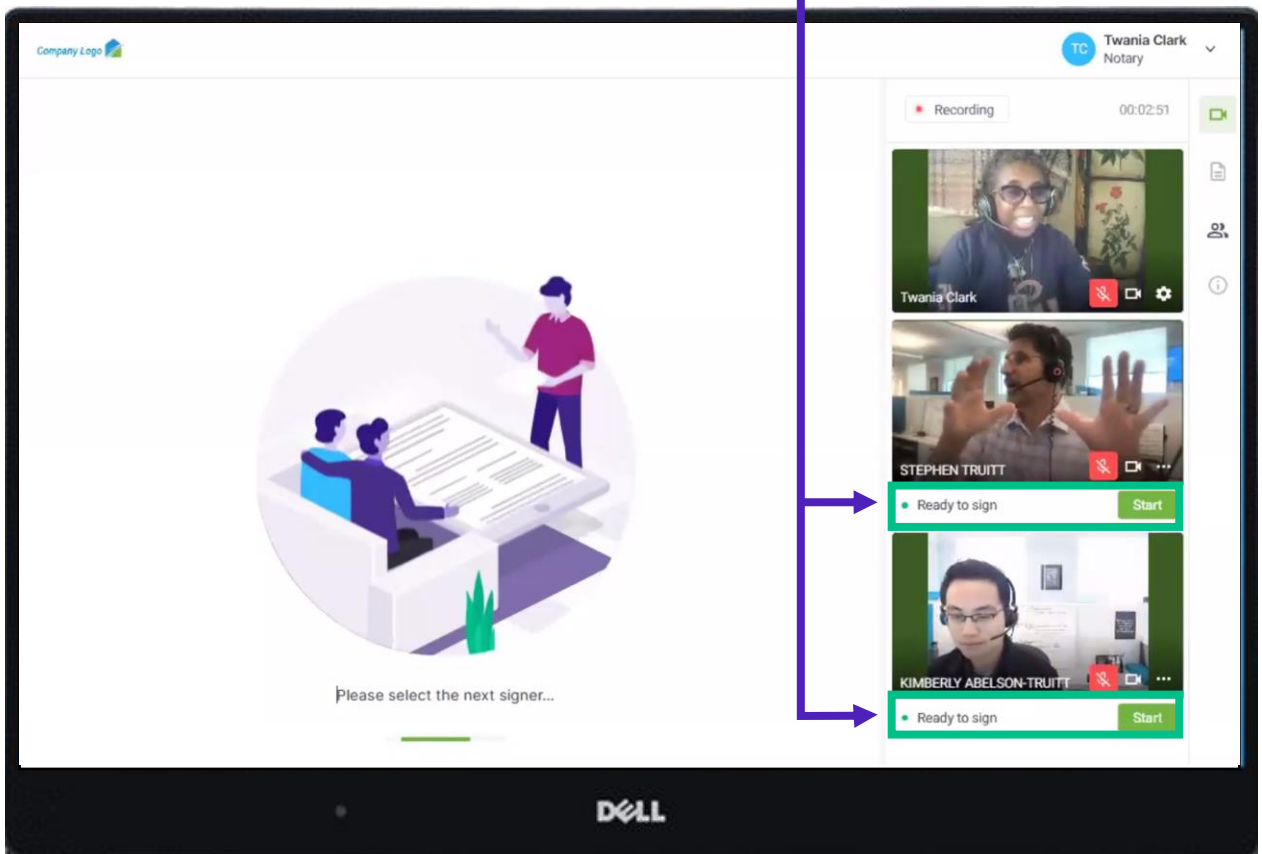
Only one signer can execute documents at a time.

Along the top, the borrower will find indicators that show progress of the Review, Signing, and Notarization processes.

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✓ Review ● Sign ○ Notarize 🚩 Completed

JOHN SMITH
Customer

Please review your documents.

Initial Disclosure
...thorization and Consent

Start signing

Borrower's Certification, Authorization and ...
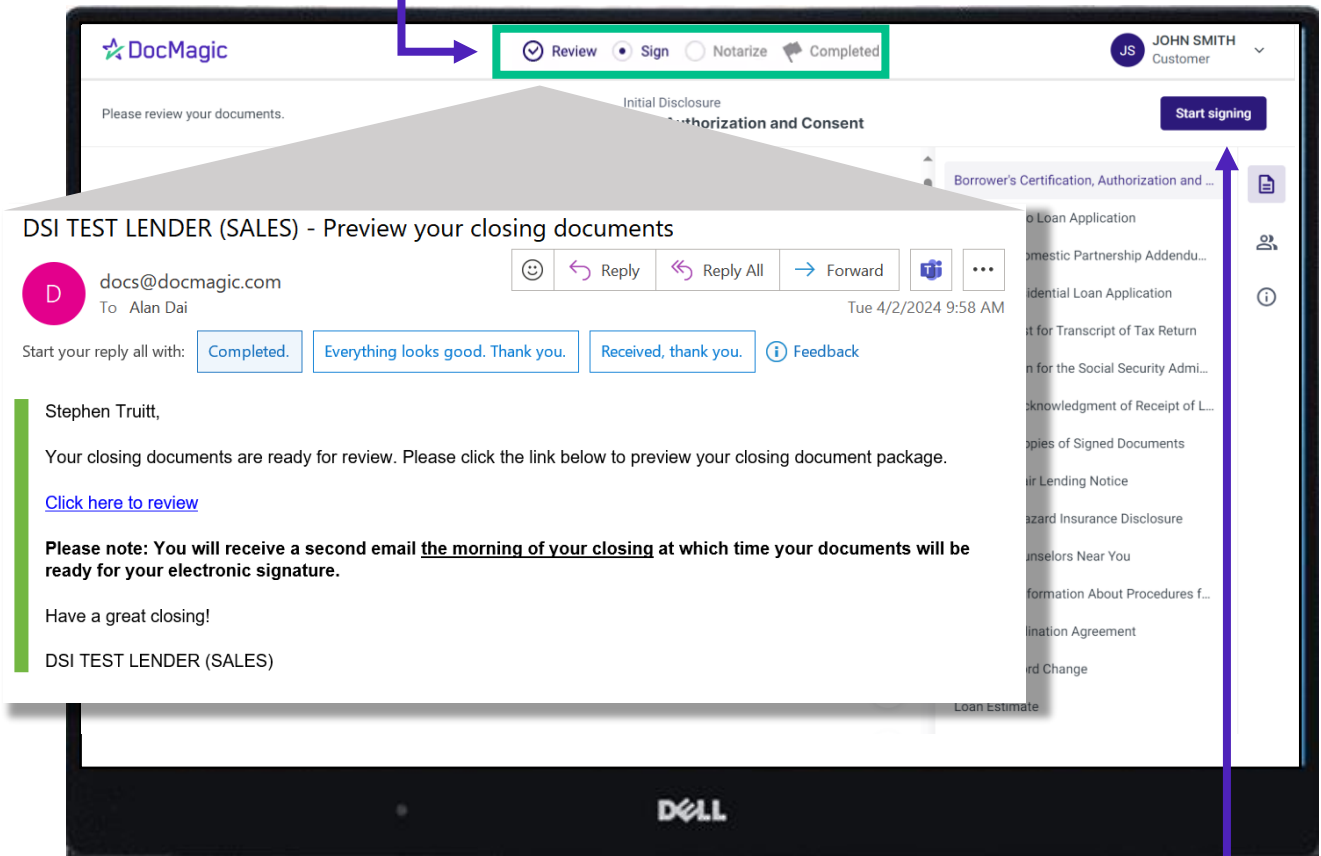
o Loan Application

omestic Partnership Addendu...

idential Loan Application

DSI TEST LENDER (SALES) - Preview your closing documents

D docs@docmagic.com
To Alan Dai

☺ ↩ Reply ↩ Reply All → Forward ⊞ •••

Tue 4/2/2024 9:58 AM

st for Transcript of Tax Return

n for the Social Security Admi...

Start your reply all with: | Completed. | Everything looks good. Thank you. | Received, thank you. | ⓘ Feedback

cknowledgment of Receipt of L...

pies of Signed Documents

Stephen Truitt,

ir Lending Notice

Your closing documents are ready for review. Please click the link below to preview your closing document package.

azard Insurance Disclosure

Click here to review

nselors Near You

Please note: You will receive a second email <u>the morning of your closing</u> at which time your documents will be ready for your electronic signature.

formation About Procedures f...

Have a great closing!

ination Agreement

DSI TEST LENDER (SALES)

rd Change

Loan Estimate

DELL

If the borrower is done reviewing the set of documents, they can begin the signing process by clicking here.

If Preview Mode is on, the borrower can *review* their document package, accessing it from a link that is emailed to them. We advise that the borrower reviews the documents during this period, so that they can focus on just signing during the experience.

Signer's View

There are three options for click-signing. You as the Notary will be able to watch them sign.

1. Clicking the pen icon.

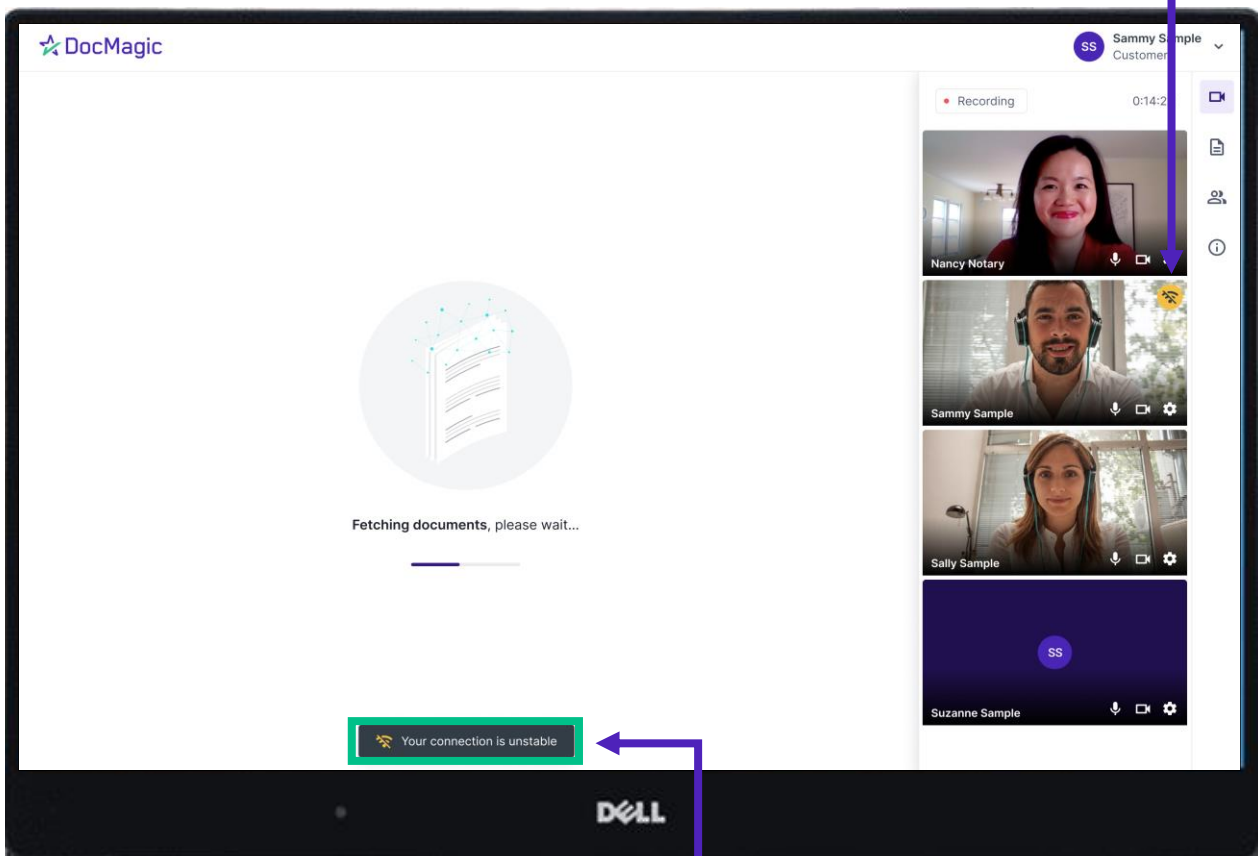2. Clicking on the "Sign" box directly.

3. Clicking on the Green Sign box will automatically advance to the next task each time.

For more information on the borrower's signing experience, please visit here.

Slow Connections

If a participant is experiencing a slow internet connection, you will see this 🛜 appear in the top right of their camera feed.

The participant will also see this message at the bottom of their screen. If the connection is completely lost, their screen will also grey out. In both cases, the system will try to restore the connection.

For more information on the borrower's signing experience, please visit here.

Applying Signer eSignatures

The borrower will have the option of choosing a representation of their signature, draw their own, or upload a .png or .jpg of their signature to be used.*

They must check this box ratifying the use of their electronic signature. Once a signature is applied, the page will automatically advance to the next signature tag, Postfill box or text box.

*Certain states and municipalities do not allow for all these selections. For example, if you are in the state of Michigan, you will only be able to choose the Draw and Upload options.

Fixing Incorrectly Tagged Documents

If you find an improperly tagged document during the signing experience, you can still edit the document by making those changes here.

Fixing Incorrectly Tagged Documents

When finished, click "Done" to return to the portal.

Go back to the signing experience. Click the three dots at the bottom right of the borrower's screen.

Waiting for **JOHN SMITH** to start signing...

BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT

Loan Number: 777030720220005

Date: March 7, 2023

Provided By: DSI TEST LENDER (SALES)

Borrower: JOHN SMITH

Property Address: 935 WILLOW STREET, ALLENDALE, NEW JERSEY 07401

CERTIFICATION

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

DocMagic Notary
Notary

Restart Meeting

Change Email Address

Withdraw Consent

Terms of Use

Save & Exit

JOHN SMITH

Refresh Documents

Click Refresh Documents. Your changes should show.

In the signing experience, if the borrower's screen freezes after they apply their first signature, try refreshing their documents.

If that doesn't work, you'll need to restart the meeting for the changes to take effect. From the signing experience, click your name in the top right, then Restart Meeting.
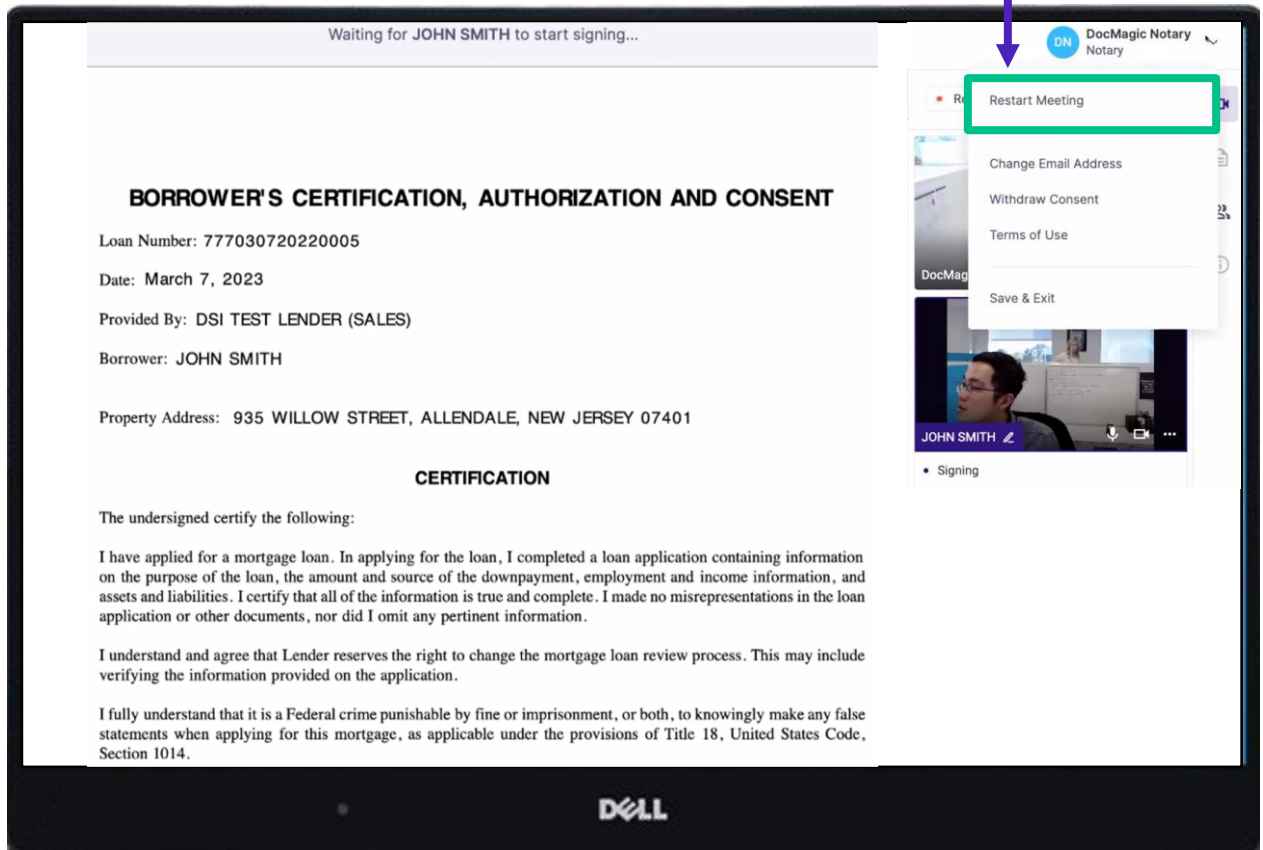
If repeated technical glitches occur, try clearing browser cache or running the experience in an incognito window.

If **your** screen freezes after you apply your first signature, try restarting the meeting.

Applying Signer eSignatures

When the borrower is done signing, they must click Done and then Continue to set you up for Notary signatures.

Multiple Borrowers (Different Devices)

If you have multiple borrowers on their own devices, you can choose if you want the other signer to sign first, or if you want to notarize the first signer's documents and then return to the other signer.
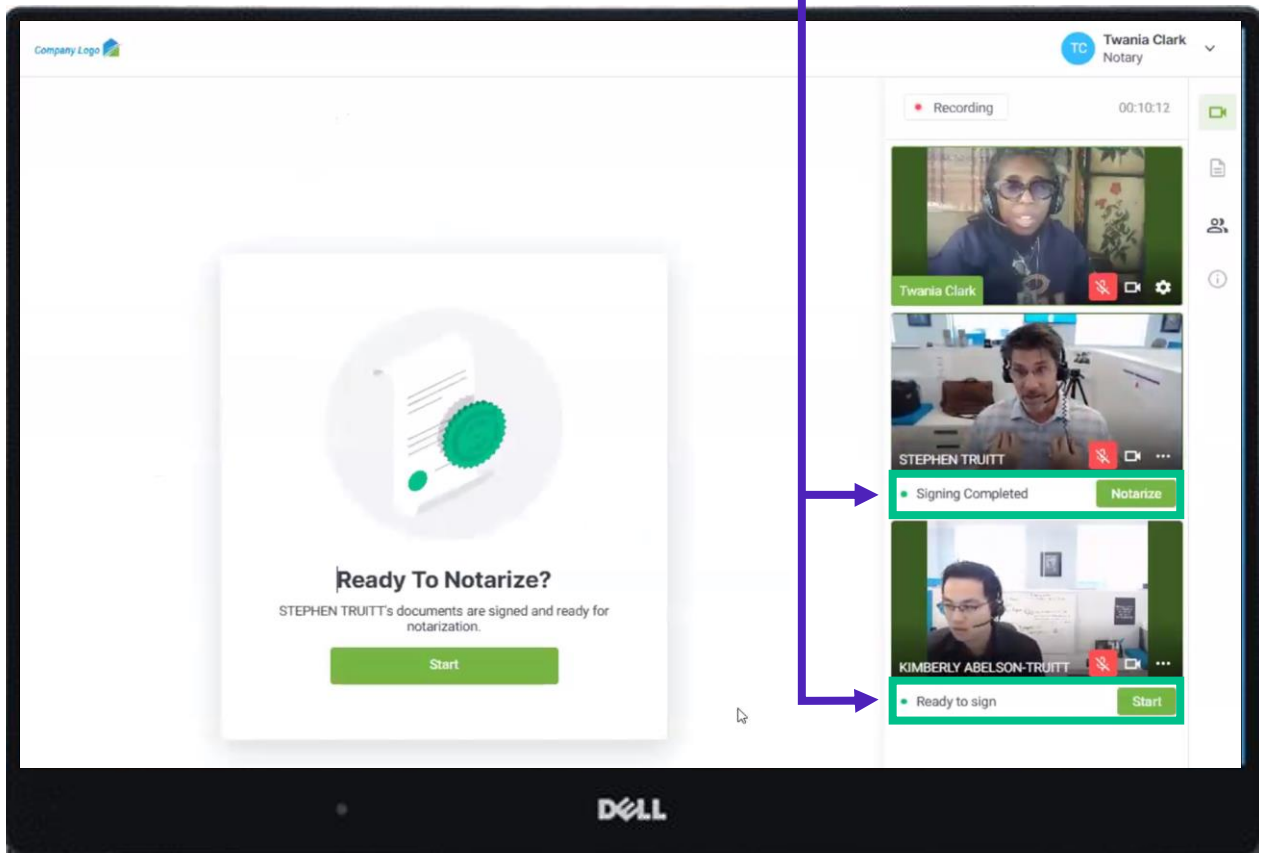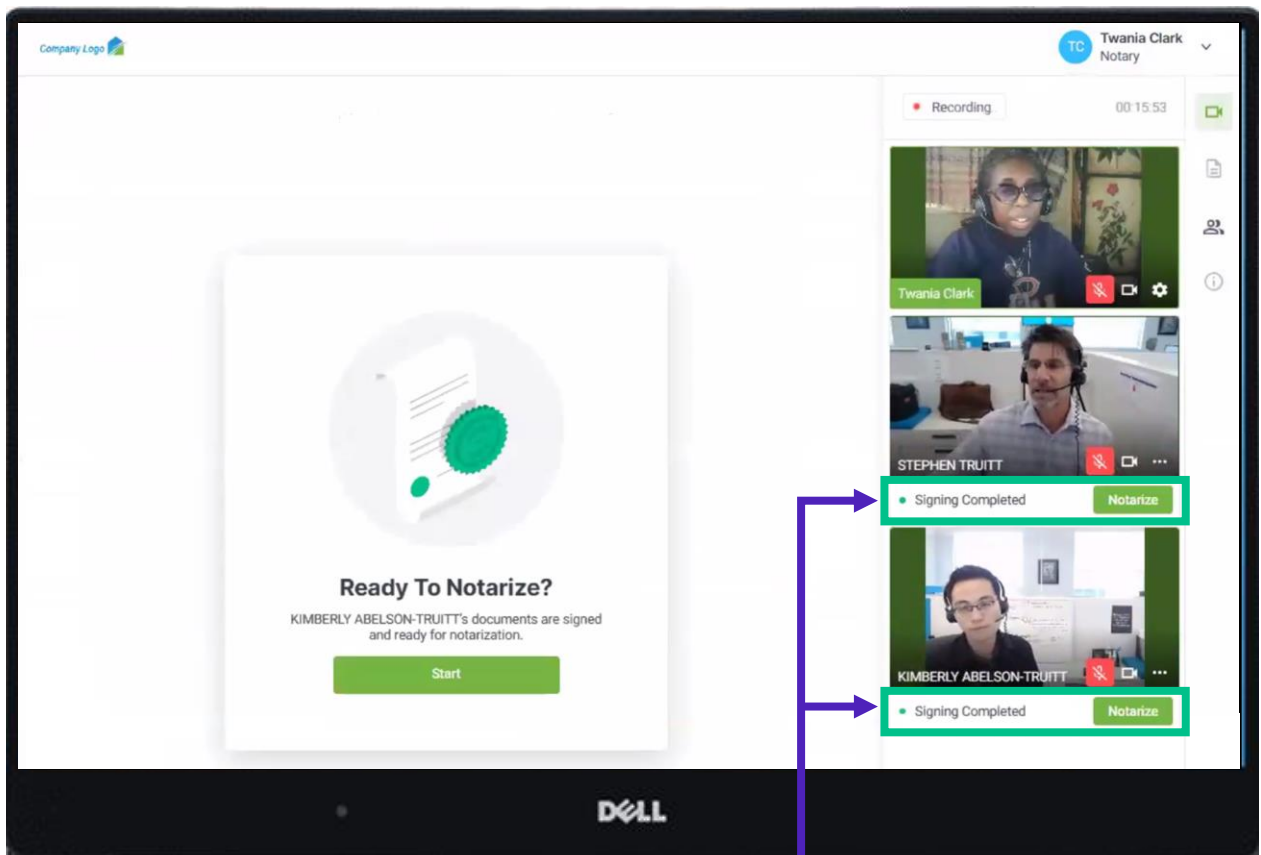
Now, control and signing ability is transferred to the Notary. You will now start the notarization process.
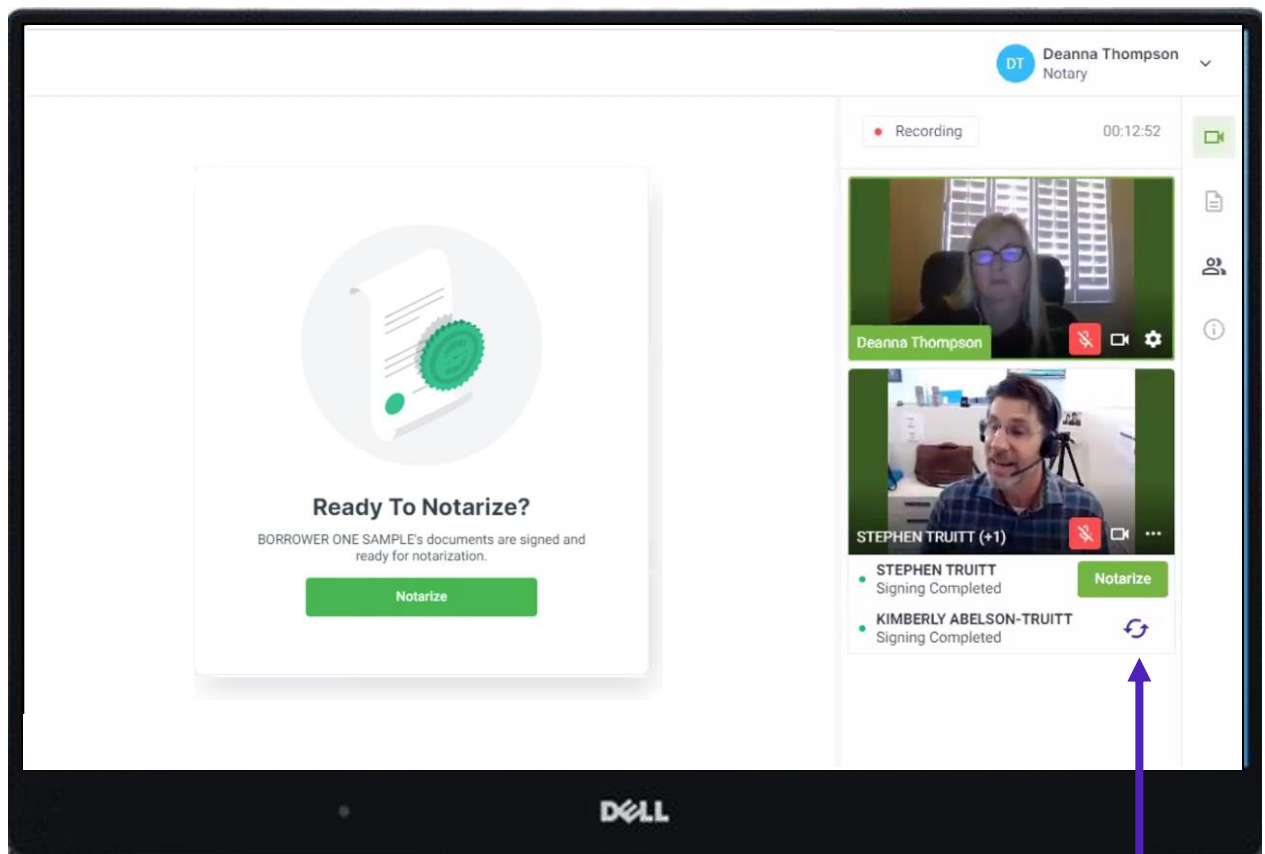
If you have multiple borrowers on the same device, you can choose who goes first.
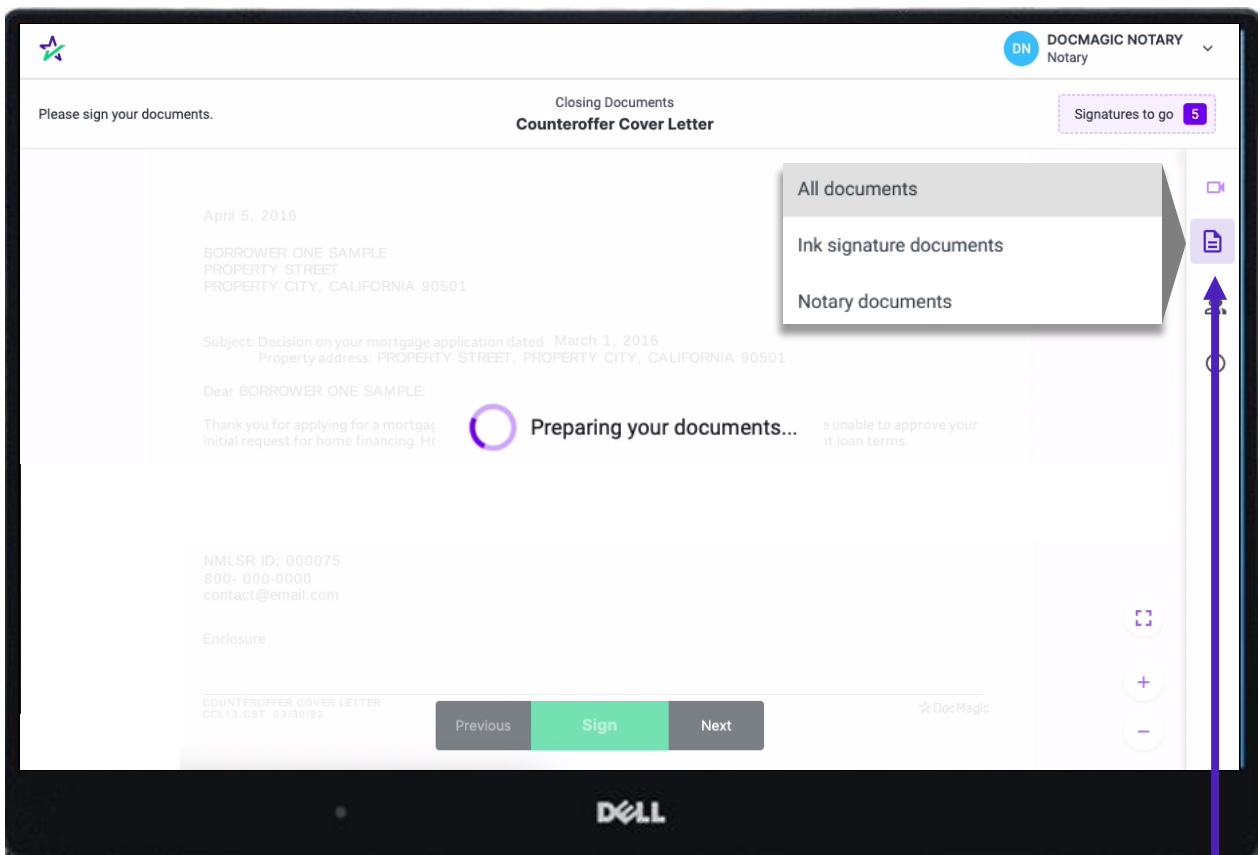
The Notarization Process

If you have borrowers on multiple devices, you can also choose who you want to notarize first.

Preparing Your Documents

After you select Notarize, you will see this "Preparing your documents" loading screen. You will automatically be brought to the first document that needs to be notarized.

By default, only the documents that need to be notarized will be loaded during this phase. If you want to render all documents, you can select that from the documents section here.

Add Your Signature, Seal, and more

When you click on the signature line, your signature and any other pertinent data, such as your Notary seal, will be automatically inserted.

We recommend that you don't scroll during this part of the signing experience. The system will move for you. After you fill in any line of text, hit enter and you'll automatically be taken to the next task.

Middle names are now supported for notaries. If you find a discrepancy on how your middle name or initial should be displayed, please contact Secure Insight.

Notarize Without Borrower's Presence

In certain cases, you can notarize the documents outside of the RON meeting if the borrowers have signed all required documents.

This "Notarize" button will appear in your Notary console by the borrower's name if all criteria are met.

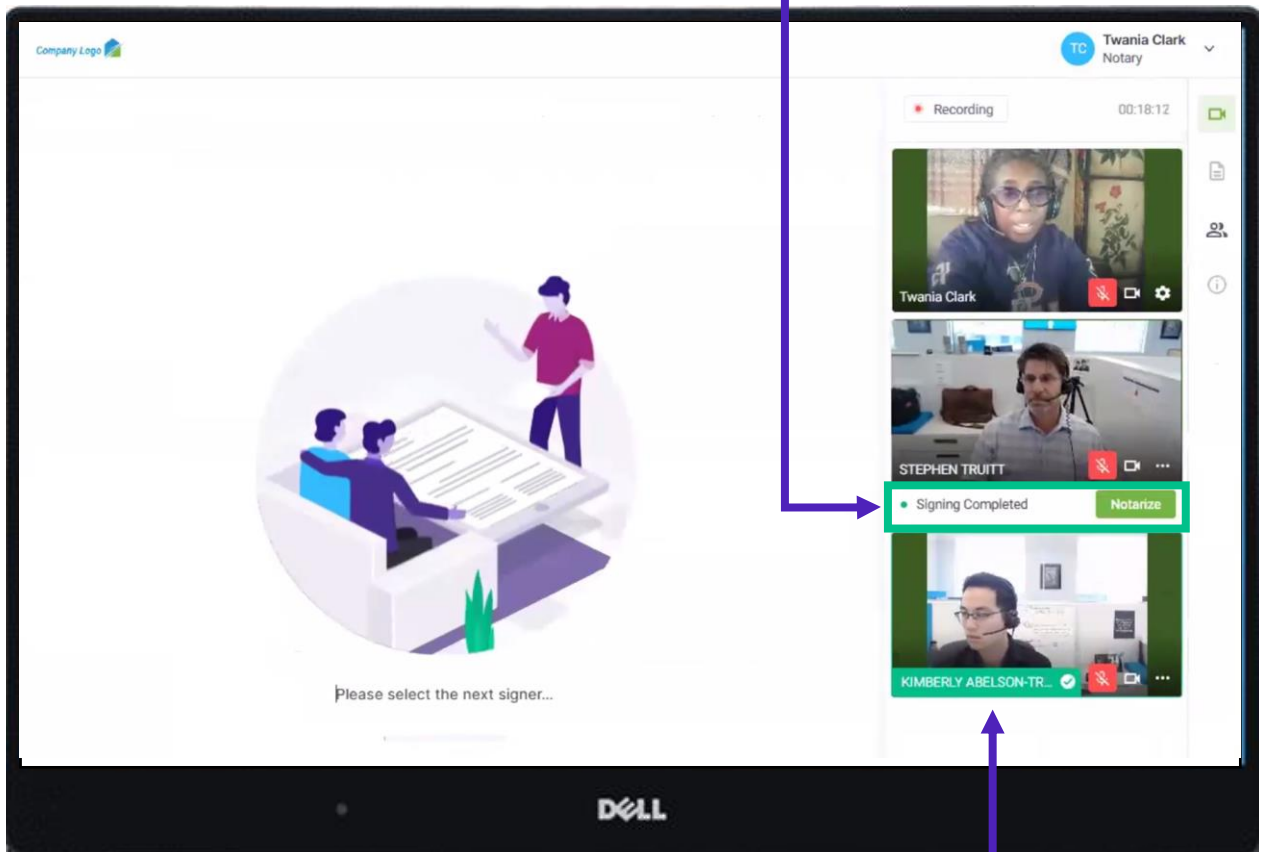Once the first signer is finished, you'll see the status change to Notarized.
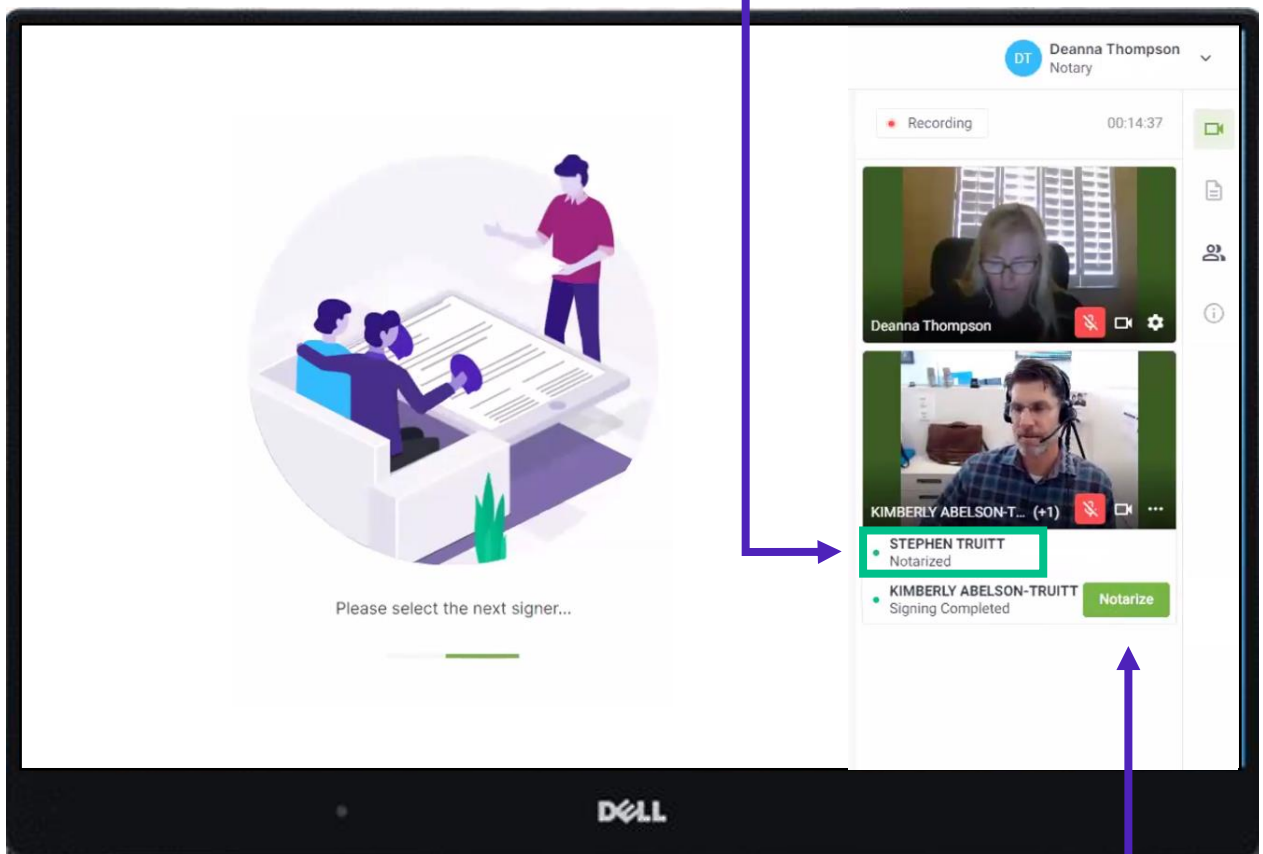
...and you can then repeat the process for the next Signer by clicking their Notarize button. You must do this for all Signers one at a time.

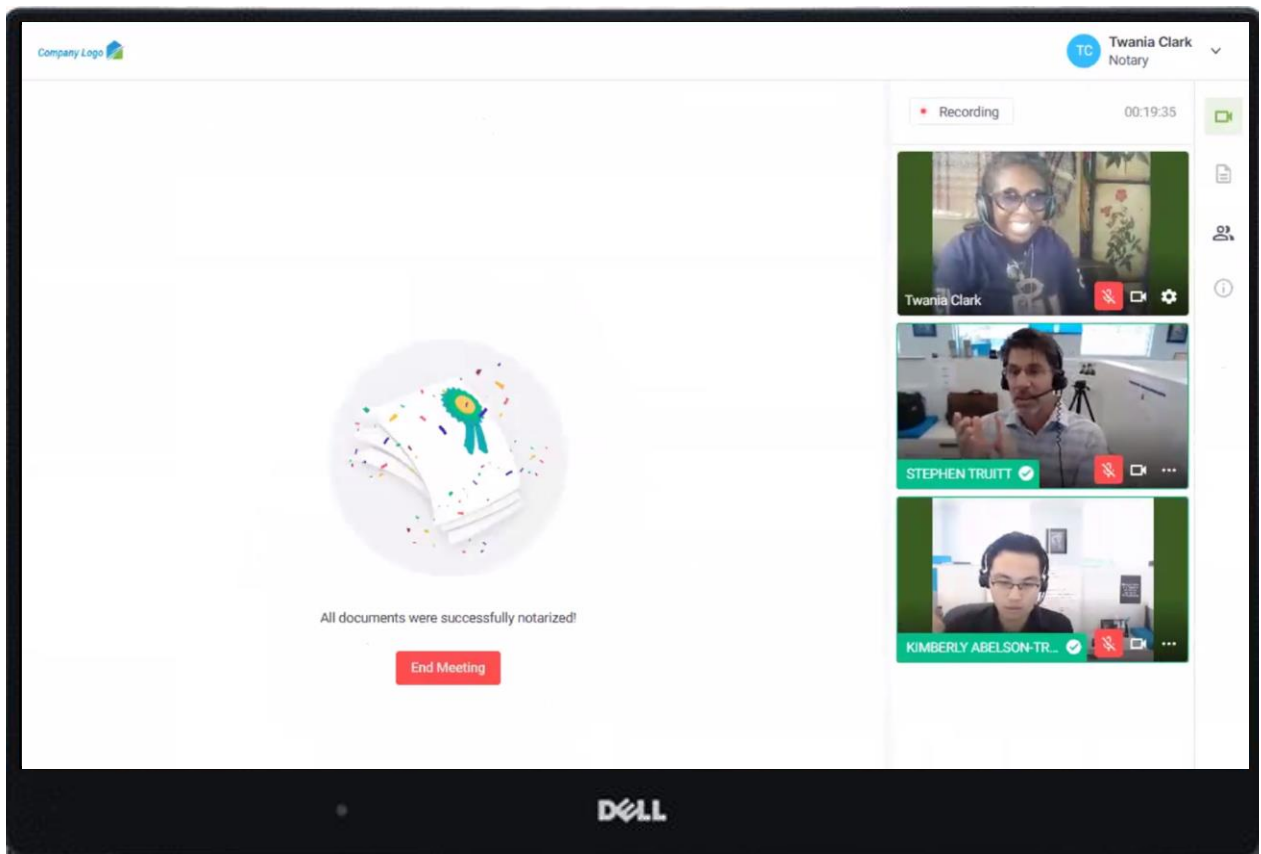Here's what that looks like if you have multiple borrowers on different devices.

You can see that the completed participant has a green band and check mark over their name.
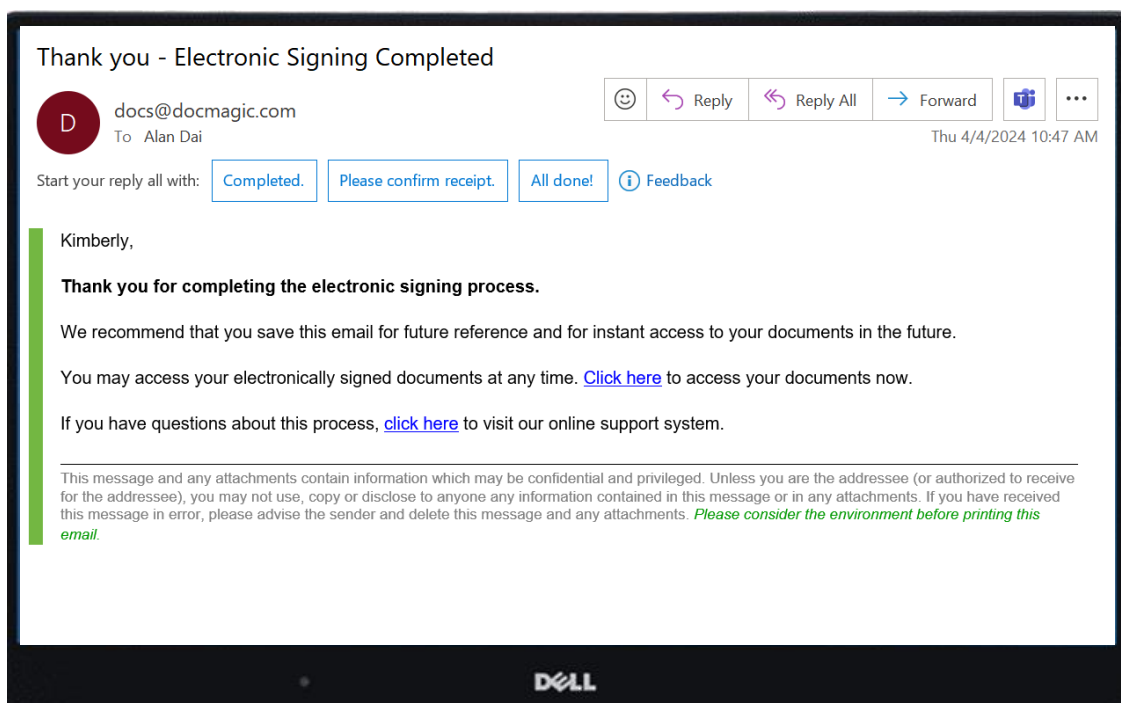
Ending the Meeting

The process is complete once all the participants' and Notary's signatures have been captured. The meeting may now end.

Email Confirmation

Notification emails are sent to all parties.

Thank you - Electronic Signing Completed

☺ ↩ Reply   ↩ Reply All   → Forward   📧   …

D docs@docmagic.com
To Alan Dai

Thu 4/4/2024 10:47 AM

Start your reply all with: | Completed. | Please confirm receipt. | All done! | ⓘ Feedback

Kimberly,

Thank you for completing the electronic signing process.

We recommend that you save this email for future reference and for instant access to your documents in the future.

You may access your electronically signed documents at any time. Click here to access your documents now.

If you have questions about this process, click here to visit our online support system.

This message and any attachments contain information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone any information contained in this message or in any attachments. If you have received this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*

DELL

The email will allow the Borrower to download their signed and notarized document package from a provided link.

CONGRATULATIONS!

Back on the Notary eClose Console,
click on this tab to access the eJournal.

Click on the down arrow to
access the borrower's journal.

eJournal

Use the dropdown menus to select the type of Notarial Service. Toggle choices by clicking on the box and using the up and down arrow keys.

DocMagic eClose Console *(Notary)*

Who can see your viewing activity?   ✕

Doc ▾

LOAN
Loan #: 1636481916201
Primary Borrower: John Smith
Type: EClosing
Package ID: 417659
Worksheet #: 1636481916201 (...

LENDER
Company: SAMPLE SONS L...
Contact: Michael Morford
Email: mikem@docmagic...
Phone: (555) 555-5555

SETTLEMENT AGENT
Company: Settlement Closing...
Contact: Sally Settlement
Email: struitt@docmagic.c...
Phone: (987) 555-4321

CLOSING COMPLETED
Congratulations!

Details   eJournal   Action Log

Journal 🖨

#	Signer	Notarization Date and Time	
1	John Smith	November 9, 2021 • 10:32am PST	⌃

Signer's Details
John Smith
222333 Peachtree Place
Atlanta, GA 30318

Contact Information
Mobile: (800) 649-1362
Home: (800) 649-1362
struitt@docmagic.com

Signature

John Smith

Identification Details
Driver's License: 123456789 • Exp. 2/20/2025

Document Notarized

MERS New Jersey Mortgage
Nov 9, 2021 • 10:32am PST

Occupancy and Financial Status Affidavit
Nov 9, 2021 • 10:32am PST

Signature Affidavit and AKA Statement
Nov 9, 2021 • 10:32am PST

*Notarial Service

Acknowledgement ⌄

Jurat ⌄

Affidavit ⌄

Fee

$30.00

$45.00

$10.00

Cancel   Save

DELL

Enter the fee for each Notarial Service performed here.

eJournal

The notary journal contains the audio and video of each RON signing session.

The best practice would be to **_store these materials right after the signing experience_**. Click here to download.

Action Log

Click here to see the Action Log. This tab shows the actions that everyone involved in the process has taken, and when.

You may also add notes at the bottom.