



RON Certification Program

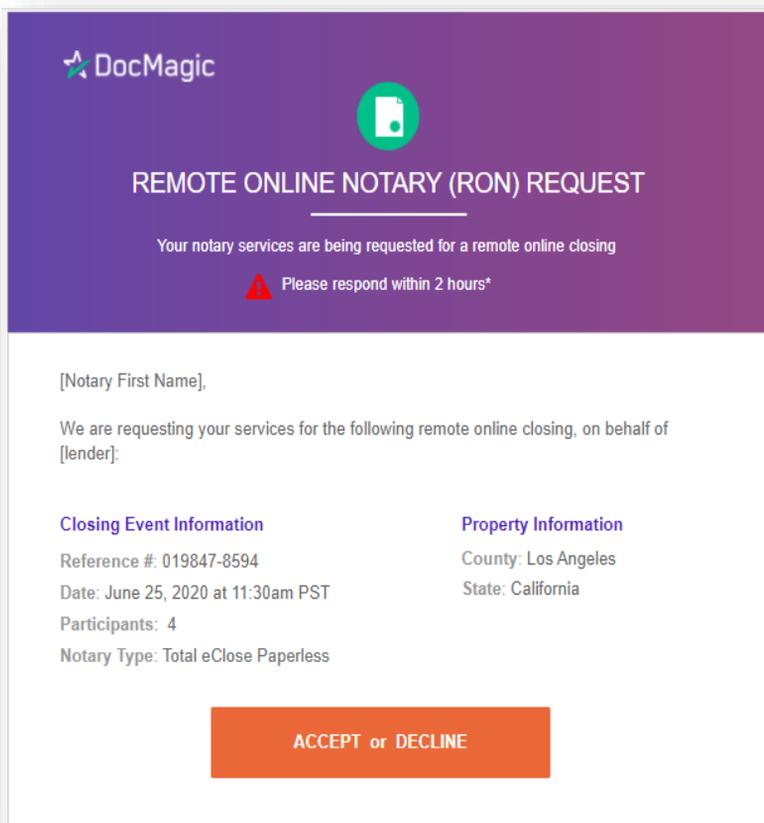
Connect Better. Close Faster.

Guidebook

Welcome to Your Notary 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



The screenshot shows an email template for a Remote Online Notary (RON) Request. The header is purple with the DocMagic logo and a document icon. The main title is "REMOTE ONLINE NOTARY (RON) REQUEST". Below the title, it states "Your notary services are being requested for a remote online closing" and "Please respond within 2 hours*" with a red warning triangle. The body of the email is white and contains a placeholder for the notary's first name, followed by a request for services on behalf of a lender. It includes two columns of information: "Closing Event Information" and "Property Information". At the bottom, there is an orange button labeled "ACCEPT or DECLINE".

 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	Property Information
Reference #: 019847-8594	County: Los Angeles
Date: June 25, 2020 at 11:30am PST	State: California
Participants: 4	
Notary Type: Total eClose Paperless	

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

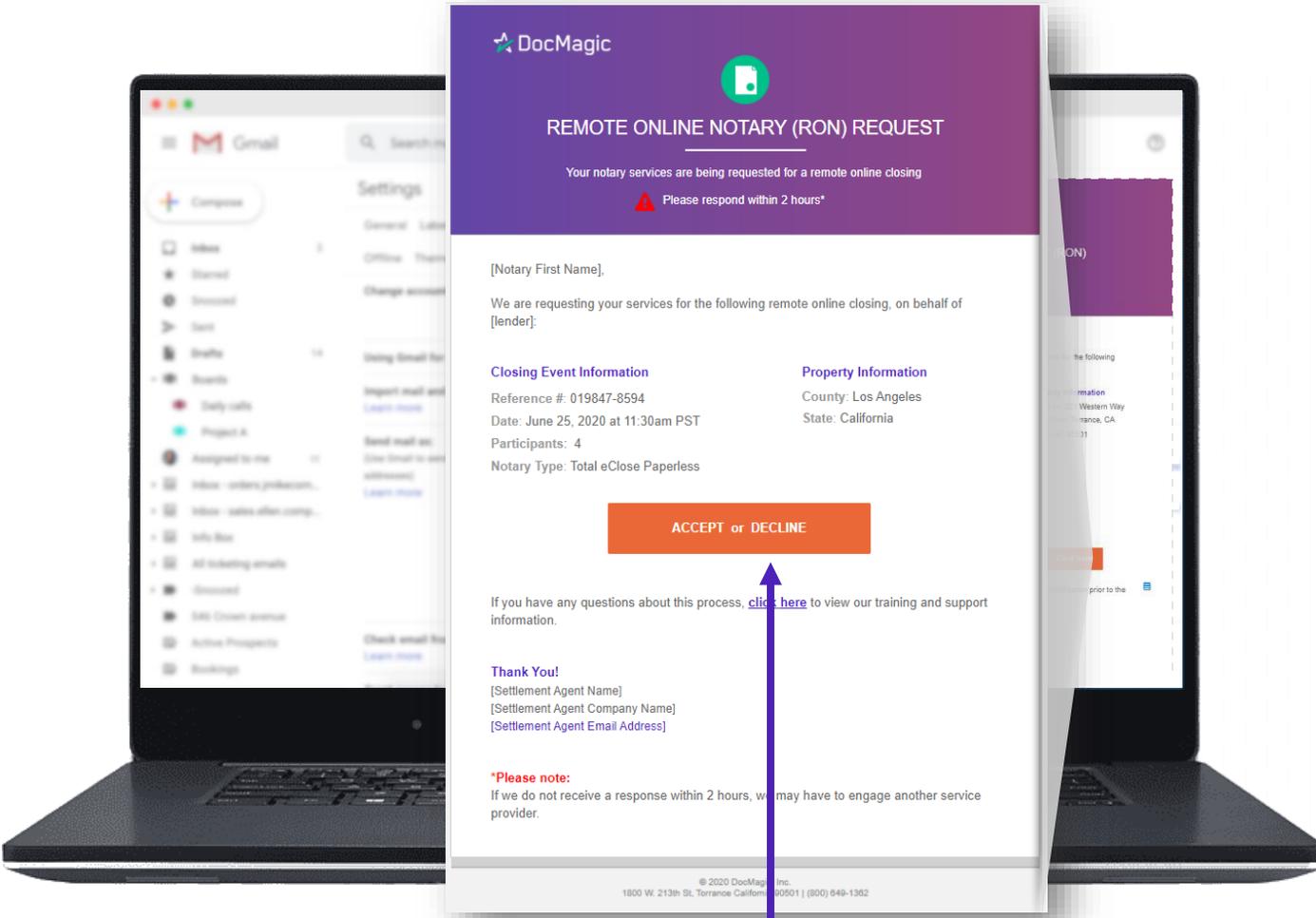


System Requirements



Remote Online Notary Request

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



The email includes a link to accept or decline the request.



Accept or Decline

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

The screenshot displays the DocMagic website interface. At the top, there is a navigation bar with links for SOLUTIONS, SERVICES, COMPLIANCE, SUPPORT, COMPANY, REQUEST A DEMO, and DASHBOARD. The main content area features a header with the DocMagic logo and a request for services: "Your services are requested for a remote online notarization for 1 participants on October 29, 2022 at 12:00pm PDT for a property in Burlington, NJ." Below this, there are two buttons: "ACCEPT" (teal) and "DECLINE" (orange). A purple arrow points from the text box above to the "ACCEPT" button. Further down, there is a red "Please note" section: "*Please note: If we do not receive a response within 2 hours, we may have to engage another service provider." At the bottom, there is a "Thank You!" message from Sally Settlement, Settlement Closing Company, with the email address sally.settlement223@mailinator.com.

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



Optional: Add Comments

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

Docmagic,
Thank you for accepting our request!
You are confirmed for the eClosing. Please check your email for additional information.

eClosing Information	Property Information
Date: November 28, 2023	City: FRISCO
Time: 10:30am PST	State: NJ
Participants: 1	Transaction Type: Conventional

Additional Comments
Enter any comments you may have

SUBMIT

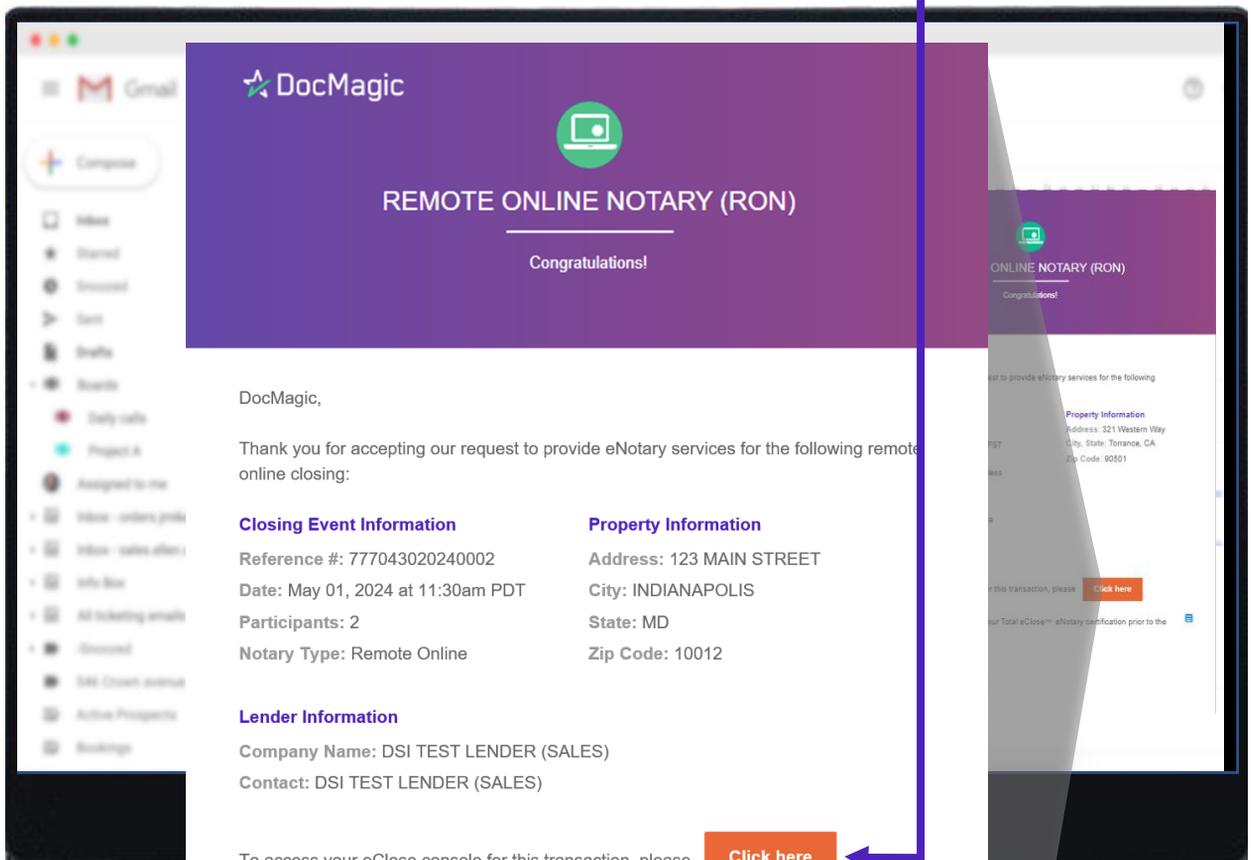
However, you have the option to pass on information to the settlement agent. Just type what you want in the comment box and click Submit.

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



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.*



***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.

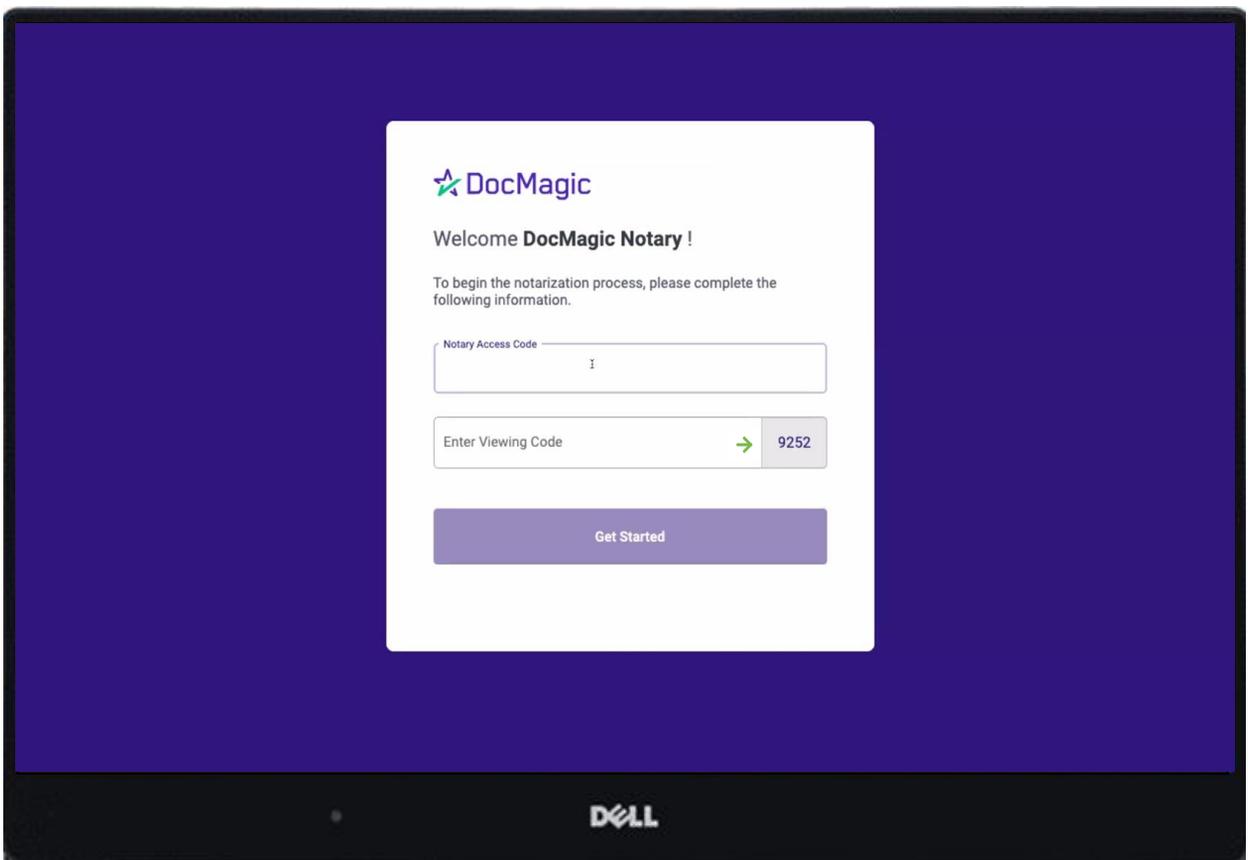
Thank You!

Byron Settlement
SETTLEMENT CLOSING COMPANY
struitt@docmagic.com



Using Your Access Code

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.



The screenshot shows a Dell monitor displaying the DocMagic Notary login page. The page has a dark blue background. At the top left is the DocMagic logo, which consists of a stylized star with a green and blue gradient. Below the logo, the text reads "Welcome DocMagic Notary!". Underneath, a message states: "To begin the notarization process, please complete the following information." There are two input fields: the first is labeled "Notary Access Code" and contains a single character "I"; the second is labeled "Enter Viewing Code" and contains the number "9252" with a green arrow pointing to the right. Below these fields is a large, light blue "Get Started" button. At the bottom center of the monitor, the "DELL" logo is visible.



eClose Console

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

DocMagic eClose Console (Notary)

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: strullt@docmagic.c...
Phone: (987) 555-4321

COUNTDOWN TO CLOSING
DAYS: - HOURS: - MINUTES: - SECONDS: -
Date: Apr 18, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Start eClosing](#)

Signers (3)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	e-Sign
1	John Smith strullt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am	<input type="radio"/>	<input type="radio"/>	● Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mailnat...	Originator			<input type="radio"/>	<input type="radio"/>	● Ready to Sign	Open Signing Room
3	Sally Settlement strullt@docmagic.com	Settlement Agent			<input type="radio"/>	<input type="radio"/>	● Ready to Sign	Open Signing Room

Documents (6) [+](#) [-](#) [📄](#) [📁](#) [☁](#) Preview Mode OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	<input checked="" type="checkbox"/>	
2	Multistate Fixed Rate Electronic Note	4	1	<input checked="" type="checkbox"/>	
3	MERS New Jersey Mortgage	15	2	<input checked="" type="checkbox"/>	
4	Specific Closing Instructions	4	2	<input checked="" type="checkbox"/>	
5	Occupancy and Financial Status Affidavit	3	2	<input checked="" type="checkbox"/>	
6	Signature Affidavit and AKA Statement	2	2	<input checked="" type="checkbox"/>	

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.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. The Countdown Clock widget is highlighted with a green box and contains a table with columns for DAYS, HOURS, MINUTES, and SECONDS, and an Edit button. Below the widget is a 'Start eClosing' button. The 'Signers (3)' section contains a table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The 'Documents (6)' section contains a table with columns for #, eSign Enabled, Page(s), Signer(s), Completed, and Delete.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			● Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mailinat...	Originator					● Ready to Sign	Open Signing Room
3	Sally Settlement struitt@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	<input checked="" type="checkbox"/>	
2	Multistate Fixed Rate Electronic Note	4	1	<input checked="" type="checkbox"/>	
3	MERS New Jersey Mortgage	15	2	<input checked="" type="checkbox"/>	
4	Specific Closing Instructions	4	2	<input checked="" type="checkbox"/>	
5	Occupancy and Financial Status Affidavit	3	2	<input checked="" type="checkbox"/>	
6	Signature Affidavit and AKA Statement	2	2	<input checked="" type="checkbox"/>	



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.

DocMagic eClose Console (Notary)

Doc ▾

- Dashboard
- My Account
- Preferences
- Contact Us
- Help**
- Sign Out

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

Signers (3)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	
1	John Smith struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am	✉ ○	🔍 ○	● Not Started
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign Open Signing Room
3	Sally Settlement struitt@docmagic.com	Settlement Agent					● Ready to Sign Open Signing Room

Documents (6)

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	



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.

DocMagic eClose Console (Notary)

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

LENDER

Details eJournal Actions

Signers (3)

#	Signer Name / Email	Role
1	John Smith struitt@docmagic.com	Borrower
2	Oliver Originator oliver.originator@mailinat...	Originator
3	Sally Settlement struitt@docmagic.com	Settlement Agent

Documents (6)

#	eSign Enabled
1	Closing Disclosure
2	Multistate Fixed Rate Electronic Note
3	MERS New Jersey Mortgage
4	Specific Closing Instructions
5	Occupancy and Financial Status Affidavit
6	Signature Affidavit and AKA Statement

Notary Certificate Form:

[Space Below This Line For Acknowledgment]

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA)
County of MERCER)

On _____ before me, _____
Date Here Insert Name and Title of the Notarizing Officer

personally appeared Eliseo Sample

Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary Public

Notary Seal



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.*

DocMagic Close Console (Notary)

LOAN Loan #: 936481916201
Primary Borrower: John Smith
Type: Closing
Package ID: 497659
Worksheet #: 936481916201 (...)

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

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

COUNTDOWN TO CLOSING
DAYS: 0 HOURS: 21 MINUTES: 35 SECONDS: 21
Date: Aug 24, 2022 (Wed) Time: 10:15am PDT

Details eJournal Action Log Start eClosing

Signers (3)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith strullt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am	✉️ ○	📄 ○	● Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mail...	Originator					● Ready to Sign	Open Signing Room
3	Sally Settlement strullt@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

Documents (6) Preview Mode OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	

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



Document Icon Functions

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

The screenshot displays the DocMagic eClose Console interface for a Notary. The top navigation bar includes the DocMagic logo, 'eClose Console (Notary)', and a user profile icon labeled 'Doc'. Below the navigation bar, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 1636481916201, Primary Borrower: John Smith, Type: EClosing, Package ID: 417659, and Worksheet #: 1636481916201 (...). The LENDER section shows Company: SAMPLE SONS L..., Contact: Michael Morford, Email: mikem@docmagic..., and Phone: (555) 555-5555. The SETTLEMENT AGENT section shows Company: Settlement Closing..., Contact: Sally Settlement, Email: strull@docmagic.c..., and Phone: (987) 555-4321. The COUNTDOWN TO CLOSING section shows a timer for 0 days, 21 hours, 35 minutes, and 21 seconds, with a date of Aug 24, 2022 (Wed) and a time of 10:15am PDT. Below these sections are tabs for Details, eJournal, and Action Log, along with a 'Start eClosing' button. The Signers (3) section lists three signers: John Smith (Borrower), Oliver Originator (Originator), and Sally Settlement (Settlement Agent). The Documents (6) section shows a table of documents with columns for #, eSign Enabled, Page(s), Signer(s), Completed, and Delete. The table contains six rows of document information. A red box highlights the cloud upload icon in the Documents section, and a red arrow points from the text above to this icon.

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	

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.

LOAN Loan #: 16364816201
Primary Borrower: John Smith
Type: EClosing
Package ID: 417659
Worksheet #: 16364816201 (...)

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

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

COUNTDOWN TO CLOSING
DAYS: - HOURS: - MINUTES: - SECONDS: -
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT

Signers (3)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith strull@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RGN 11/9/2021 - 12:00am	📧 ○	📄 ○	● Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign	Open Signing Room
3	Sally Settlement strull@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

Documents (6)

#	eSign Enabled	Page(s)	Signer(s)	Completed	Deletes
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	

Borrower's Certification, Authorization and Consent
Prepare documents for signing.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION
I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of:
(i) providing an offer;
(ii) originating, reviewing, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
(iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws; or
(iv) marketing.
The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.
The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquisition of any beneficial or other interest in the loan, any mortgage servicer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Signature: _____ Date: _____
Borrower: JOHN SMITH

eTags

- Signature & Initials
 - Signature
 - Initials
- PostFill
 - Textbox
 - Phone Number
 - Date
 - Checkbox
 - Radio
- Notary
 - Signature
 - Notary Name
 - Notary Title

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
<input checked="" type="checkbox"/>	Stephen Truitt	struitt@docmagic.com	3/28/2024	10:30pm
<input checked="" type="checkbox"/>	Kimberly Abelson-truitt	struitt@docmagic.com	3/28/2024	10:30pm
<input type="checkbox"/>	Byron Settlement	struitt@docmagic.com		

Include link for knowledge-based authentication (KBA)

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.



Start eClose

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
<input checked="" type="checkbox"/>	Stephen Truitt	struitt@docmagic.com	3/28/2024	10:30pm
<input checked="" type="checkbox"/>	Kimberly Abelson-truitt	struitt@docmagic.com	3/28/2024	10:30pm
<input type="checkbox"/>	Byron Settlement	struitt@docmagic.com		

Include link for knowledge-based authentication (KBA)

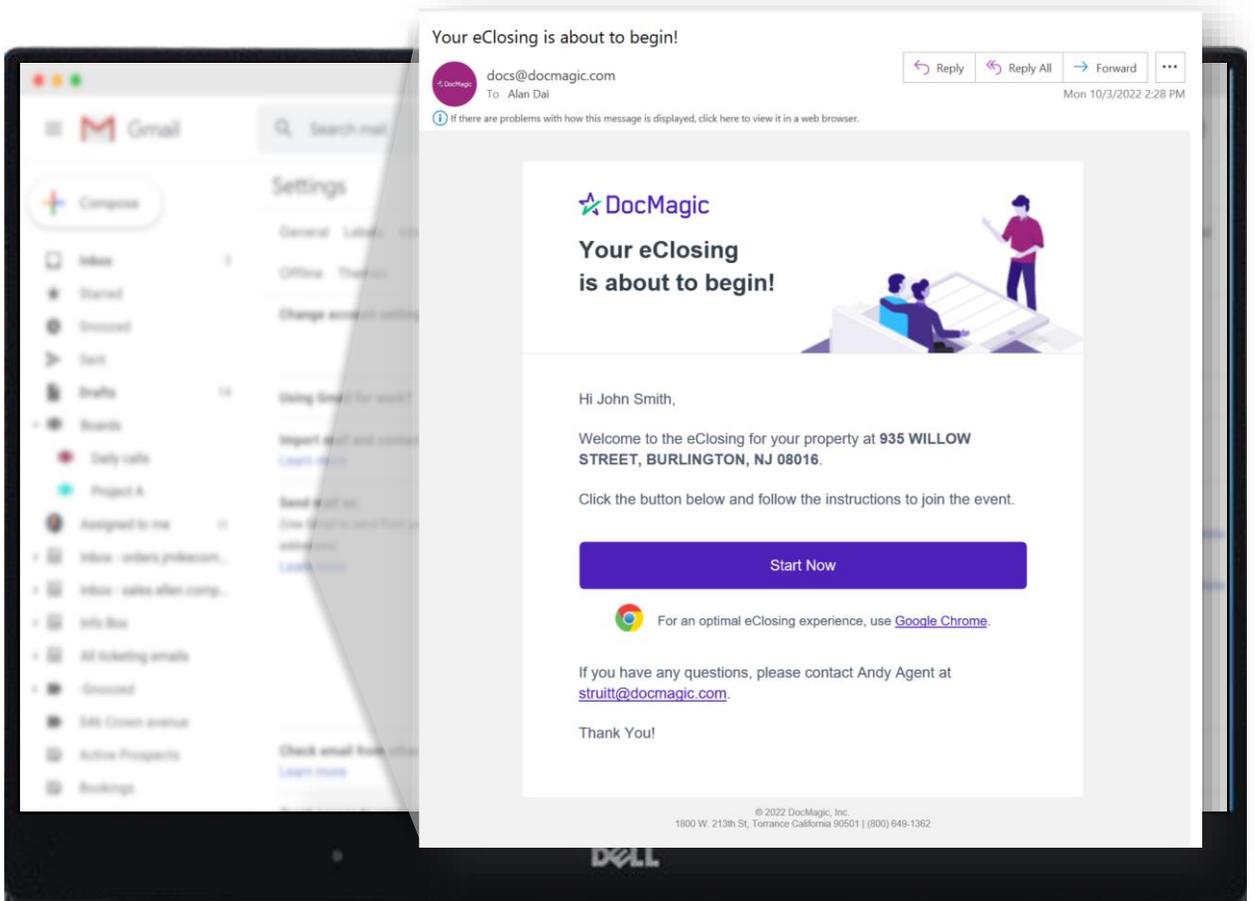
Click Start eClosing when ready.

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.

DocMagic

Welcome **JOHN SMITH** !

To begin the review and signing of your documents, please complete the following information.

Last [4] digits of your SSN

Enter Viewing Code 5915

I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

© 2022 DocMagic, Inc.

DELL

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

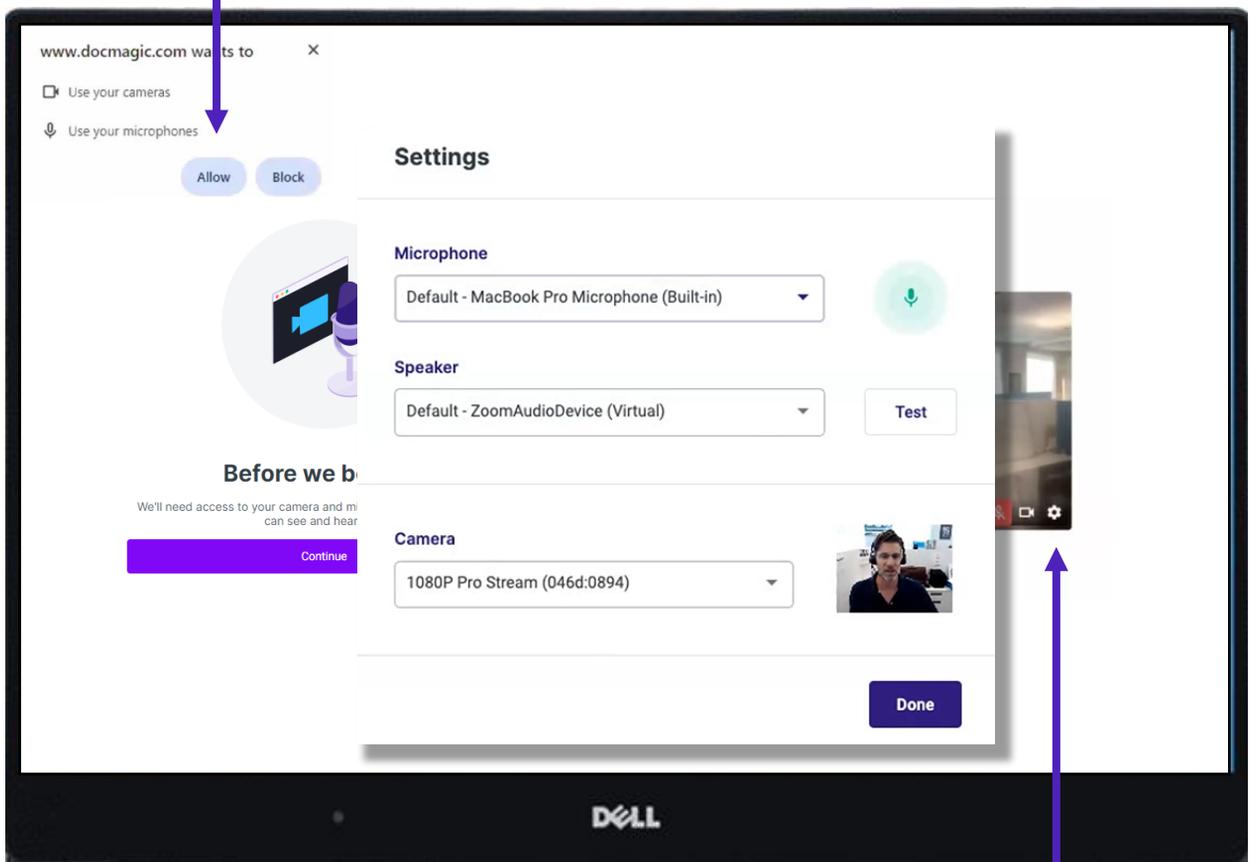
If the borrower gets a "login error" on this page, have them close the browser tab and click on the link in their email again.

*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.

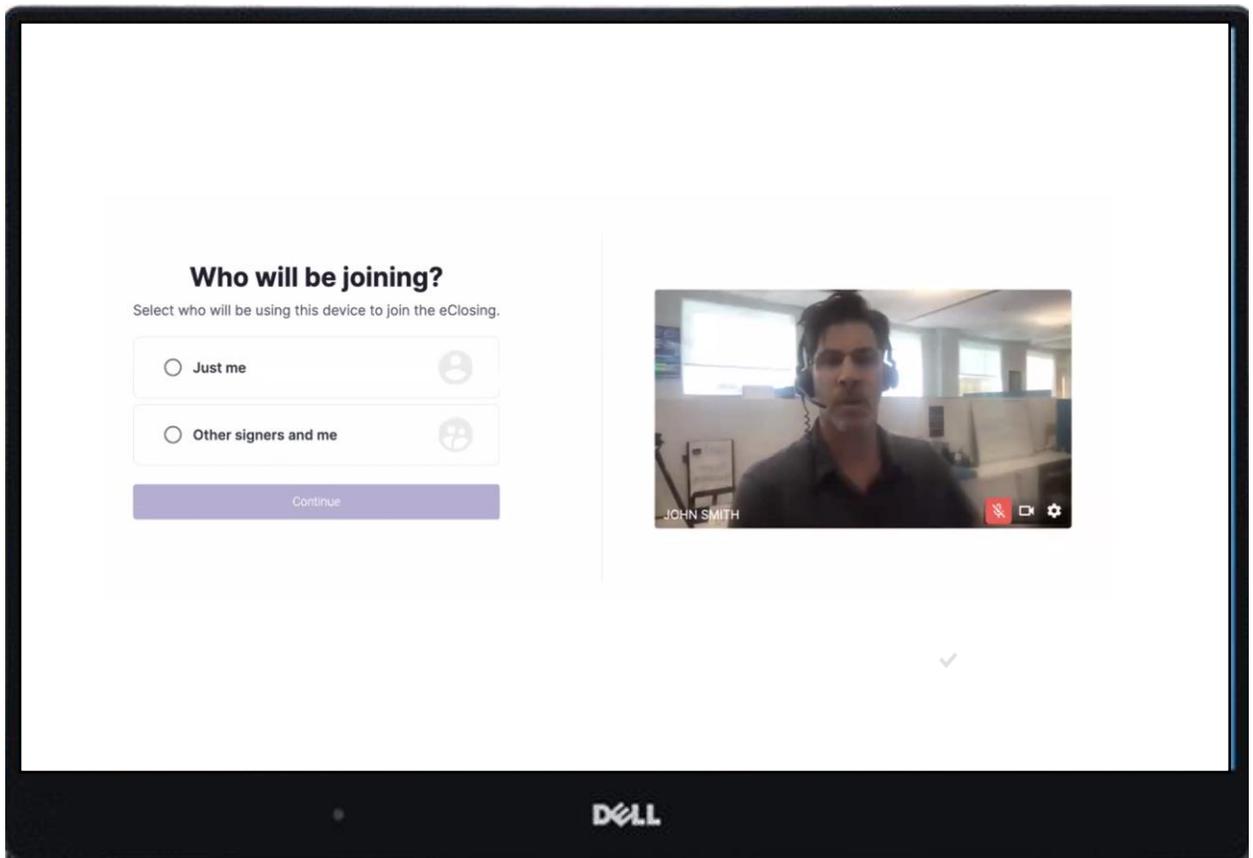


If they're having technical difficulties, have them click on the Settings icon to ensure that the correct microphone, speaker, and camera are selected.



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.

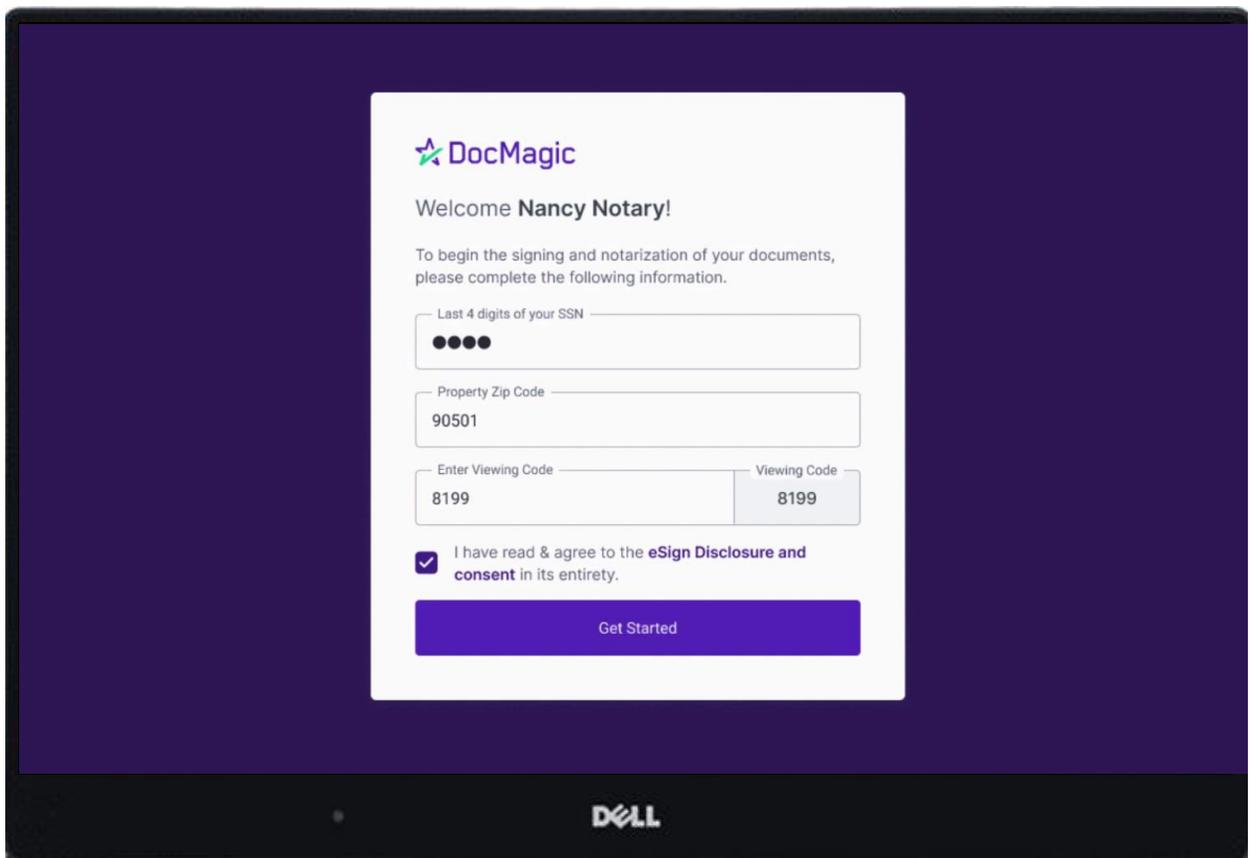
In addition, borrowers can not participate in Remote Online Notarizations using a phone.



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.

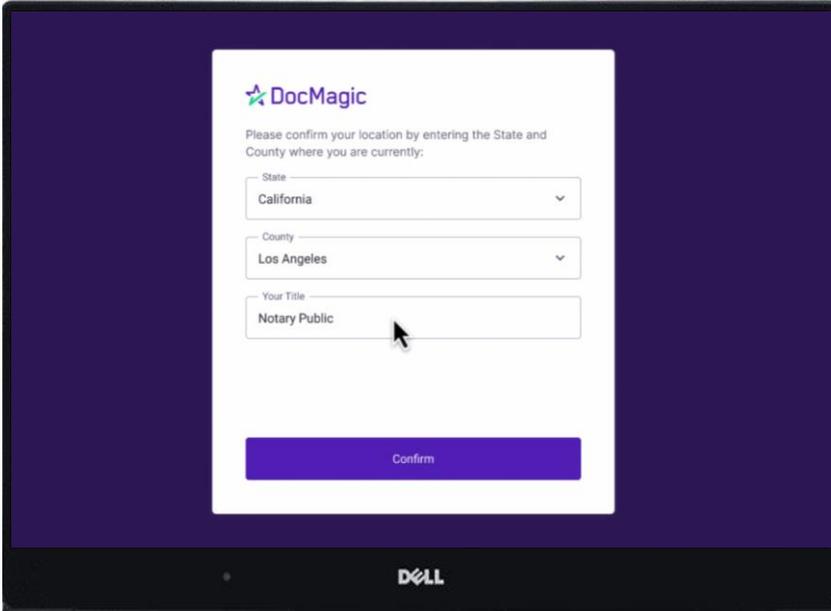


The screenshot shows a computer monitor displaying the DocMagic Notary Welcome screen. The screen has a dark purple background. At the top center is the DocMagic logo, which consists of a green star with a white outline and the word "DocMagic" in white. Below the logo, the text "Welcome Nancy Notary!" is displayed in white. Underneath, a message reads: "To begin the signing and notarization of your documents, please complete the following information." There are three input fields: "Last 4 digits of your SSN" with four black dots, "Property Zip Code" with the value "90501", and "Enter Viewing Code" with the value "8199". To the right of the "Enter Viewing Code" field is a smaller field labeled "Viewing Code" with the value "8199". Below these fields is a checkbox that is checked, with the text "I have read & agree to the eSign Disclosure and consent in its entirety." At the bottom of the form is a large purple button labeled "Get Started". The Dell logo is visible at the bottom center of the monitor frame.

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

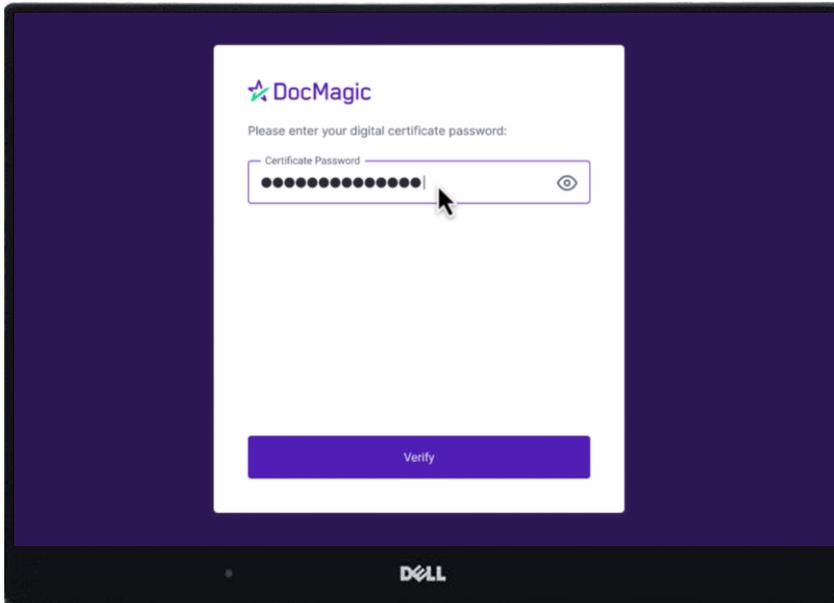


Accessing The Signing Room (Notary)



The screenshot shows the DocMagic interface for location confirmation. It features the DocMagic logo at the top left. Below the logo, the text reads: "Please confirm your location by entering the State and County where you are currently:". There are three dropdown menus: "State" with "California" selected, "County" with "Los Angeles" selected, and "Your Title" with "Notary Public" selected. A mouse cursor is pointing at the "Notary Public" text. At the bottom of the form is a blue button labeled "Confirm". The Dell logo is visible at the bottom center of the screen.

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



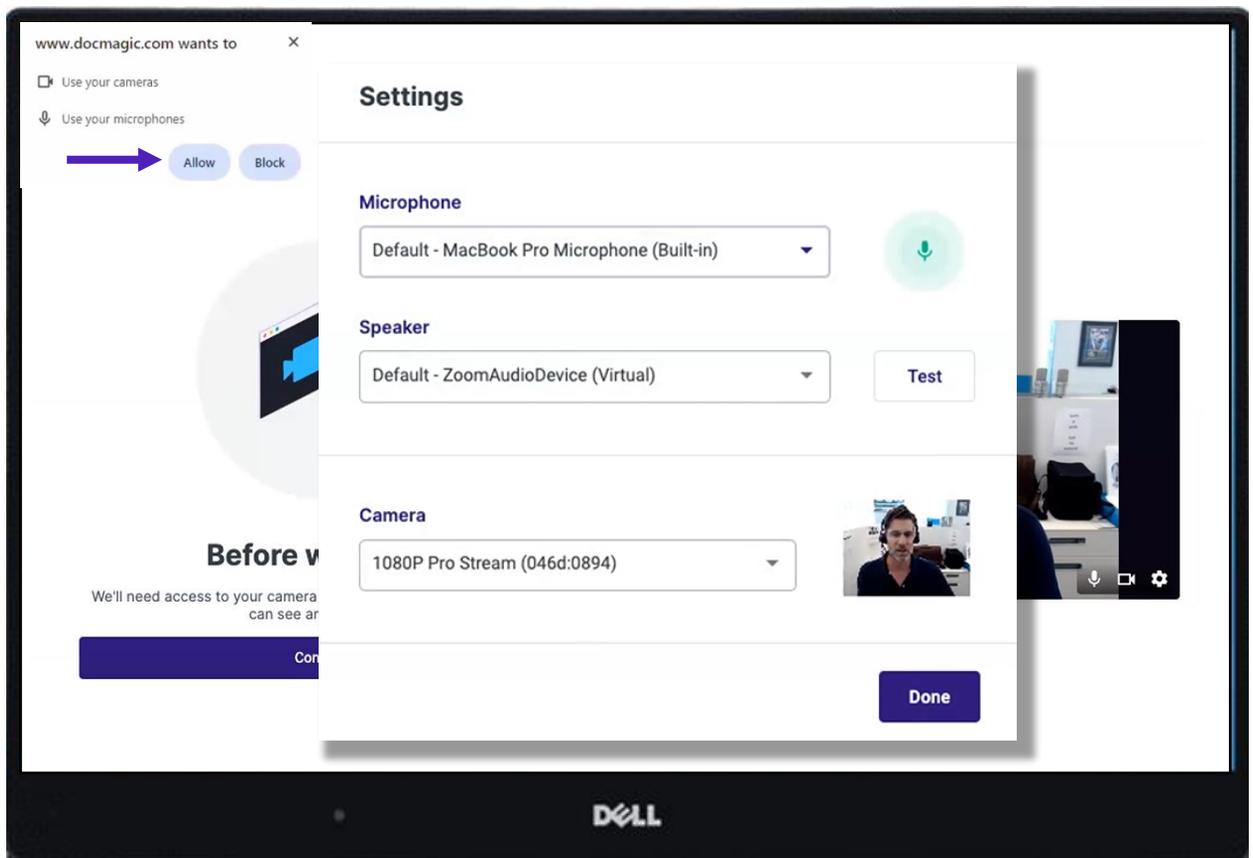
The screenshot shows the DocMagic interface for entering a digital certificate password. It features the DocMagic logo at the top left. Below the logo, the text reads: "Please enter your digital certificate password:". There is a password input field labeled "Certificate Password" containing 12 black dots. A mouse cursor is pointing at the password field. To the right of the field is an eye icon. At the bottom of the form is a blue button labeled "Verify". The Dell logo is visible at the bottom center of the screen.

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



Mic and Camera Access (Notary)

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.



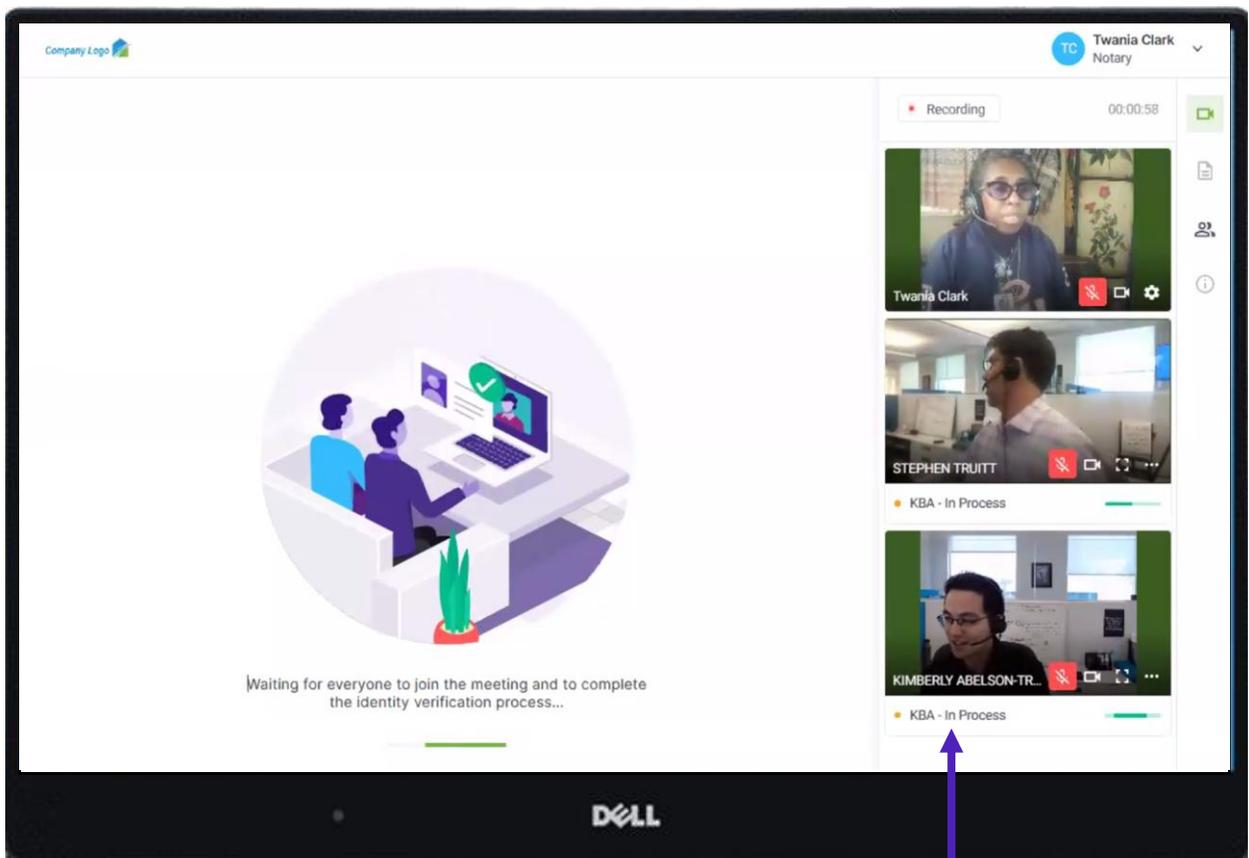
Please Note: If you are connected to a VPN and are experiencing issues logging into the signing experience, it may be due to VPN filtering traffic with proxies or other web filtering technologies.

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.



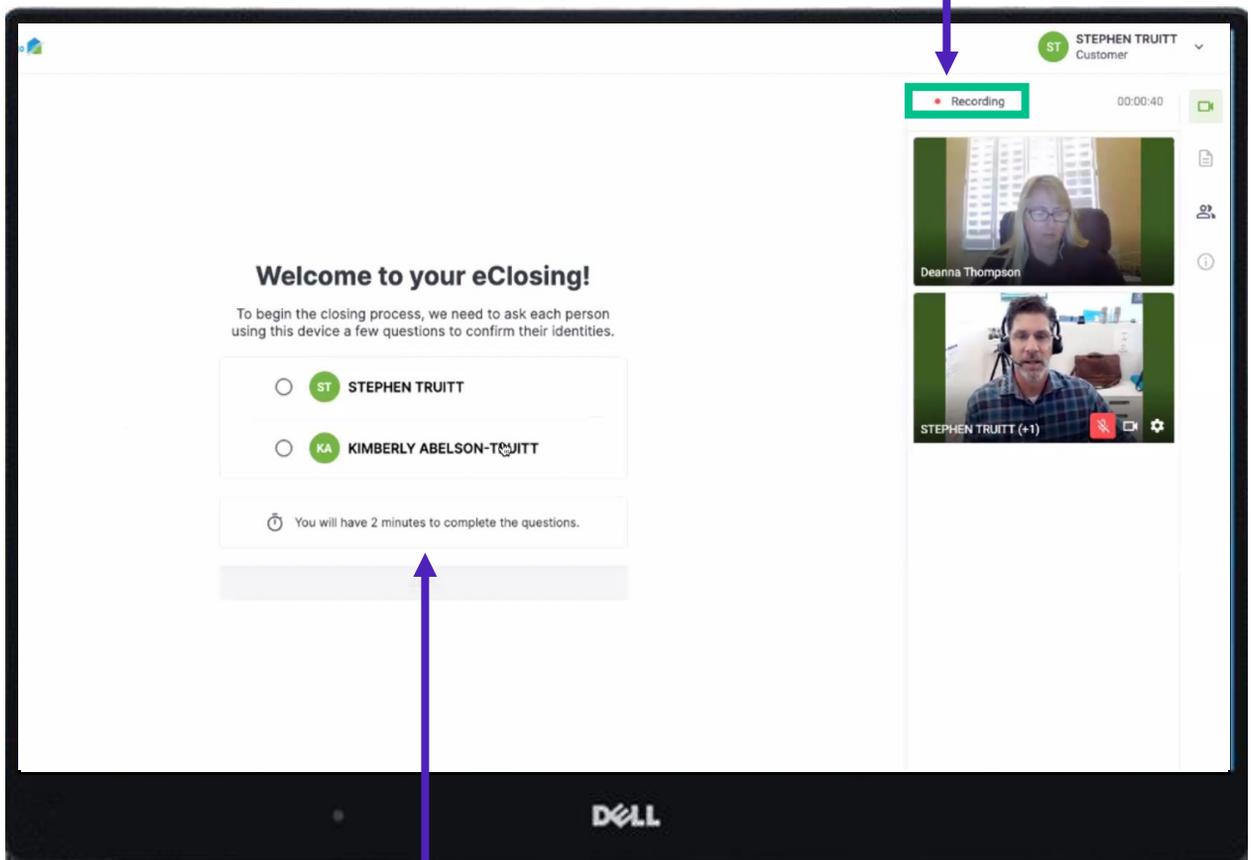
You'll see a KBA – In Process status under participants that are currently going through the process.

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”



Knowledge Based Authentication

The moment the meeting begins, the session is automatically recorded.



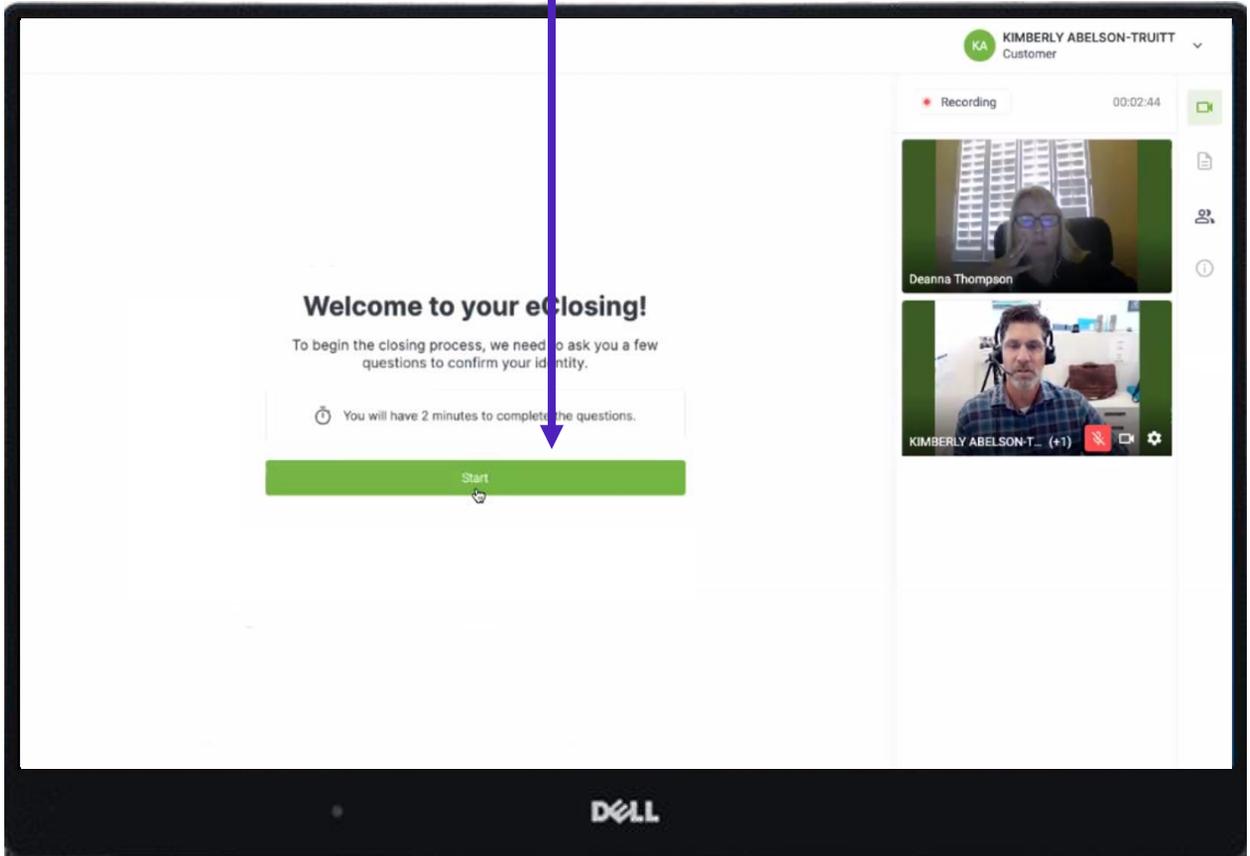
If there are multiple participants on the same device that need to do KBA, they will choose who goes first.

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.*

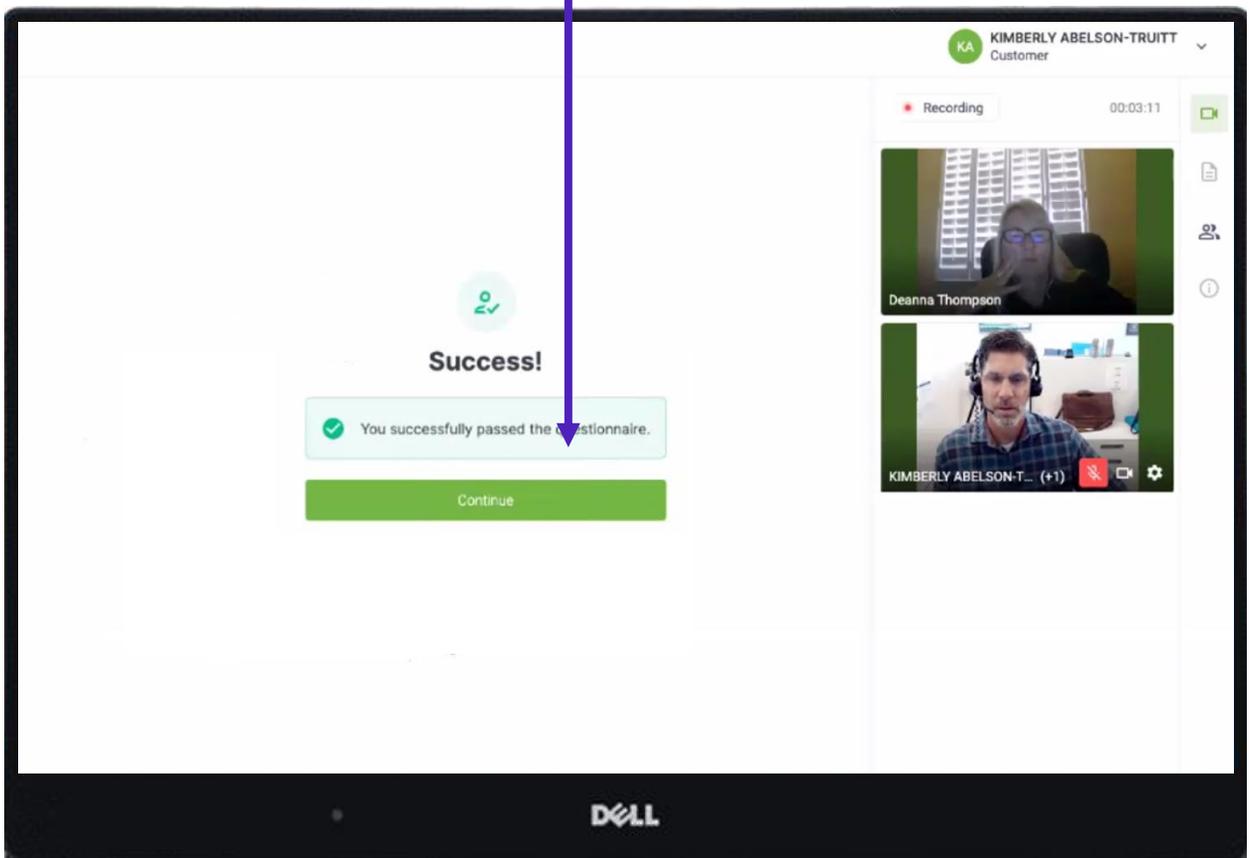


The participant will only be allowed 2 attempts to give 4 out of 5 correct answers. If they do not pass after two attempts, they will be locked out for 24 hours.



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.

DocMagic eClose Console (Notary)

Initiate Identity Verification

*Mobile Phone # (310) 463-9056

Enter additional comments to be sent with the Identity Verification

Hello, please use this link for your eClosing ID verification process.

Identity Verification Link:
<https://www.docmagic.com/esign/esign/scanVerify/g20vxj4o>

Copy Link

Cancel Text Identity Verification

Signer(s)	Completed	Delete
1	✓	
1	✓	
3 MERS New Jersey Mortgage	15	2
4 Specific Closing Instructions	4	2
5 Occupancy and Financial Status Affidavit	3	2
6 Signature Affidavit and AKA Statement	2	2

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.



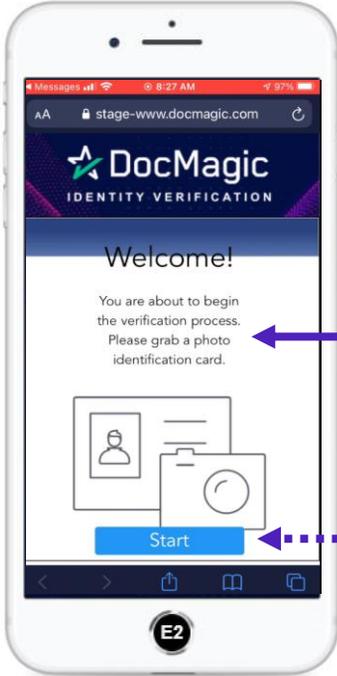
I.D. Validation via Smart Device



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

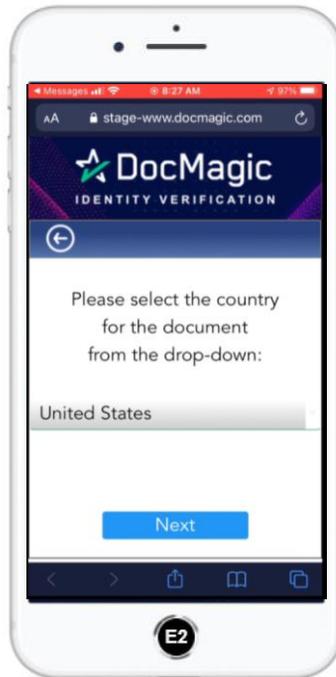


I.D. Validation via Smart Device

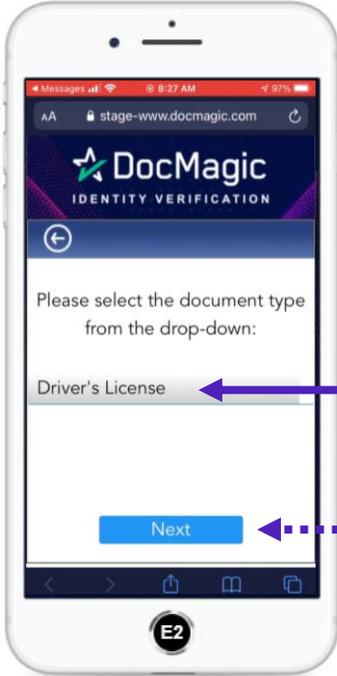


This welcome screen alerts them to retrieve a photo ID or driver's license

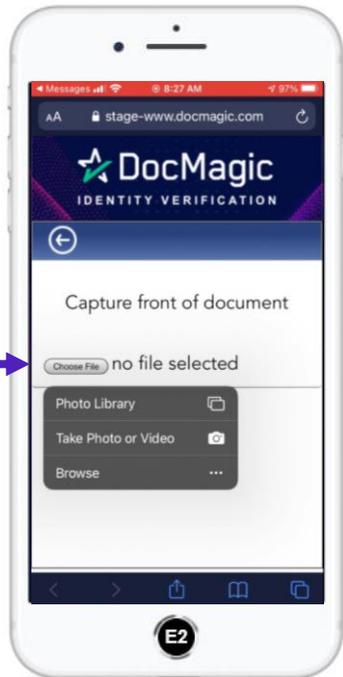
First, the Borrower must select the Country in which they reside.



I.D. Validation via Smart Device



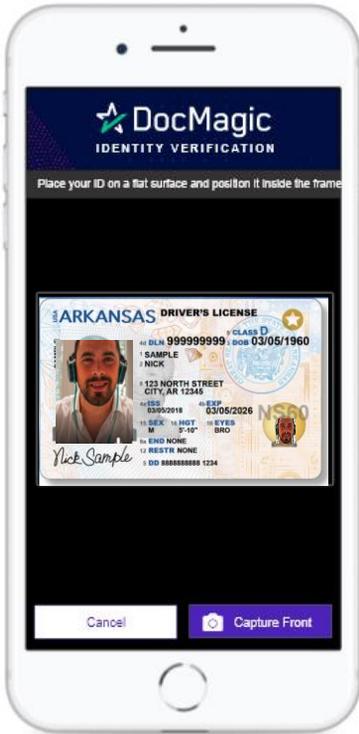
The Borrower will then choose their form of I.D. from the Drop-down menu



The Borrower will then choose the I.D. or License photo as a file on their device.



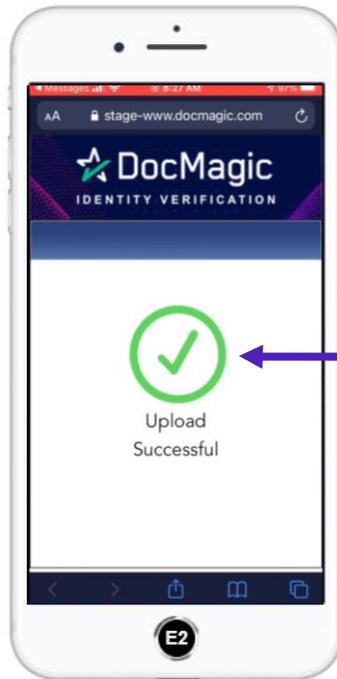
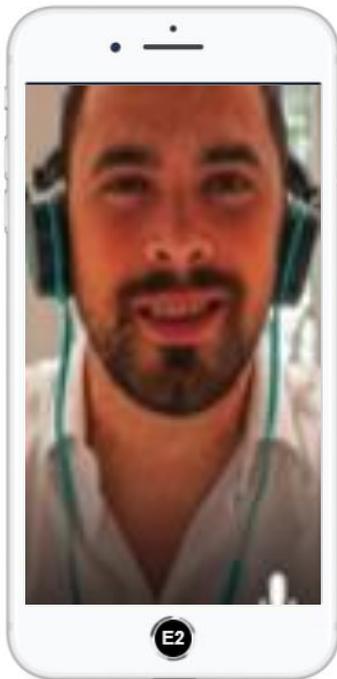
I.D. Validation via Smart Device



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.

The screenshot displays the Docmagic eClosing console interface. At the top, it says "Close Console (Notary)" and "Docmagic". Below this, there are sections for "LENDER" (DSI TEST LENDER...), "SETTLEMENT AGENT" (SETTLEMENT CL...), and a "COUNTDOWN TO CLOSING" timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. A "Start eClosing" button is visible.

The main table lists participants in the closing:

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	<input type="button" value="Open Signing Room"/>
Settlement Agent						<input type="button" value="Open Signing Room"/>

An "Identity (ID) Verification Results" pop-up window is open, showing a green checkmark and the message: "Signer has Passed the Identity Verification Test". The Confidence Score is 100%. There are "Close" and "Add ID" buttons.

At the bottom of the console, there is a table with columns for "Application" and "Electronic Note", and a "Completed" column with green checkmarks.



I.D. Verify Fail

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

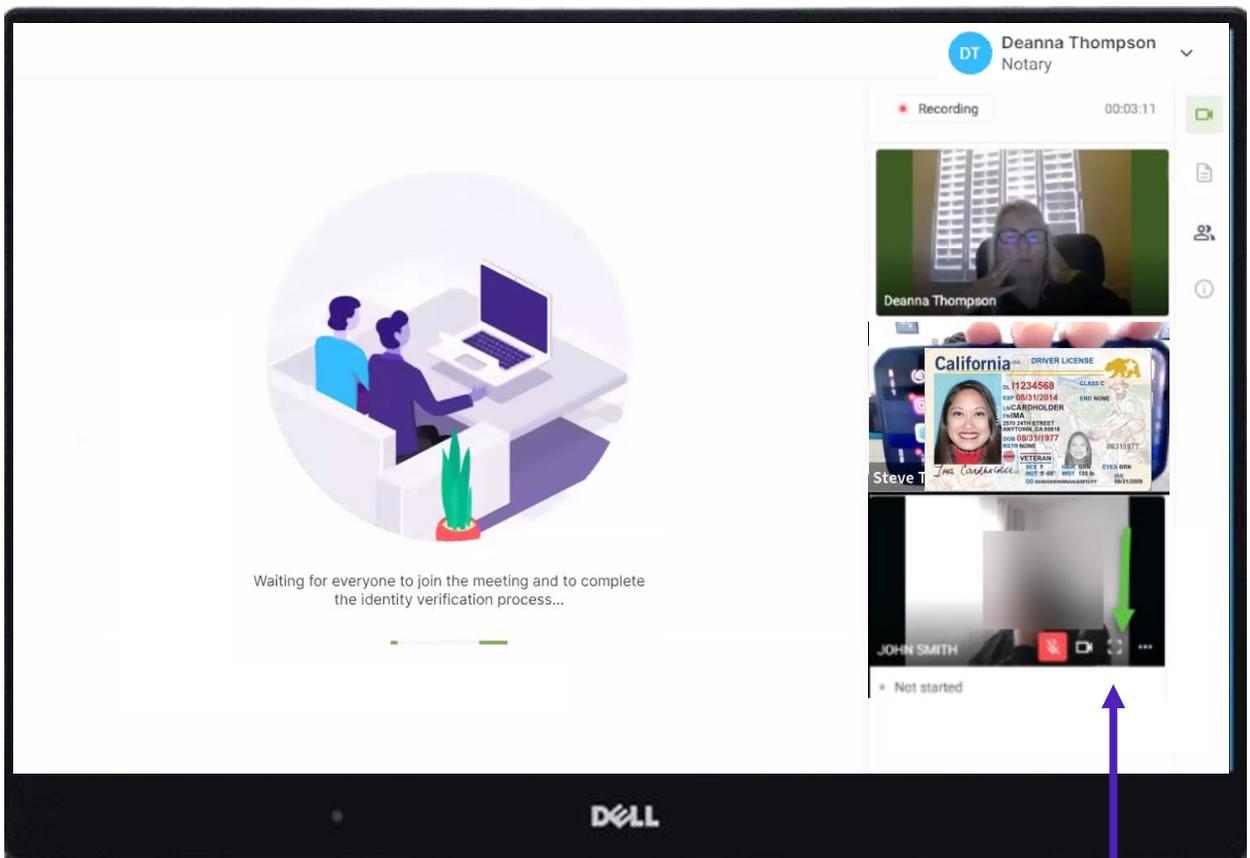
Signer(s)	Completed	Delete
1	✓	
1	✓	
2	✓	
2	✓	
2	✓	
3	✓	
2	✓	

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.

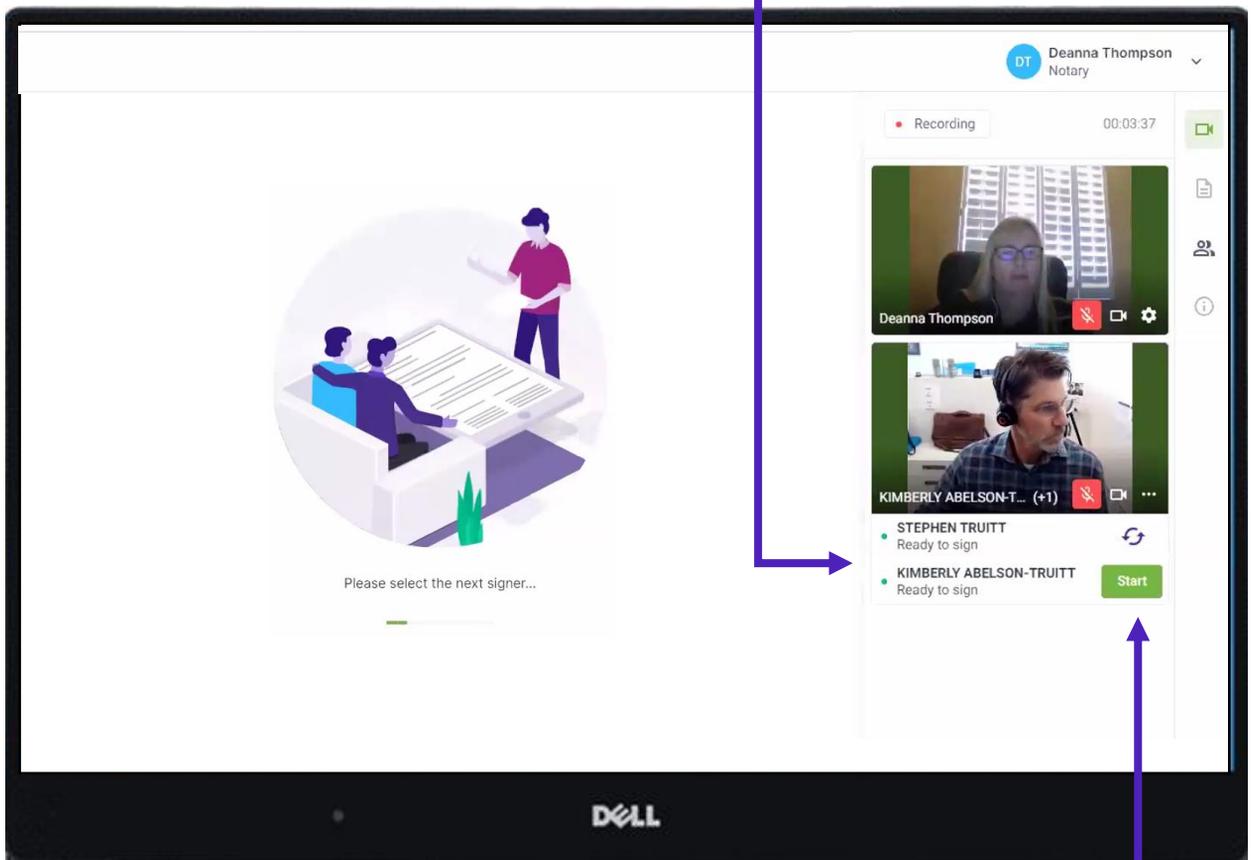


Click here to expand the borrower's camera feed to full-screen. This will make it easier to take a clear and detailed screenshot of their identification if it becomes necessary.



Ready to Sign

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.

The screenshot shows a video conferencing interface for a document signing session. The main window displays an illustration of a notary and two borrowers, with the text "Please select the next signer...". The right sidebar shows three participants: Twania Clark (Notary), Stephen Truitt, and Kimberly Abelson-Truitt. Both Stephen and Kimberly have a "Ready to sign" status and a "Start" button. A blue arrow points from the text box above to the "Ready to sign" status of Stephen Truitt.

Only one signer can execute documents at a time.



Signer's View

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

The screenshot displays the DocMagic interface for a borrower. At the top, a progress bar shows four stages: Review (with a checkmark), Sign (with a radio button), Notarize (with a radio button), and Completed (with a checkmark). A 'Start signing' button is located on the right side of the interface. Below the progress bar, the borrower is prompted to review documents. An email preview is shown, containing the following text:

DSI TEST LENDER (SALES) - Preview your closing documents

docs@docmagic.com
To: Alan Dai
Tue 4/2/2024 9:58 AM

Start your reply all with: [Completed.](#) [Everything looks good. Thank you.](#) [Received, thank you.](#) [Feedback](#)

Stephen Truitt,

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

[Click here to review](#)

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

Have a great closing!

DSI TEST LENDER (SALES)

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.

DocMagic

Review Sign Notarize Completed

STEPHEN TRUITT
Customer

Closing Documents

Borrower's Certification, Authorization and Consent

Signatures to

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of:

- (i) providing an offer;
- (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
- (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.; or
- (iv) marketing

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Sign

Borrower STEPHEN TRUITT Date Borrower Date

Previous Sign Next

DOLL

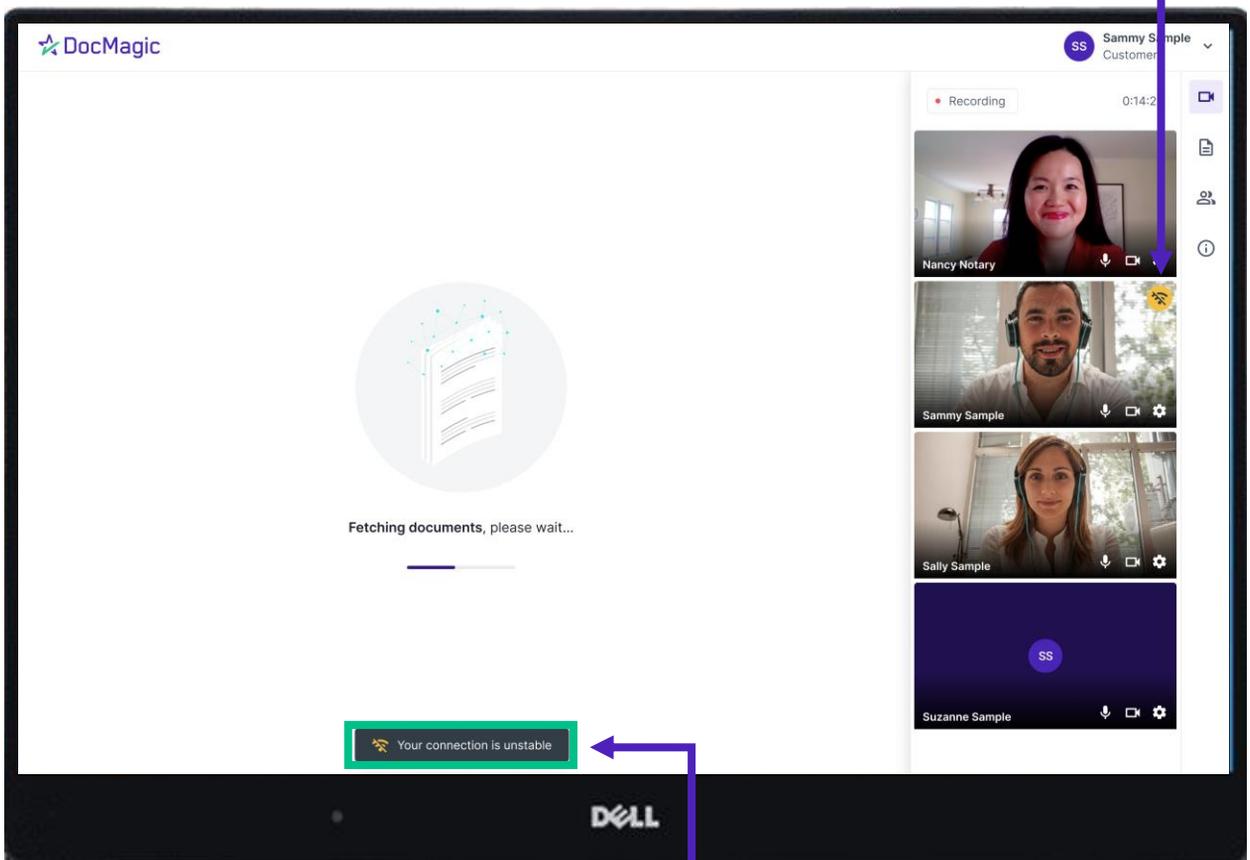
2. Clicking on the "Sign" box directly.

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



Slow Connections

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

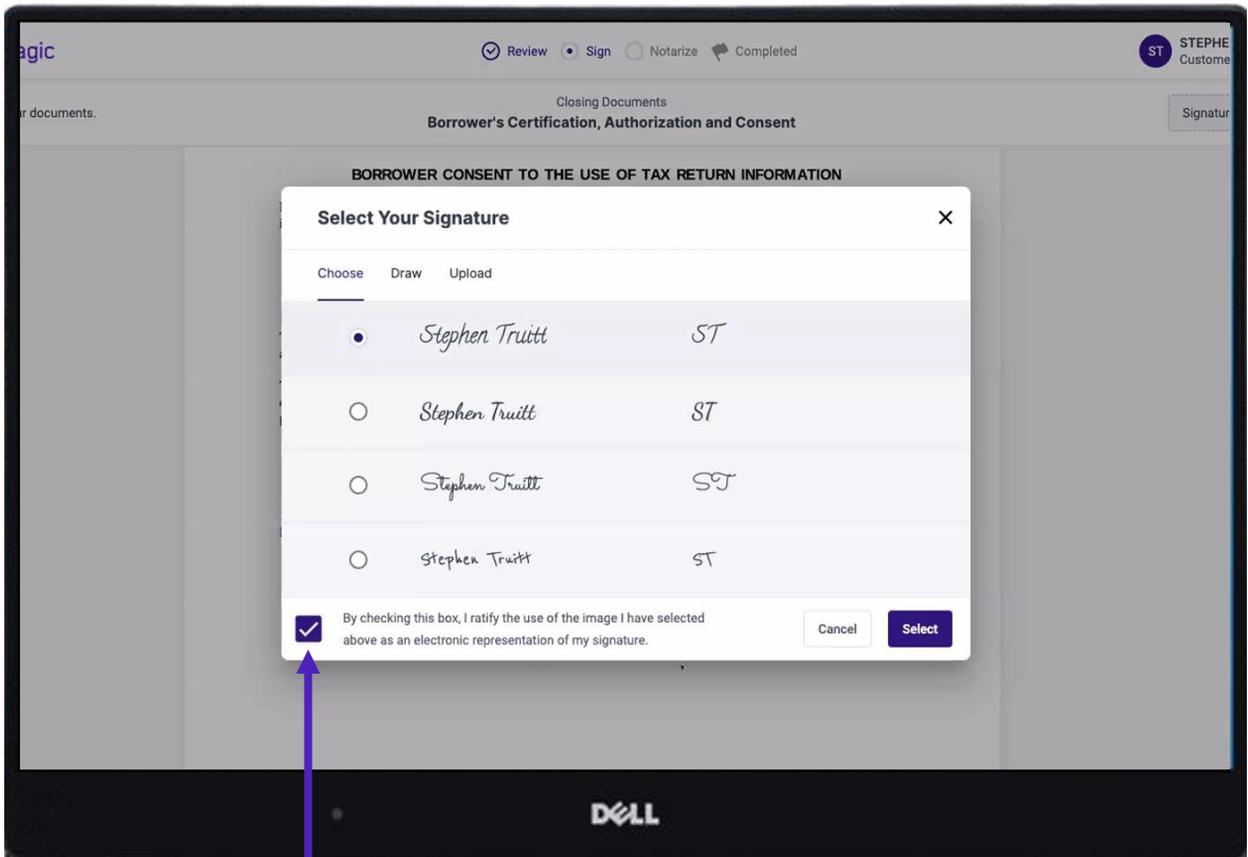


The participant will also see this message at the bottom of their screen. If the connection is completely lost, their screen will also grey out. In both cases, the system will try to restore the connection.



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.

The screenshot shows the DocMagic eClosing Console (Notary) interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT, along with a COUNTDOWN TO CLOSING timer. Below these are tabs for Details, eJournal, and Action Log, and a Start eClosing button. The Signers (3) section lists three participants: John Smith (Borrower), Oliver Originator (Originator), and Sally Settlement (Settlement Agent). The Documents (6) section is highlighted, showing a list of documents with columns for #, eSign Enabled, Page(s), Signer(s), Completed, and Delete. A pencil icon in the Documents section is highlighted with a green box, indicating the edit function.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			● Not Started	<input type="button" value="Open Signing Room"/>
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign	<input type="button" value="Open Signing Room"/>
3	Sally Settlement struitt@docmagic.com	Settlement Agent					● Ready to Sign	<input type="button" value="Open Signing Room"/>

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	



Fixing Incorrectly Tagged Documents

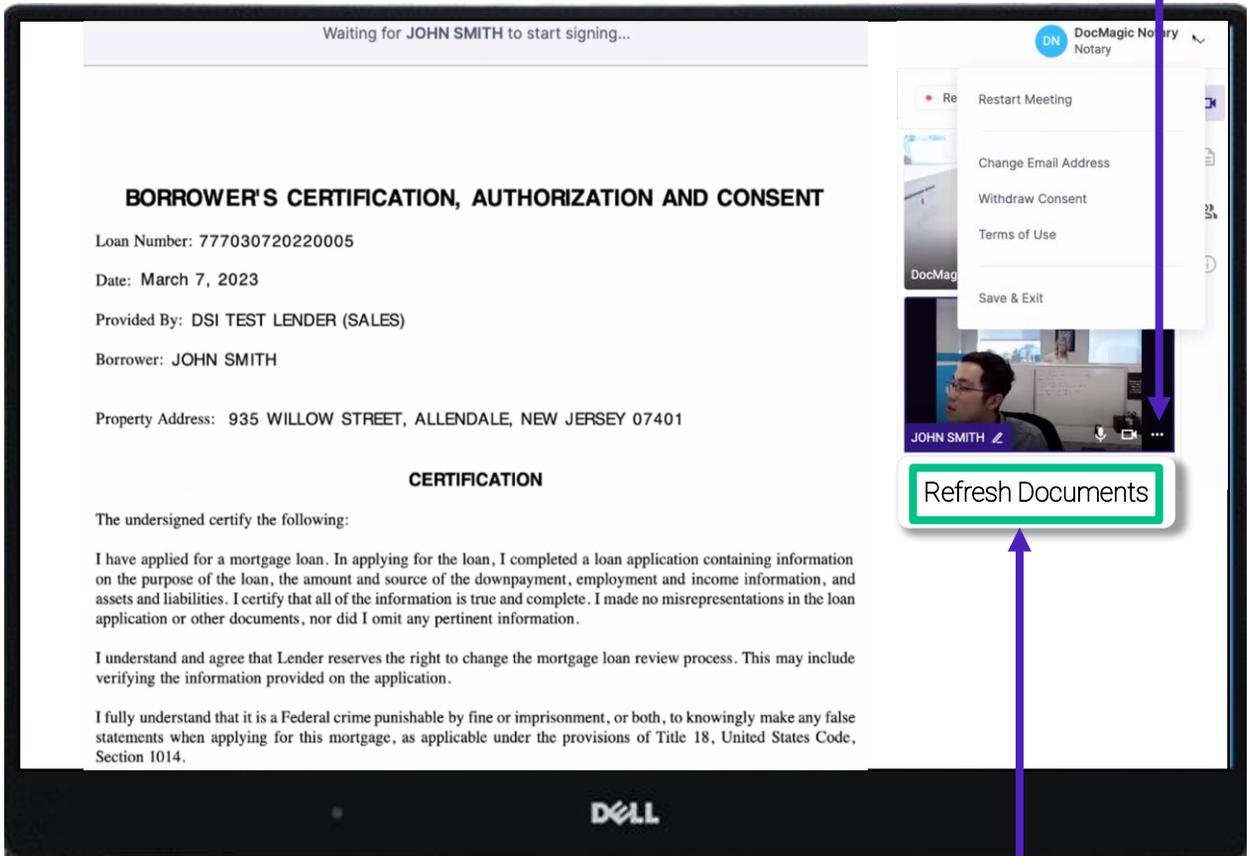
When finished, click "Done" to return to the portal.

The screenshot shows a document editing interface. At the top right, a purple button labeled "Done" is highlighted with a green border. Below it, a toolbar contains a search icon, a "100%" zoom level, and a magnifying glass icon. The document content includes a section for "Notary Name" with a text input field containing "Notary Name" and a placeholder "Here Insert Name and Title of the Notarizing Officer". Below this, the name "andy Smith" is entered. The interface also features a central vertical toolbar with two circular icons: a green checkmark with a "29" badge and a blue person icon with a "47" badge. On the right side, there is a sidebar titled "eTags" with a list of tags: "Signature & Initials" (with a sub-menu for "Signature" and "Initials"), "PostFill" (with a sub-menu for "Textbox", "Phone Number", "Date", "Checkbox", and "Radio"). The Dell logo is visible at the bottom center of the interface.



Refresh Documents

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



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.



Restart Meeting

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.

The screenshot displays a web-based signing interface. At the top, a status bar reads "Waiting for JOHN SMITH to start signing...". The main content area is titled "BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT" and contains the following text:

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.

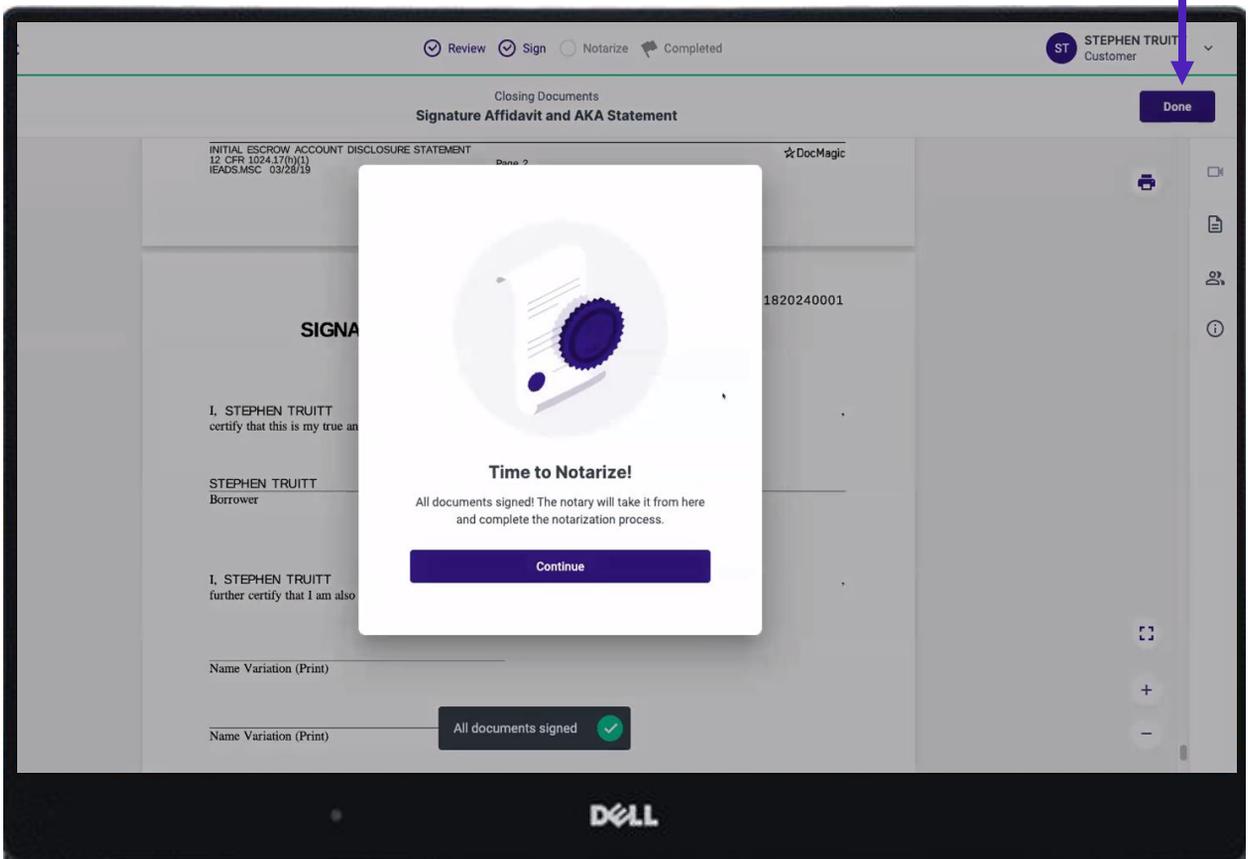
On the right side of the interface, there is a user profile for "JOHN SMITH" with a "Signing" indicator. A dropdown menu is open, showing several options: "Restart Meeting", "Change Email Address", "Withdraw Consent", "Terms of Use", and "Save & Exit". A green box highlights the "Restart Meeting" option, and a purple arrow points from the text box above to this option.

If repeated technical glitches occur, try [clearing browser cache](#) or running the experience in an [incognito window](#).



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)

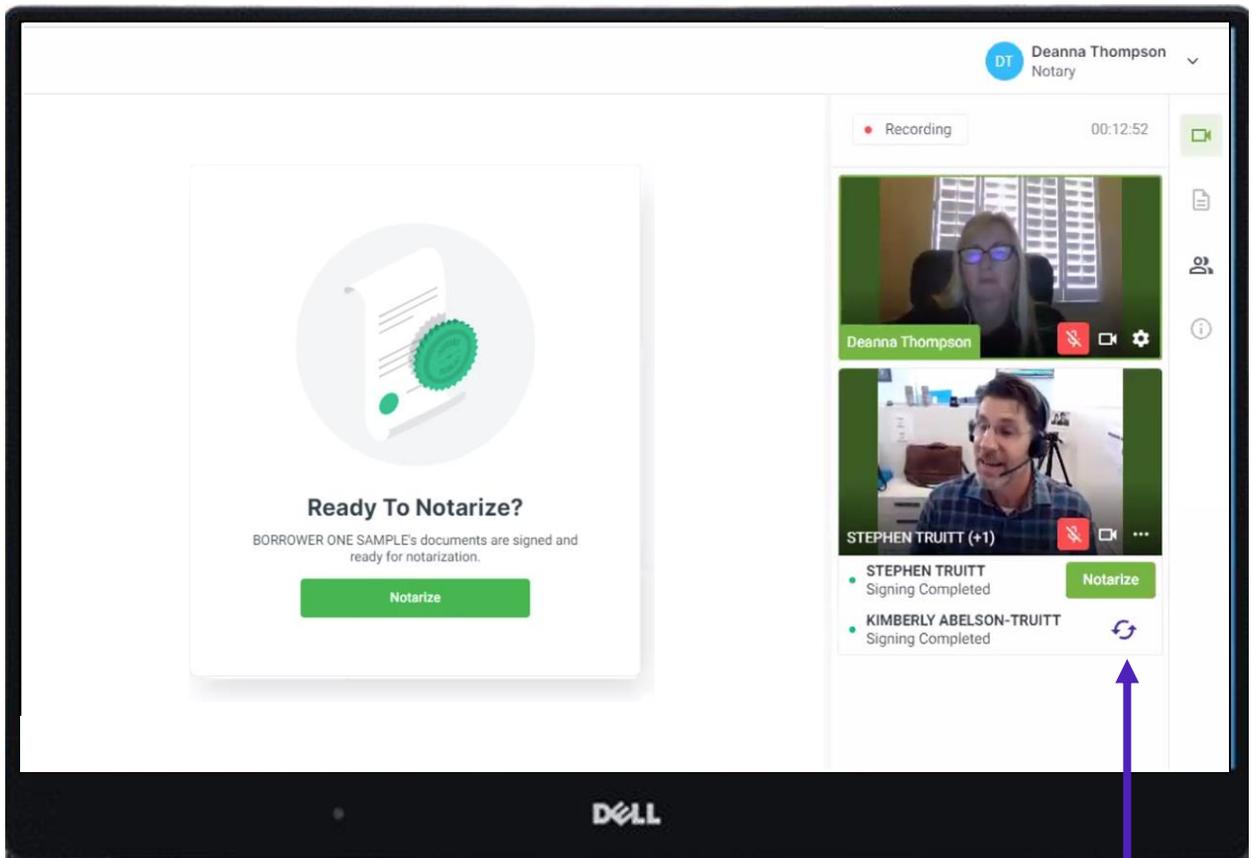
If you have multiple borrowers on their own devices, you can choose if you want the other signer to sign first, or if you want to notarize the first signer's documents and then return to the other signer.

The screenshot displays a software interface for a notary public. On the left, a large white box contains a document icon with a green seal and the text: "Ready To Notarize? STEPHEN TRUITT's documents are signed and ready for notarization." Below this is a green "Start" button. On the right, a video call window shows three participants: Twania Clark (Notary), Stephen Truitt, and Kimberly Abelson-Truitt. The interface includes a "Recording" indicator, a timer (00:10:12), and various control icons. Below the video feeds, there are status indicators: "Signing Completed" with a "Notarize" button for Stephen Truitt, and "Ready to sign" with a "Start" button for Kimberly Abelson-Truitt. A blue arrow points from the text box above to the "Notarize" button, and another blue arrow points to the "Start" button for Kimberly Abelson-Truitt.



The Notarization Process

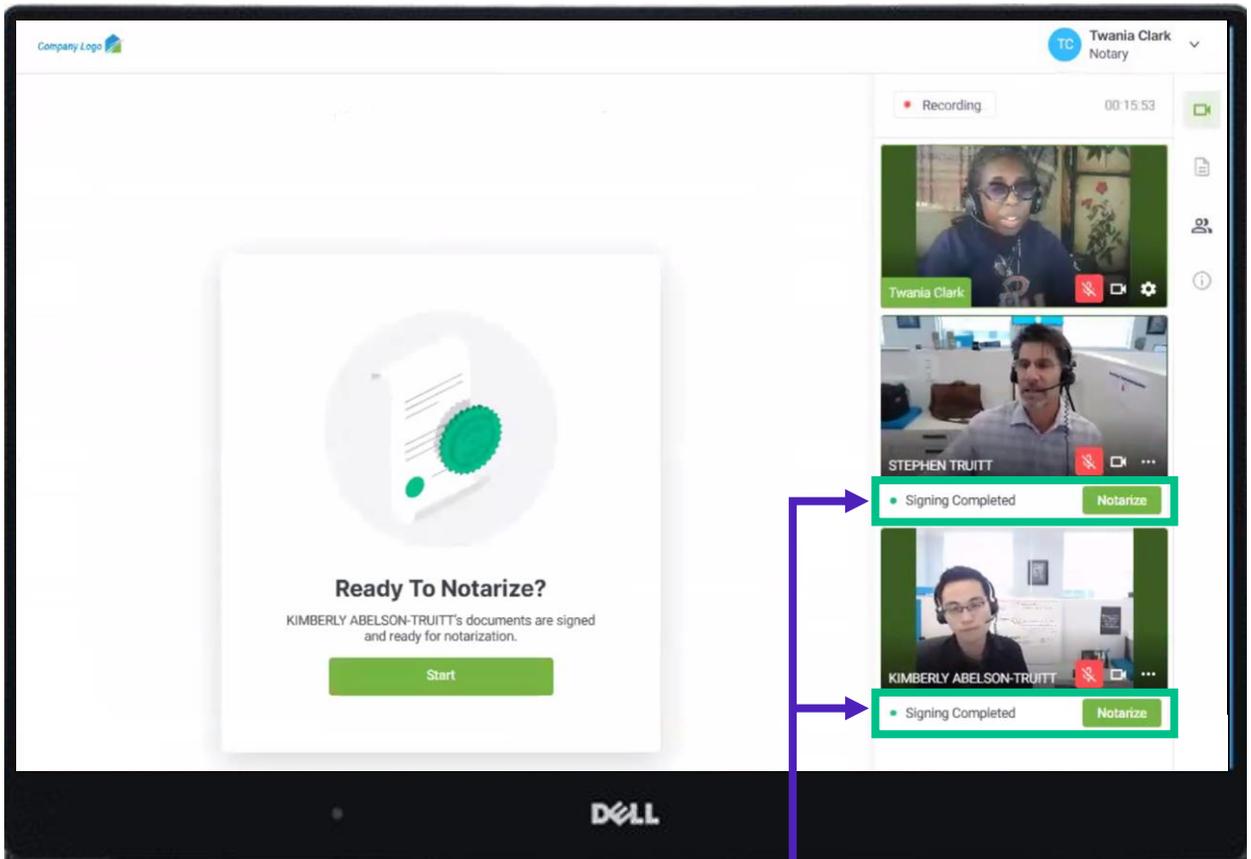
Now, control and signing ability is transferred to the Notary. You will now start the notarization process.



If you have multiple borrowers on the same device, you can choose who goes first.



The Notarization Process

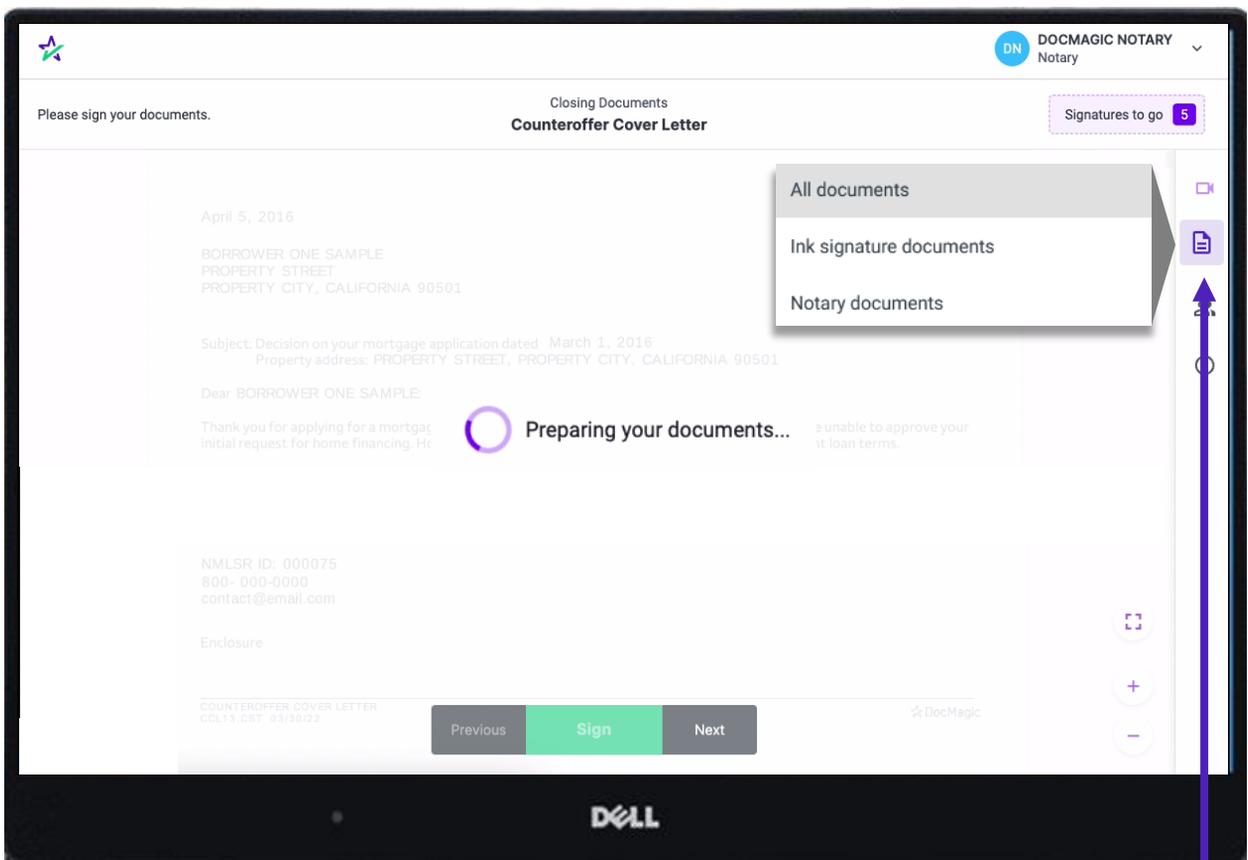


If you have borrowers on multiple devices, you can also choose who you want to notarize first.



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.

Closing Documents
Signature Affidavit and AKA Statement

State of _____
County of

Signed and sworn to (or affirmed) before me on the day of

by STEPHEN TRUITT

This remote online notarization involved the use of communication technology.

Deanna Thompson
03/28/24 10:42:28 AM PDT

Signature of notarial officer

Title of office _____

My commission expires: _____

DEANNA THOMPSON
Notary Public - State of Arizona
Maricopa County
Commission # 617152
My Commission Expires on Oct 27, 2025
(Stamp)

All documents notarized

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.

The screenshot displays a Notary console interface with the following sections:

- Signers (4):** A table listing four signers with their roles, notary information, and document details. A red arrow points to the 'Notarize' button for the first signer.
- Documents (46):** A table listing 46 documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed status.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Borrower O Sample youssef@docmagic.com	Borrower	Docmagic Notary youssef@docmagic.com	DocMagic RON 10/18/2024 - 5:00am			● Signing - Complete	Notarize
2	Borrower T Sample youssef@docmagic.com	Borrower	Docmagic Notary youssef@docmagic.com	DocMagic RON 10/18/2024 - 5:00am			● Finished	Open Signing Room
3	Contact Here contact@email.com	Originator					● Ready to Sign	Open Signing Room
4	Youssef Aissa youssef@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

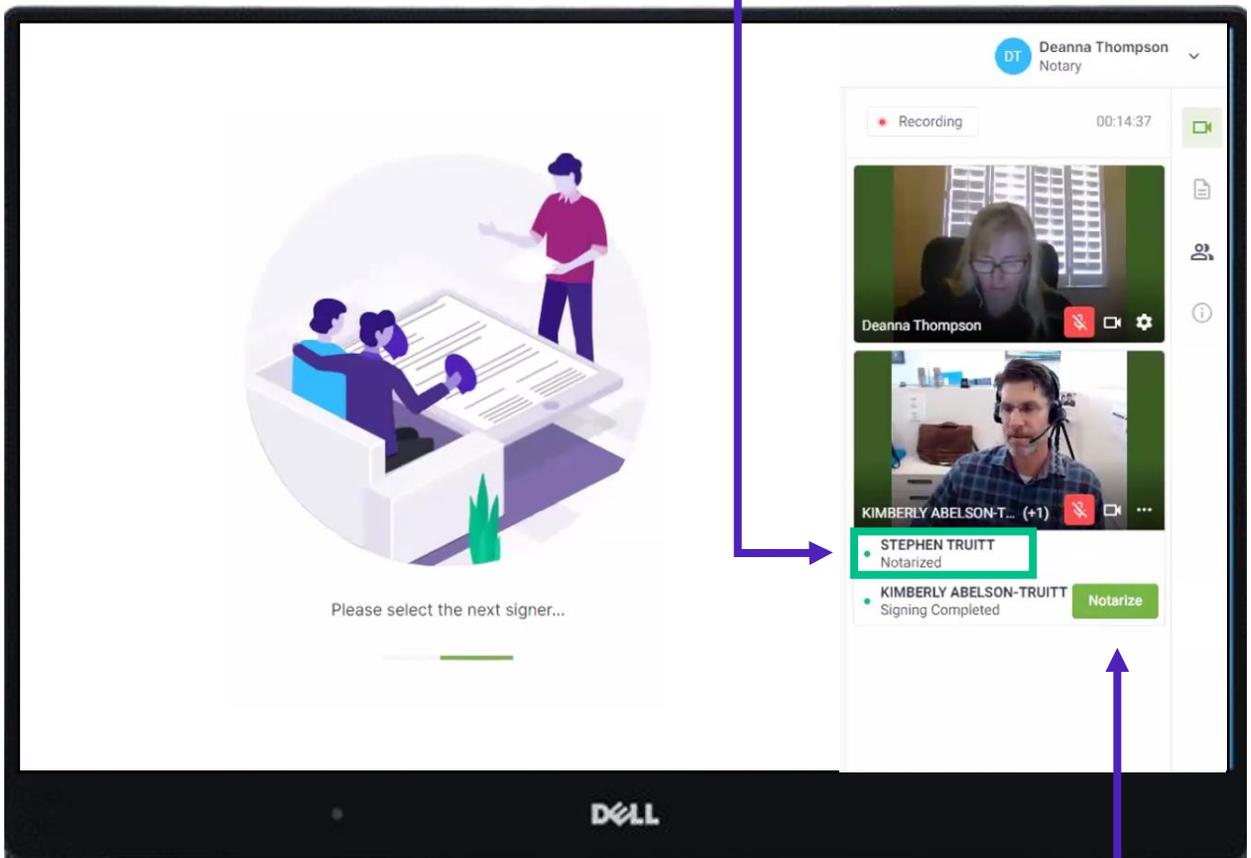
#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Counteroffer Cover Letter	1	0	✓
2	Counteroffer Cover Letter	1	0	✓
3	Trust Certification - Instructions and Definitions	2	0	✓
4	Uniform Residential Loan Application	8	2	✓
5	Uniform Residential Loan Application	8	2	✓
6	California Deed of Trust (MERS)	20	4	✓
7	General Closing Instructions	2	0	✓

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



Notarized

Once the first signer is finished, you'll see the status change to Notarized.

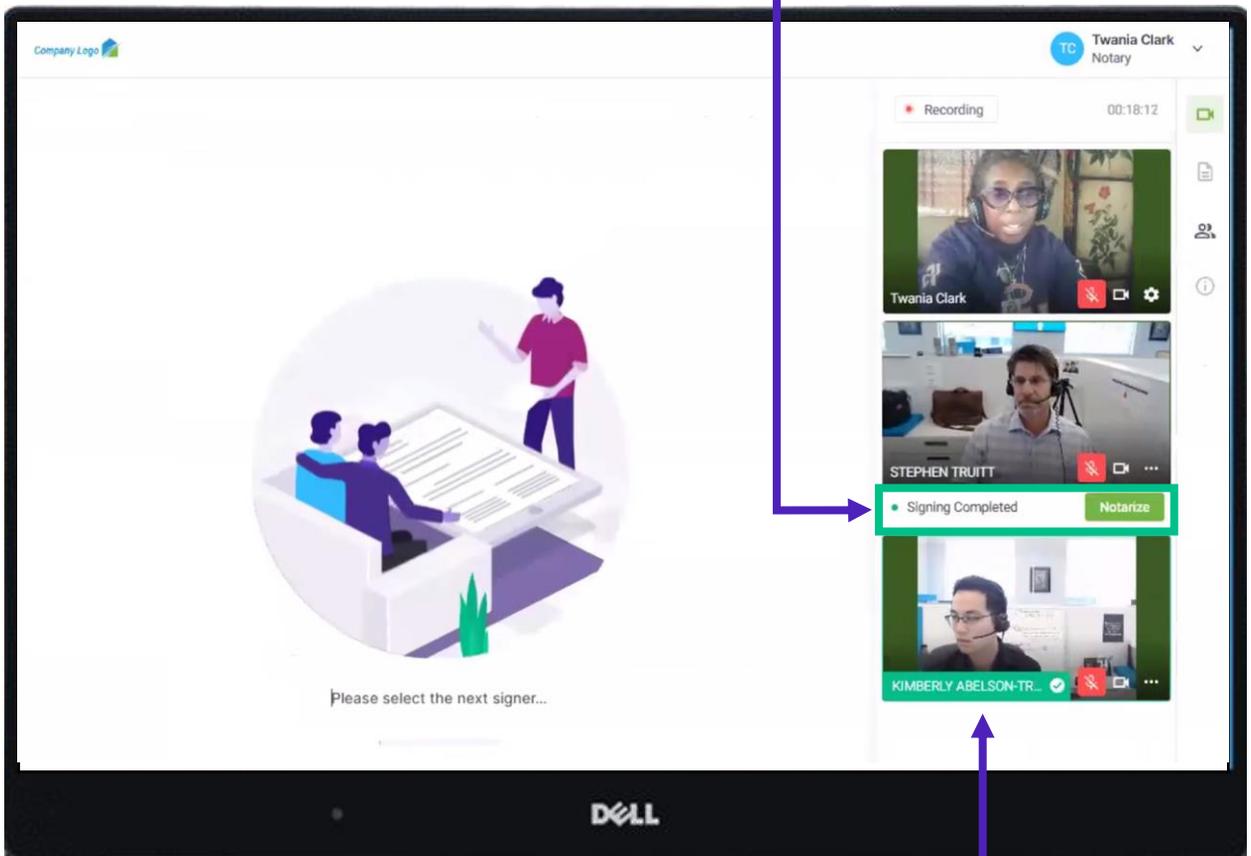


...and you can then repeat the process for the next Signer by clicking their Notarize button. You must do this for all Signers one at a time.



Notarized

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

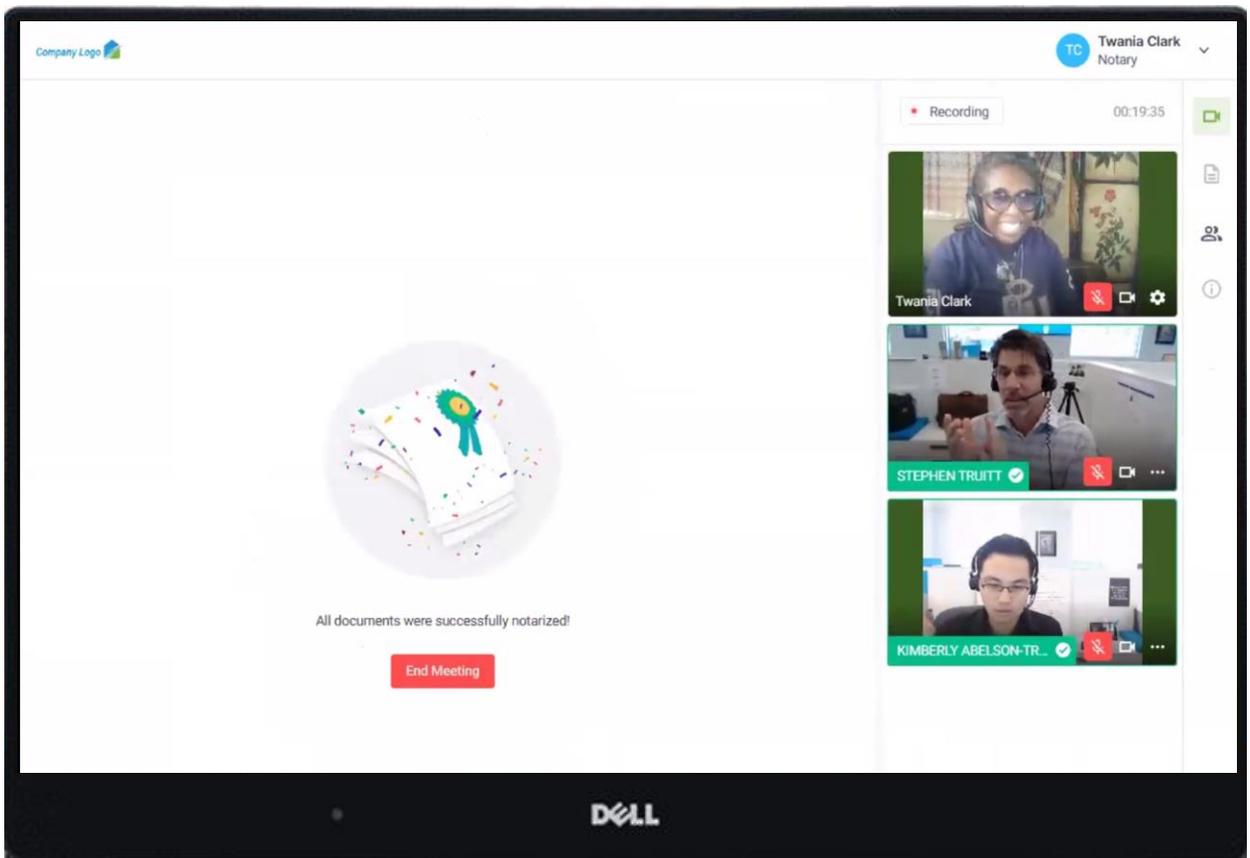


You can see that the completed participant has a green band and check mark over their name.



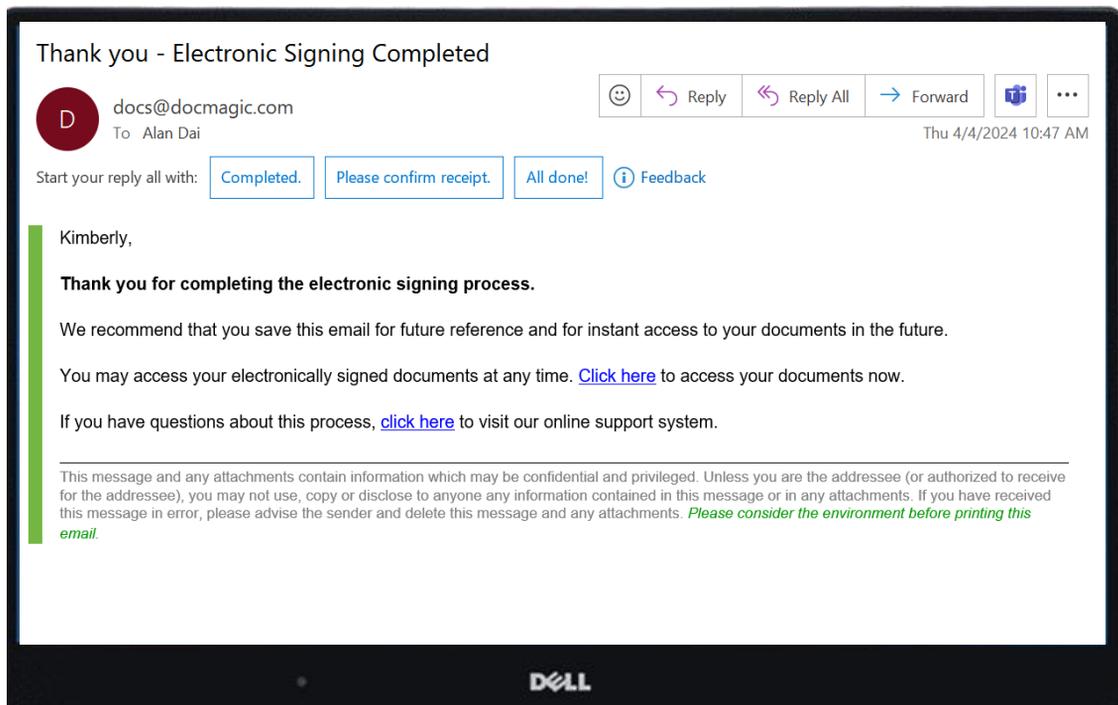
Ending the Meeting

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.

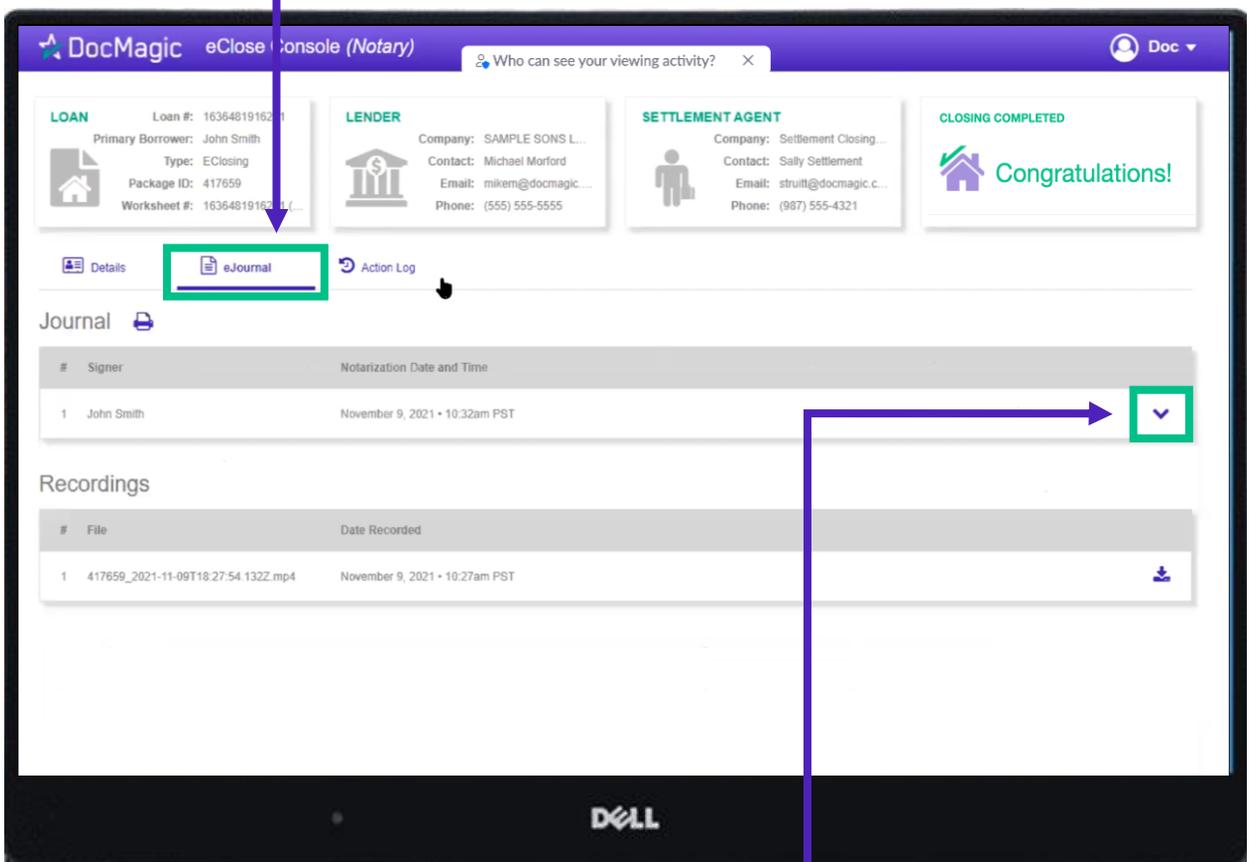


The email will allow the Borrower to download their signed and notarized document package from a provided link.



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.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there is a navigation bar with the DocMagic logo, the text "eClose Console (Notary)", and a user profile icon labeled "Doc". Below the navigation bar, there are four main sections: "LOAN", "LENDER", "SETTLEMENT AGENT", and "CLOSING COMPLETED". The "LOAN" section shows details for Loan # 1636481916201, Primary Borrower John Smith, Type EClosing, Package ID 417659, and Worksheet # 1636481916201. The "LENDER" section shows Company SAMPLE SONS L..., Contact Michael Morford, Email mikem@docmagic..., and Phone (555) 555-5555. The "SETTLEMENT AGENT" section shows Company Settlement Closing..., Contact Sally Settlement, Email strullt@docmagic.c..., and Phone (987) 555-4321. The "CLOSING COMPLETED" section shows a "Congratulations!" message with a house icon. Below these sections are tabs for "Details", "eJournal", and "Action Log". The "eJournal" tab is active, showing a "Journal" section with a table of signers. The table has columns for "#", "Signer", and "Notarization Date and Time". There is one entry for John Smith on November 9, 2021 at 10:32am PST. Below the table, there is a "Signer's Details" section with contact information and a signature field containing "John Smith". To the right, there is a "Document Notarized" section with a table for Notarial Services. The table has columns for "*Notarial Service" and "Fee". The services listed are Acknowledgement (\$30.00), Jurat (\$45.00), and Affidavit (\$10.00). At the bottom right of the document section, there are "Cancel" and "Save" buttons. A purple arrow points from the text box above to the dropdown menus in the table, and another purple arrow points from the text box below to the "Save" button.

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

*Notarial Service	Fee
Acknowledgement	\$30.00
Jurat	\$45.00
Affidavit	\$10.00

Enter the fee for each Notarial Service performed here.



eJournal

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

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there is a navigation bar with the DocMagic logo, 'eClose Console (Notary)', and a user profile icon labeled 'Doc'. Below the navigation bar, there are several informational boxes: 'Package ID: 437477', 'Worksheet #: 2192 (Version: 1)', and two contact cards for 'leah@docmagic.com' with phone numbers (817) 881-2003 and (987) 555-4321. A 'Congratulations!' message is also visible. The main content area is divided into three tabs: 'Details', 'eJournal', and 'Action Log'. The 'eJournal' tab is active, showing a 'Journal' section with a table of signing sessions. The first session is for 'John Smith' on 'December 15, 2021 • 1:40pm CST'. Below the table, there are sections for 'Signer's Details', 'Document Notarized', and 'Notarial Service'. The 'Signer's Details' section includes the signer's name, address, contact information, and a signature image. The 'Document Notarized' section lists 'MERS New Jersey Mortgage' and 'Signature Affidavit and AKA Statement'. The 'Notarial Service' section shows 'Acknowledgement' and 'Affidavit' with a fee of '\$0.00'. A 'Save' button is visible. Below the journal, there is a 'Recordings' section with a table of recordings. The first recording is '437477_2021-12-15T19:35:38.012Z.mp4' recorded on 'December 15, 2021 • 1:35pm CST'. A 'Download' button is located to the right of the recording table.

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.

The screenshot displays the DocMagic eClose Console interface. At the top, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. Below these is a navigation bar with tabs for Details, eJournal, and Action Log. The Action Log tab is selected and highlighted with a green box. Below the navigation bar is a table with the following data:

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:06 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@example.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@example.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 ()
3/24/21 5:11 PM	Erica Sample		Multistate Fixed Rate Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.98	Document AZACPRS.TTL.pdf added to package

At the bottom of the Action Log table, there is a text input field and a button labeled "Add Internal Note To Action Log".

You may also add notes at the bottom.

