



RON Certification Program

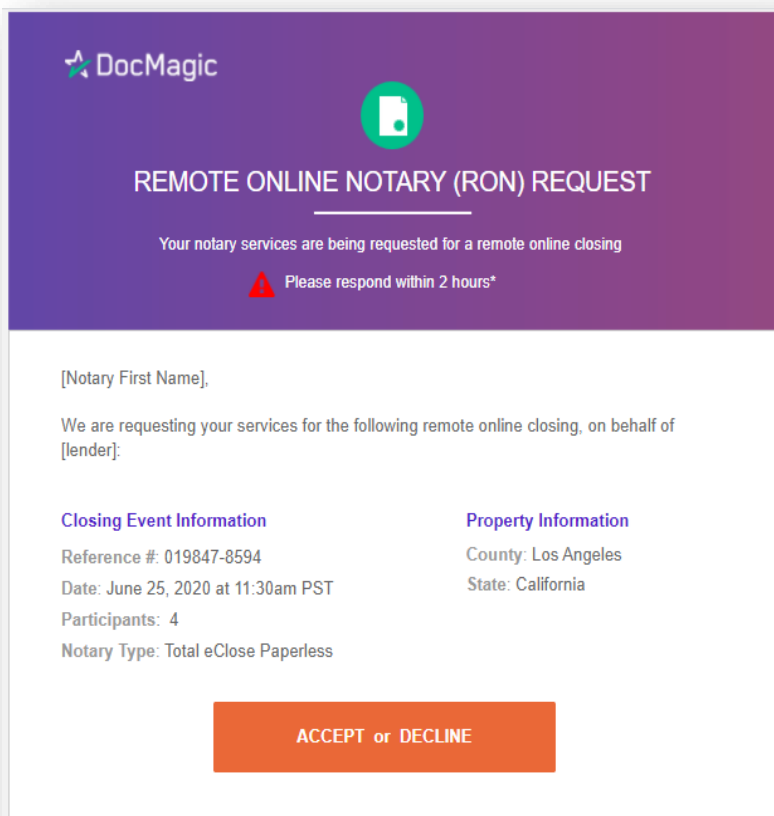
Connect Better. Close Faster.


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

 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

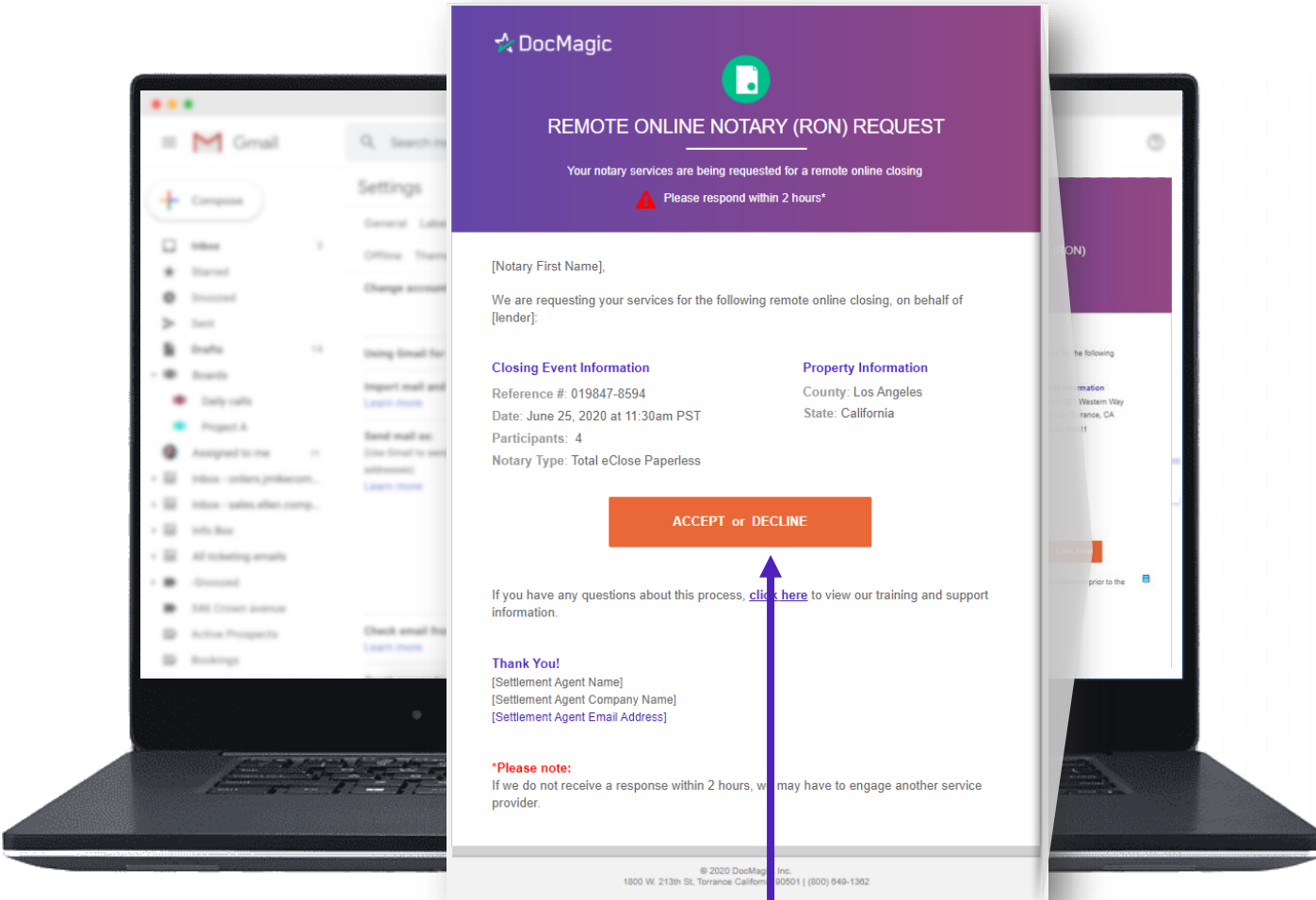


System Requirements



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.

DocMagic

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

Docmagic,

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.**

ACCEPT **DECLINE**

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

Thank You!
Sally Settlement
Settlement Closing Company
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

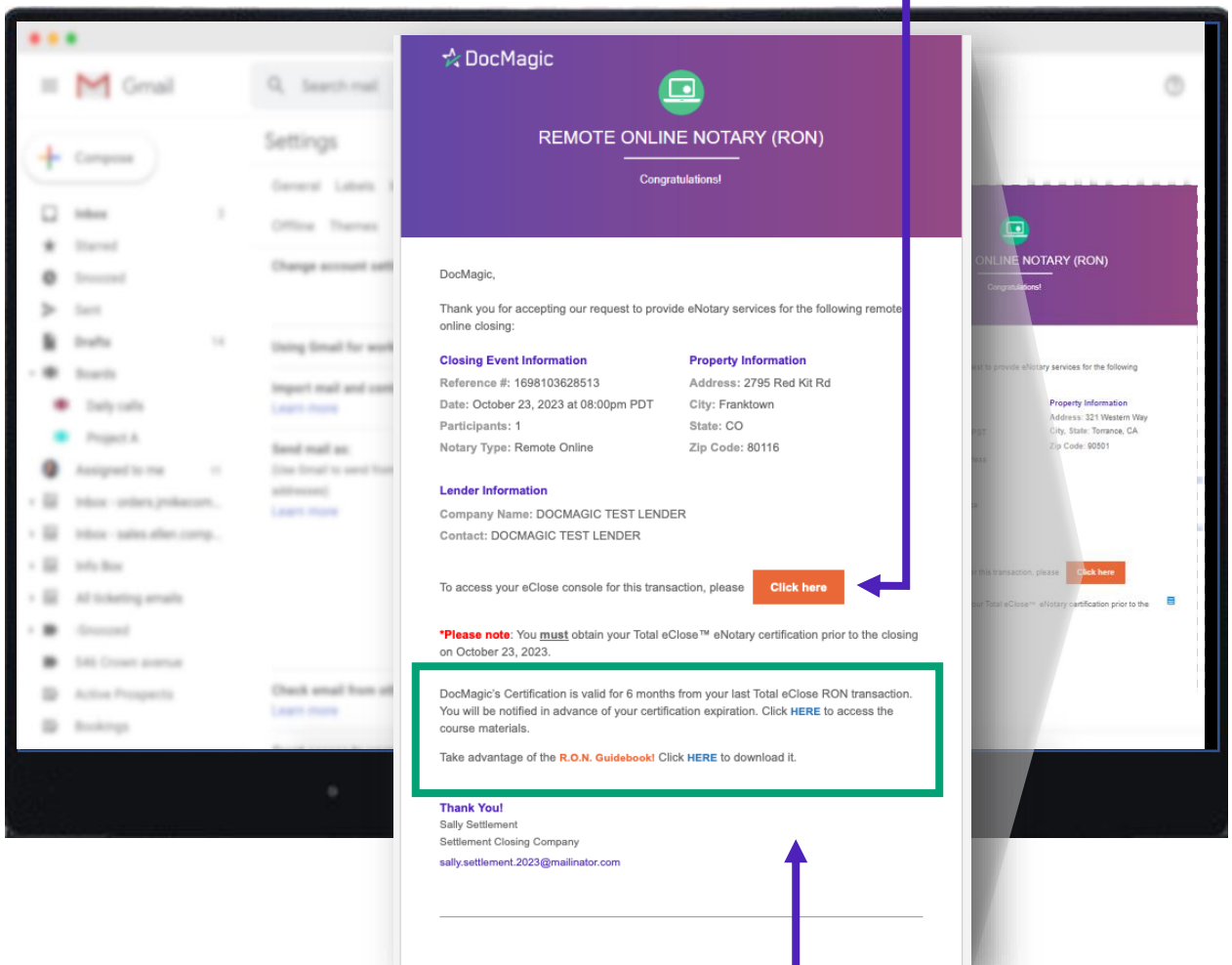
However, you have the option to pass on information to the settlement agent. Just type what you want in the comment box and click Submit.

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.*

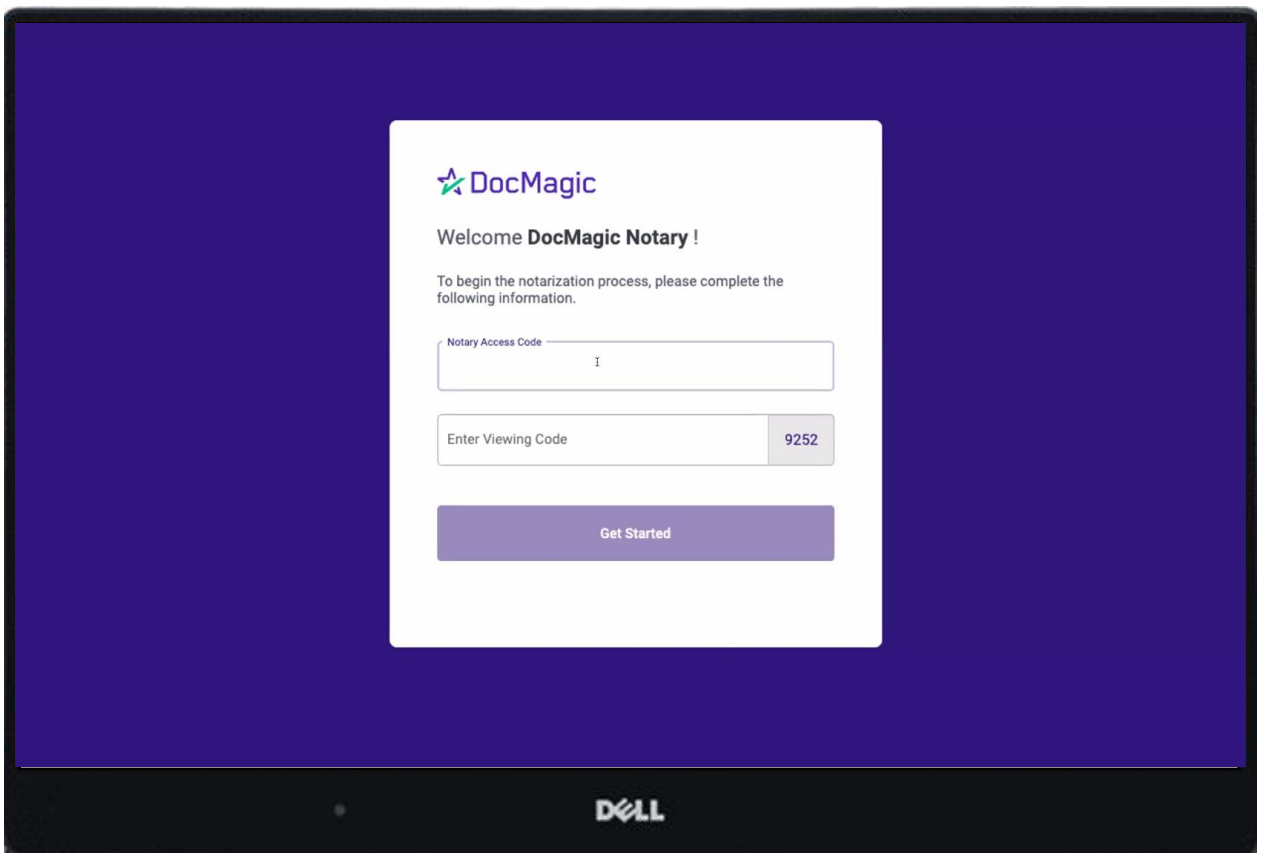


Note: You must re-certify if you haven't conducted a R.O.N. closing in 6 months. The link to accomplish this and the link to download this guidebook can both be found here.



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.

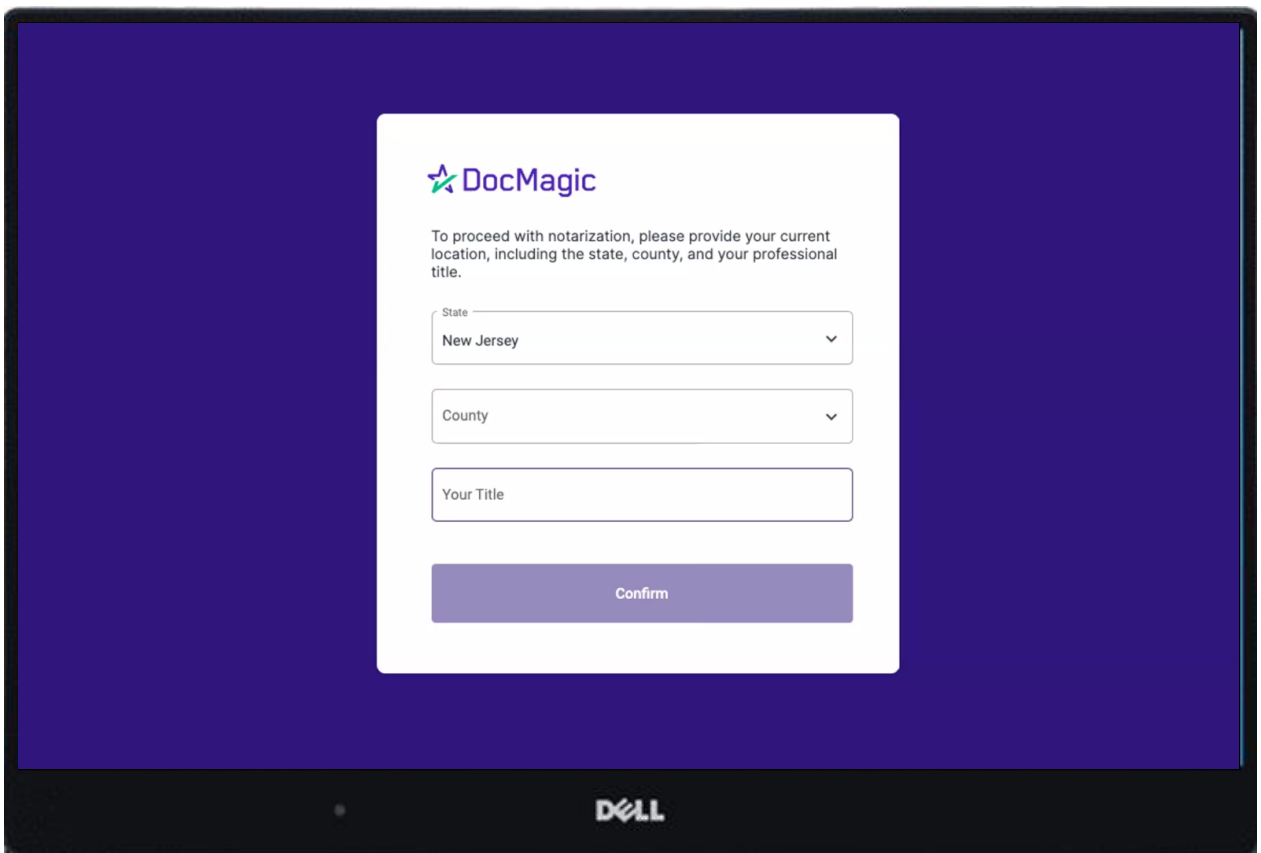


The screenshot shows a Dell monitor displaying the DocMagic Notary login page. The page has a dark blue background. At the top left is the DocMagic logo, which consists of a green star with a white outline and the text 'DocMagic' in white. Below the logo, the text 'Welcome **DocMagic Notary** !' is displayed in white. Underneath, a smaller white text reads: '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'. Below these fields is a large, dark blue button with the text 'Get Started' in white. At the bottom center of the monitor, the 'DELL' logo is visible in white.



Additional Info

Select your state, county, and professional title, then hit Confirm.



The screenshot shows a white form centered on a dark blue background. At the top left of the form is the DocMagic logo, which consists of a stylized star icon followed by the text "DocMagic". Below the logo is a short instruction: "To proceed with notarization, please provide your current location, including the state, county, and your professional title." The form contains three input fields: a dropdown menu for "State" with "New Jersey" selected, a dropdown menu for "County", and a text input field for "Your Title". At the bottom of the form is a large, light blue button labeled "Confirm". The entire form is displayed on a monitor, with the "DELL" logo visible at the bottom center of the screen.



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

COUNTDOWN TO CLOSING
DAYS: 0 HOURS: 0 MINUTES: 0 SECONDS: 0
Date: Apr 18, 2023 (Wed) Time: 12:00am 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 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@mailinat... | 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"/> |

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 is highlighted with a green box and an arrow pointing to the 'Edit' button. Below the Countdown Clock is a table of Signers (3) and a table of Documents (6).

| # | 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 | ✓ | |
| 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 | ✓ | |



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.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top right, a user profile icon labeled 'Doc' is highlighted with a green box. A dropdown menu is open, listing options: Dashboard, My Account, Preferences, Contact Us, Help (highlighted with a green box and an arrow from the text above), and Sign Out. Below the menu, the interface shows sections for LOAN, LENDER, and SETTLEMENT AGENT details, a Signers table, and a Documents table.

| # | 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 | | | |
| 2 | Oliver Originator oliver.originator@mailinat... | Originator | | | | | |
| 3 | Sally Settlement struitt@docmagic.com | Settlement Agent | | | | | |

| # | 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.

The screenshot displays the DocMagic eClose Console (Notary) interface. The top navigation bar includes the DocMagic logo and the text "eClose Console (Notary)".

Loan Summary:

- Loan #: 1636481916201
- Primary Borrower: John Smith
- Type: EClosing
- Package ID: 417659
- Worksheet #: 1636481916201

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



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 L...

LENDER Company: SAMPLE SONS L...
Contact: Michael Morford
Email: mikem@docmagic...
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 RON 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 | Delete |
|---|---------------------------------------|---------|-----------|-----------|--------|
| 1 | Closing Disclosure | 5 | 1 | ✓ | |
| 2 | Multistate Fixed Rate Electronic Note | 4 | 1 | ✓ | |

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

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, leasing, 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 processors of a loan resulting from your loan application, or assignees of any beneficial or other interest in the loan, any mortgage servicer, guarantor, any servicers or service providers for third parties and any of aforementioned parties' successors and assigns.

Signature
Borrower JOHN SMITH Date Borrower Date

Tags

- 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

If KBA isn't required, you can still check this *Include KBA link* box to invite the borrower to complete the verification process when they are invited.

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)

Docum

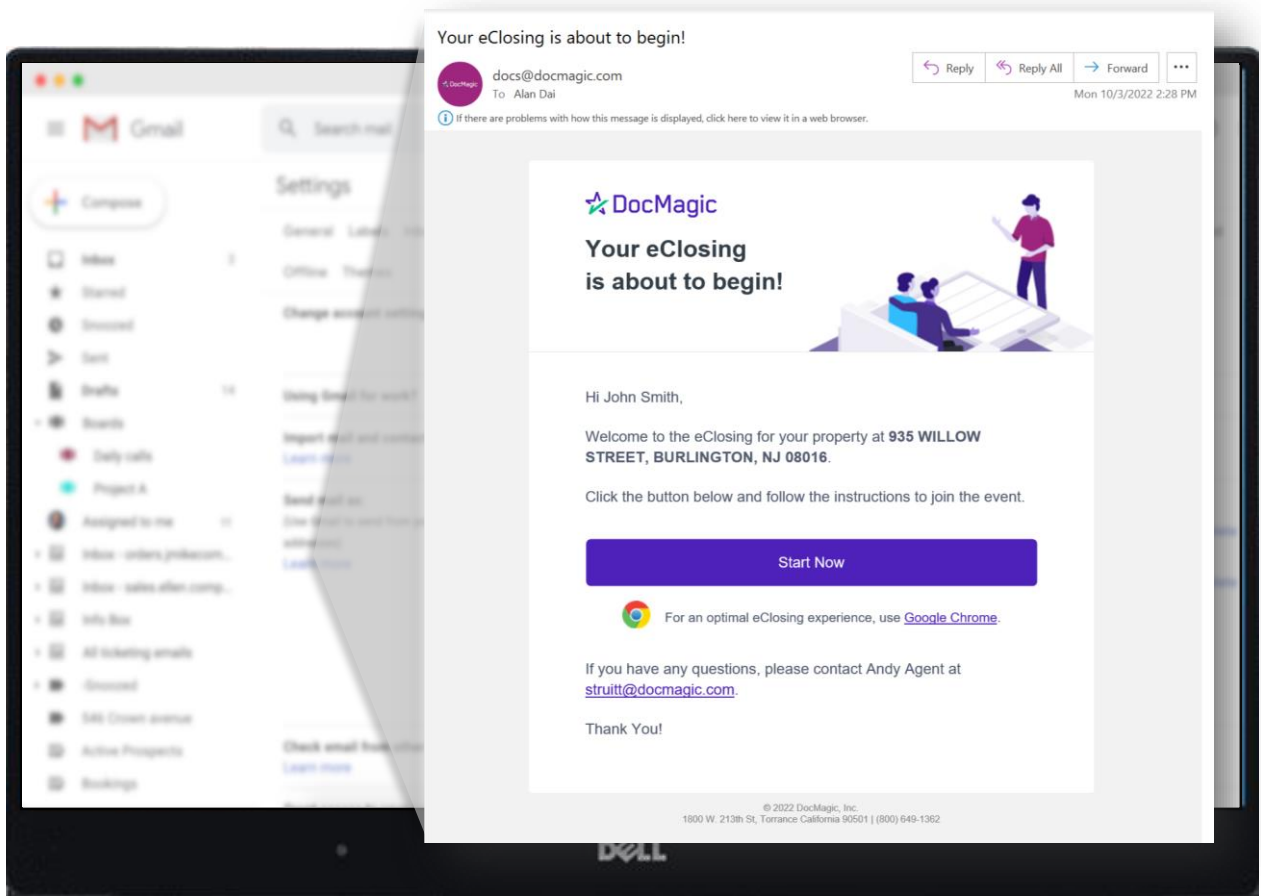
| # | eSig | | | | |
|---|---------------------------------------|---|---|---|--|
| 1 | Closing Disclosure | 5 | 1 | ✓ | |
| 2 | Multistate Fixed Rate Electronic Note | 4 | 1 | ✓ | |

Click Start eClosing when ready.



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.

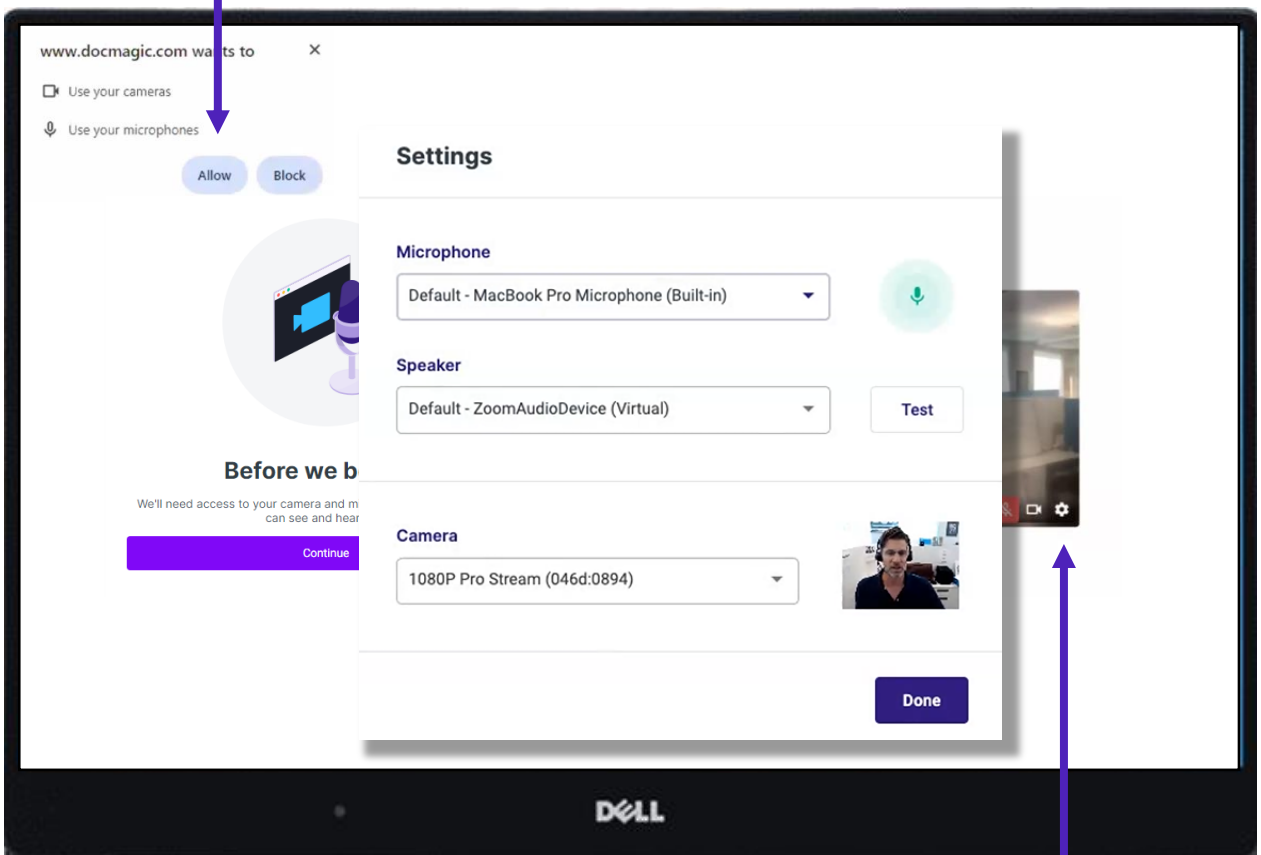
If the borrower gets a "login error" on this page, have them close the browser tab and click on the link in their email again.

*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.

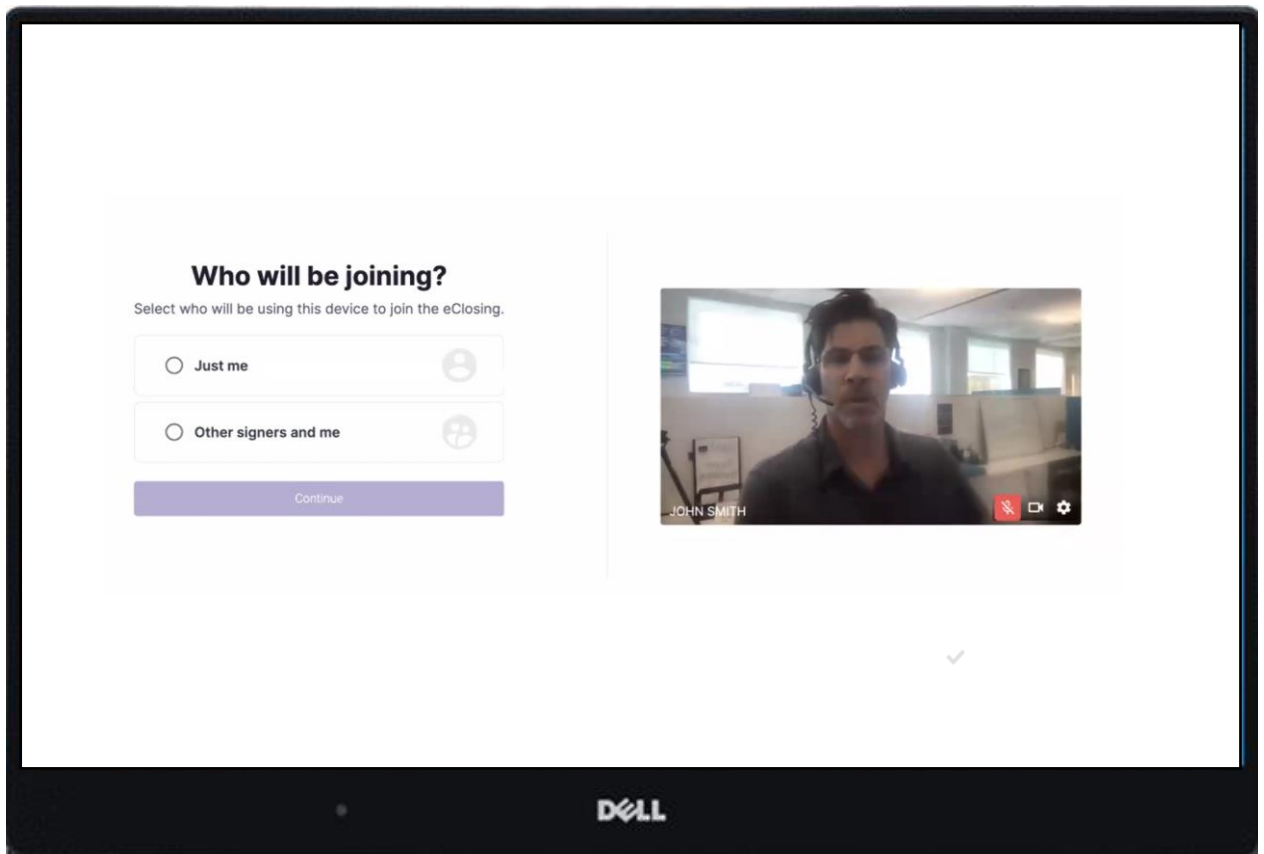


If they're having technical difficulties, have them click on the Settings icon to ensure that the correct microphone, speaker, and camera are selected.



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.

Company Logo

Welcome **DocMagic Notary!**

To begin the notarization process, please complete the following information.

Notary Access Code

Enter Viewing Code
4218

Get Started

DELL

Begin with the *Notary Access Code* obtained at the end of your *Secure Insight Certification* course.

Company Logo

To proceed with notarization, please provide your current location, including the state, county, and your professional title.

State
Arizona

County
Maricopa

Your Title
Notary Public

Confirm

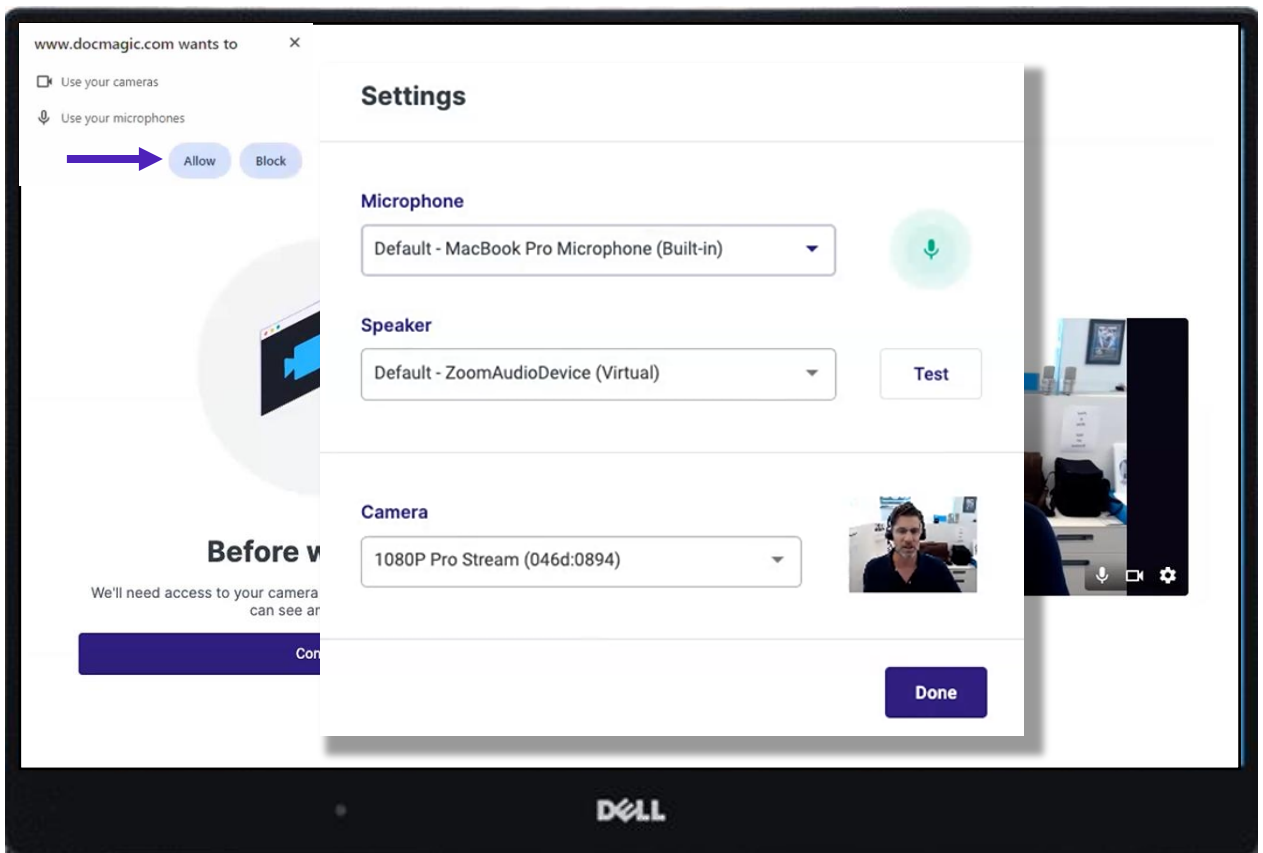
DELL

Then, confirm your State, County, and Title.



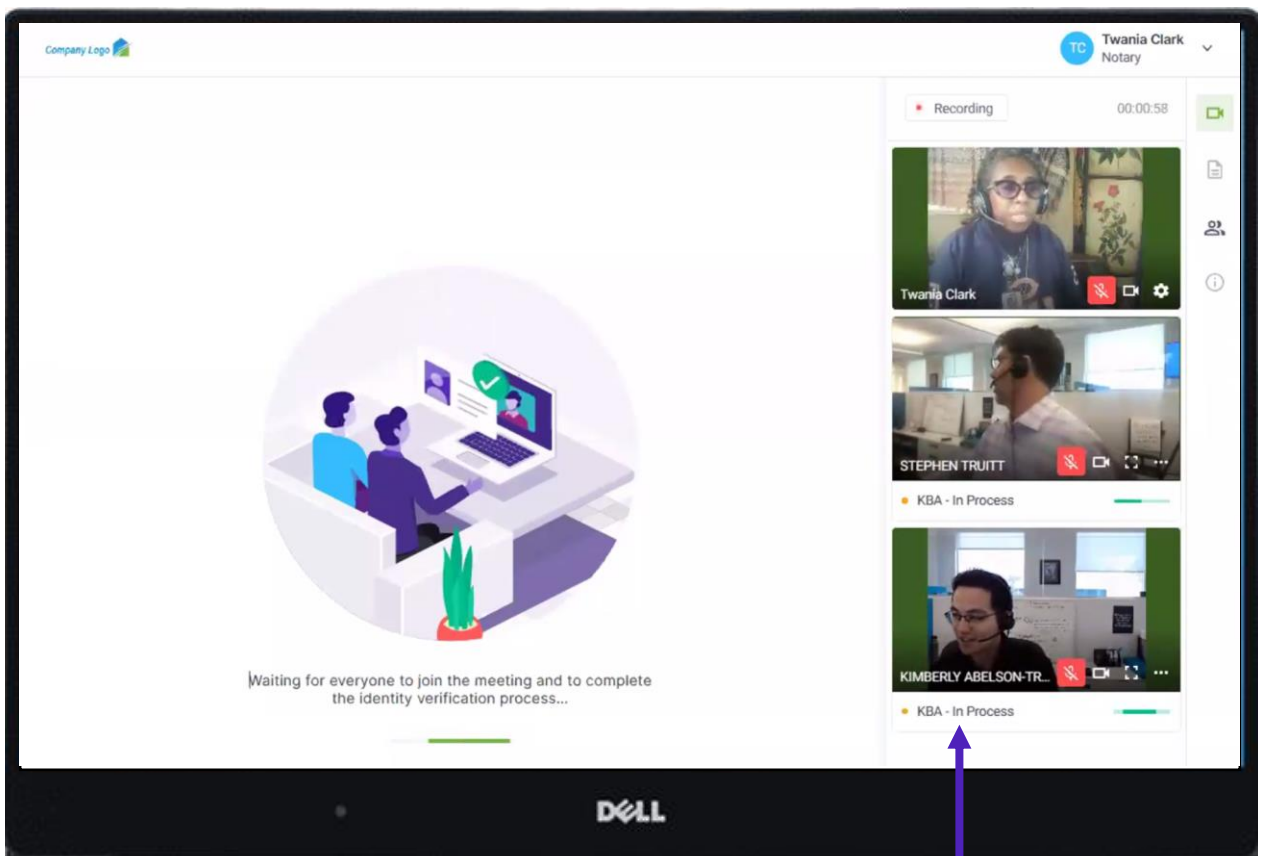
Mic and Camera Access (Notary)

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.



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.



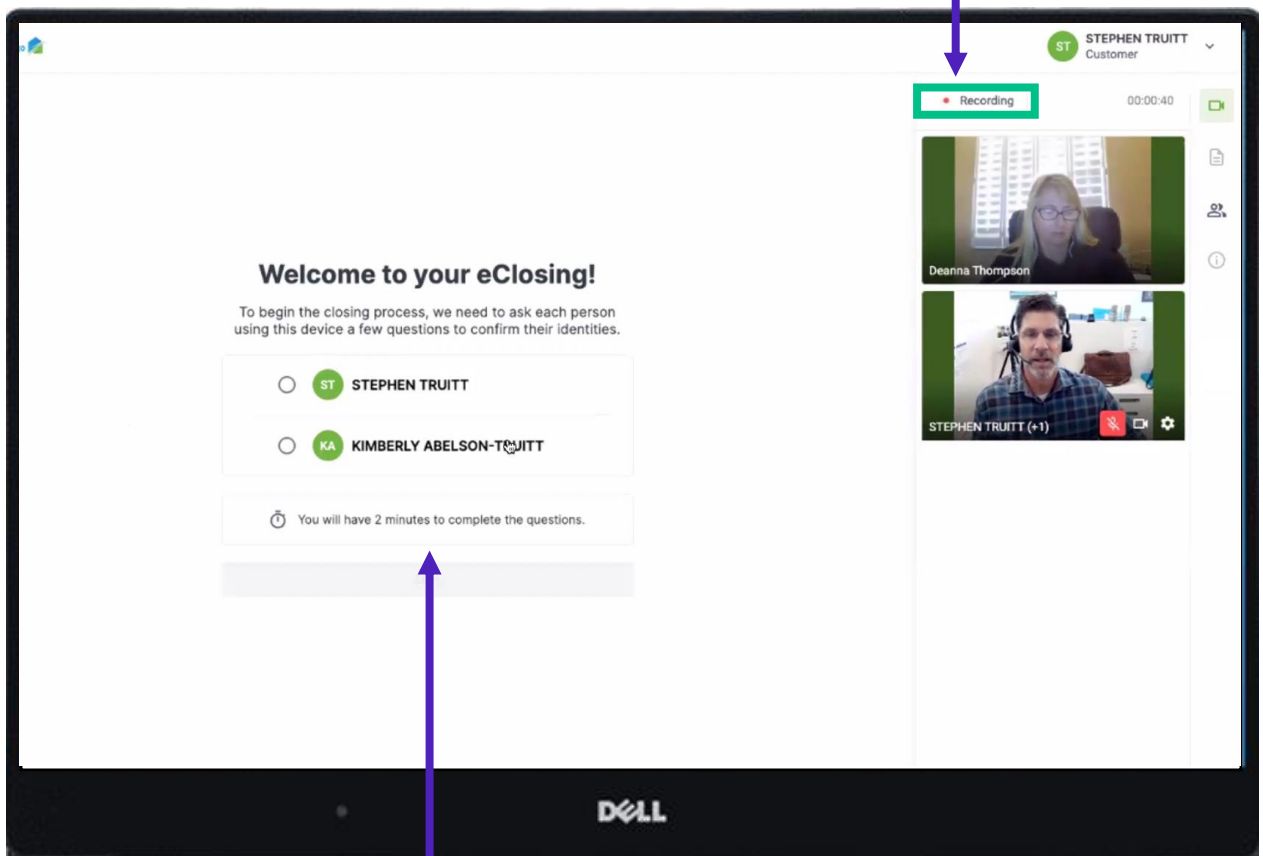
You'll see a KBA – In Process status under participants that are currently going through the process.

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.



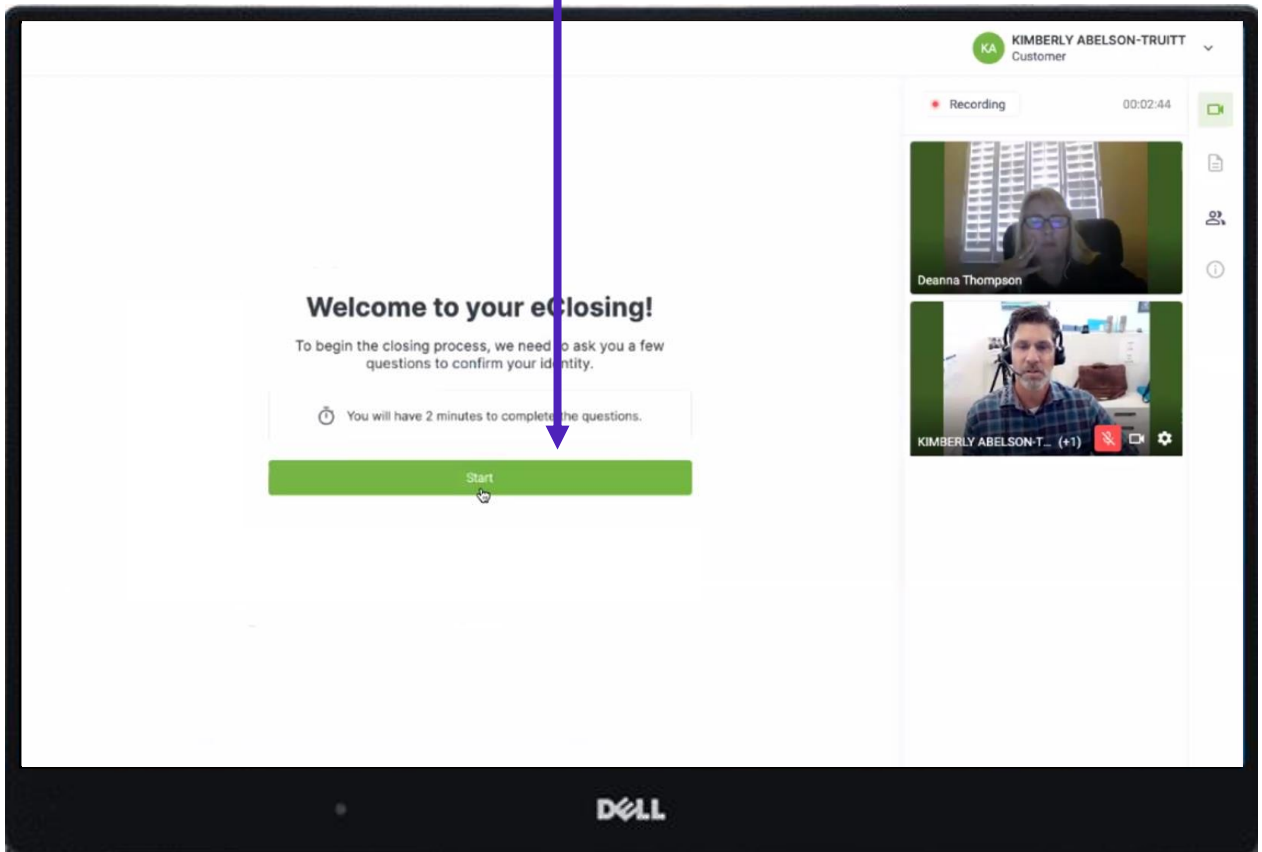
If there are multiple participants on the same device that need to do KBA, they will choose who goes first.

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.*

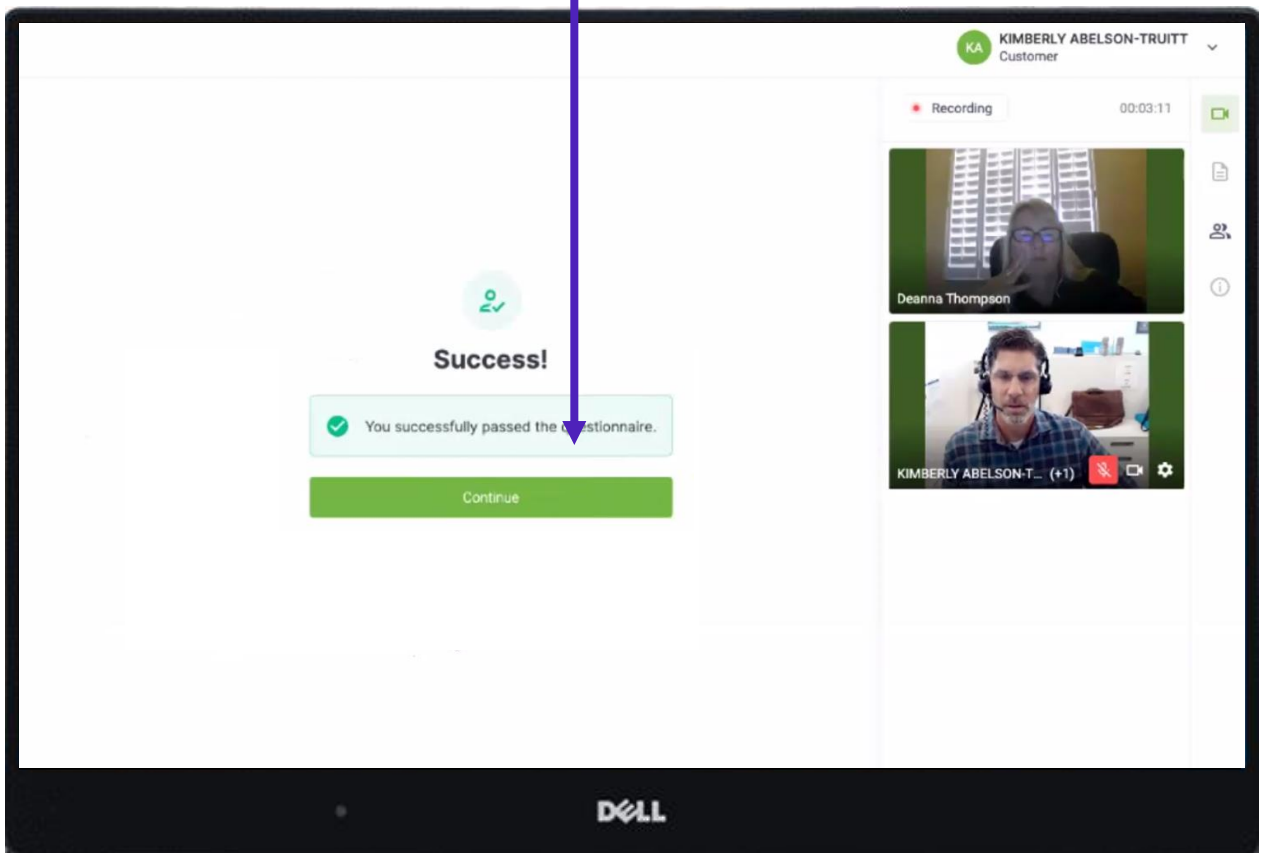


The participant will only be allowed 2 attempts to give 4 out of 5 correct answers. If they do not pass after two attempts, they will be locked out for 24 hours.



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>

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.



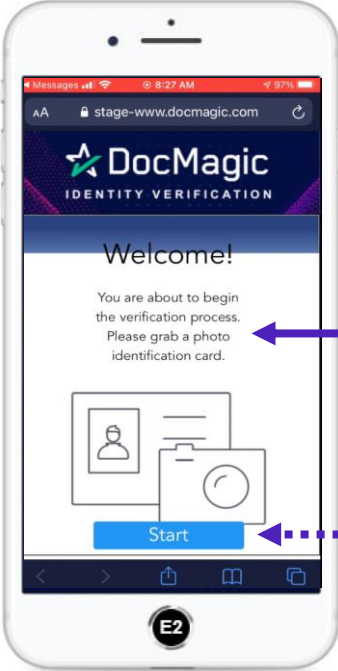
I.D. Validation via Smart Device



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

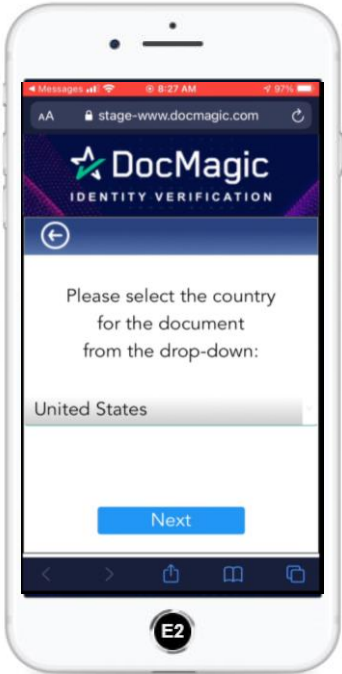


I.D. Validation via Smart Device

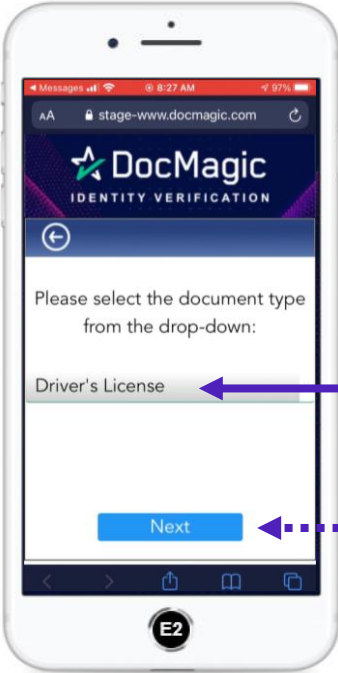


This welcome screen alerts them to retrieve a photo ID or driver's license

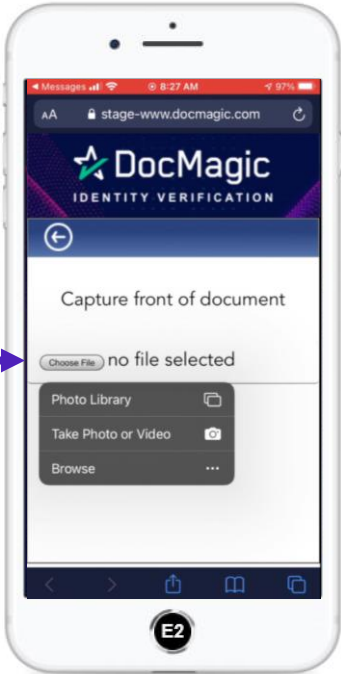
First, the Borrower must select the Country in which they reside.



I.D. Validation via Smart Device



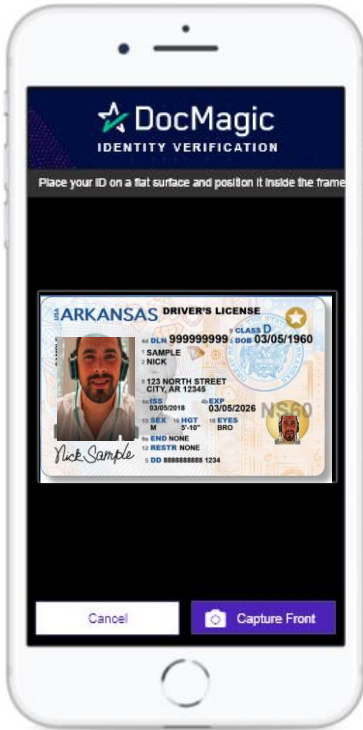
The Borrower will then choose their form of I.D. from the Drop-down menu



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



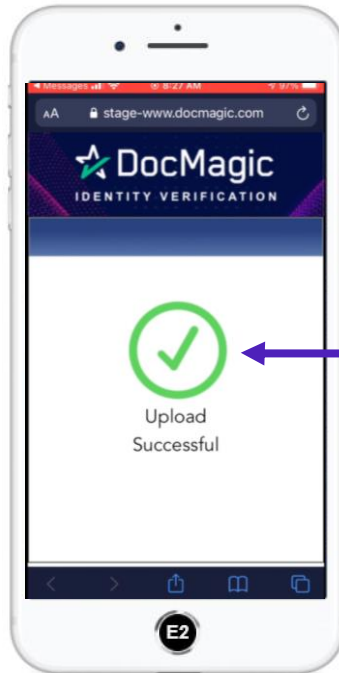
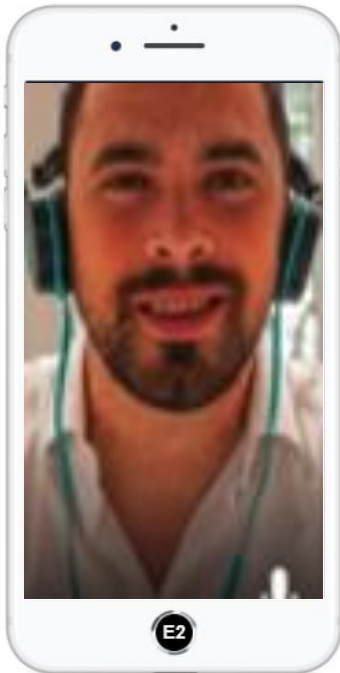
I.D. Validation via Smart Device



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 Notary console interface. At the top, there are sections for 'LENDER' (DSI TEST LENDER...) and 'SETTLEMENT AGENT' (Steve Settlement...). A 'COUNTDOWN TO CLOSING' widget shows 0 days, 0 hours, 0 minutes, and 0 seconds remaining, with a date of Oct 18, 2022 (Tue) and a time of 12:00pm PDT. Below these is a table with columns: Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The 'Borrower' row shows a green checkmark in the 'KBA / Status' column and a green checkmark with a document icon in the 'ID Verify / Status' column. A modal window titled 'Identity (ID) Verification Results' is open, displaying a green checkmark, the text 'Signer has Passed the Identity Verification Test', and a 'Confidence Score: 100%'. Below the modal, there is a table with columns for 'Completed' and 'Application'. The 'Completed' column has a green checkmark, and the 'Application' column has a green checkmark with a document icon. The 'Application' row has a value of 9 in the 'Completed' column and 1 in the 'Application' column. The 'Electronic Note' row has a value of 4 in the 'Completed' column and 1 in the 'Application' column. The Dell logo is visible at the bottom of the screen.

| 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 |

| Completed | Application |
|-----------|-------------|
| | |
| 9 | 1 |
| 4 | 1 |



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 +

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

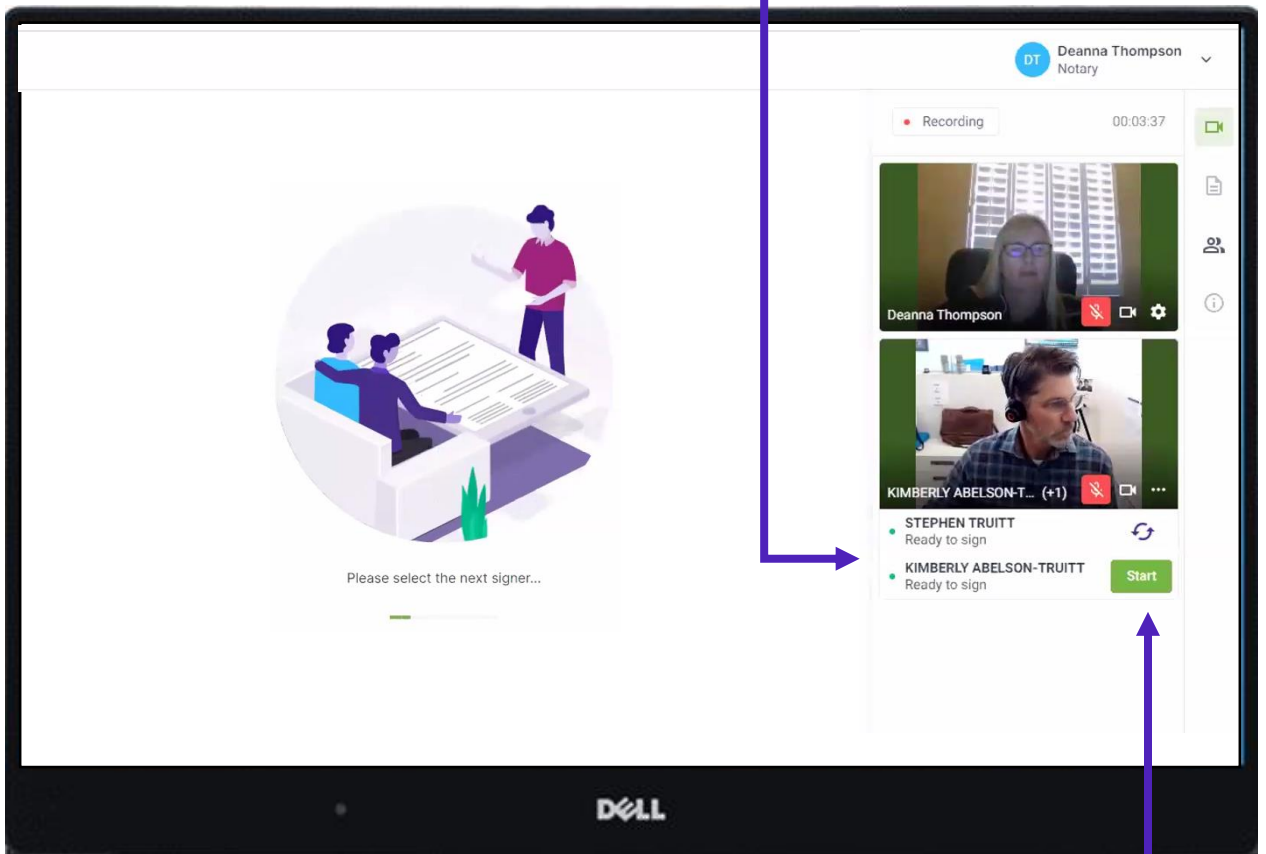
| Signer(s) | Completed | Delete |
|-----------|-----------|--------|
| 1 | ✓ | |
| 1 | ✓ | |
| 2 | ✓ | |
| 2 | ✓ | |
| 2 | ✓ | |
| 3 | ✓ | |
| 2 | ✓ | |

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



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.

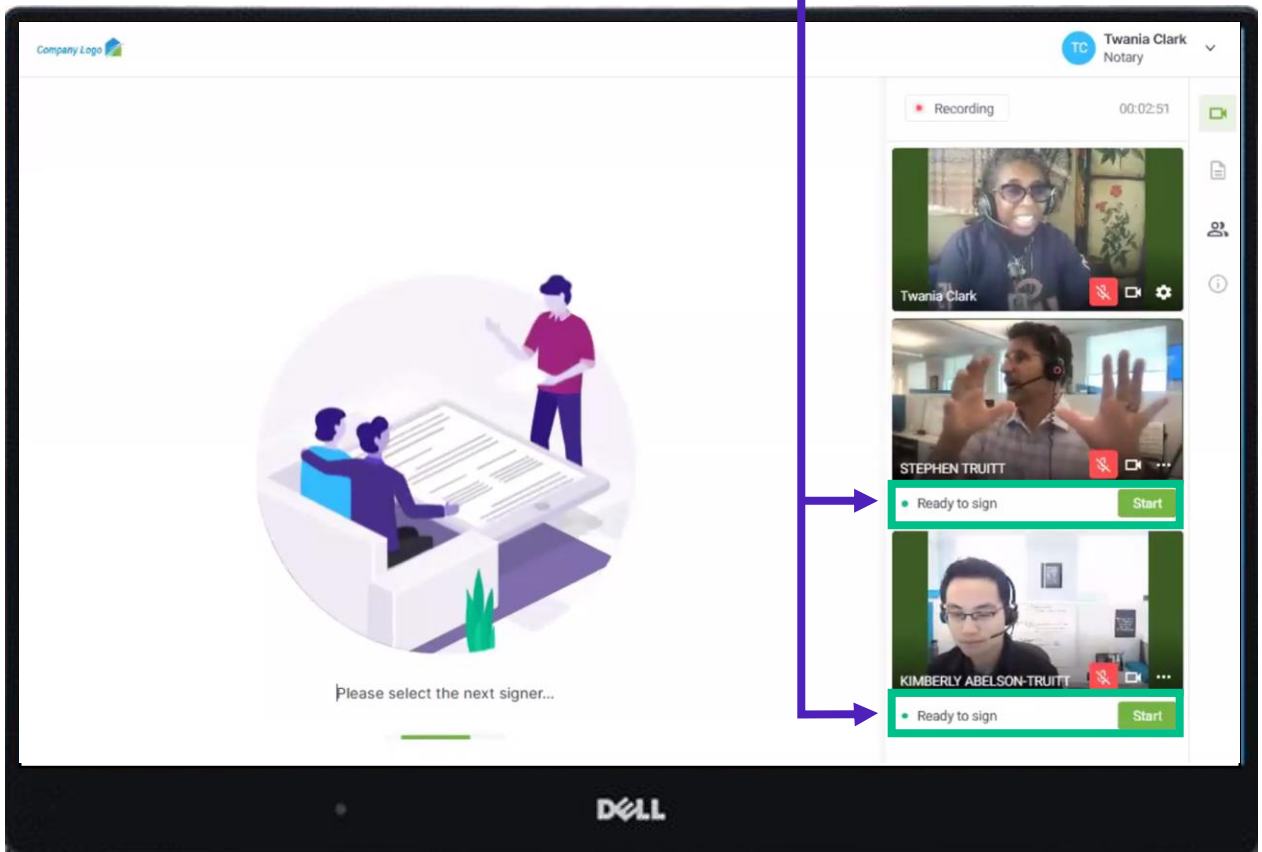


If you have more than one borrower on the same device as shown above, click on the two arrows next to their name to switch the signer that will go first. Otherwise, click Start.



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 on a Dell monitor. On the left, a large document is displayed with the text "Please select the next signer..." and a progress bar. An illustration above the document shows a person standing and pointing at the document while two others sit at a table. On the right, a video gallery shows three participants: Twania Clark (Notary), Stephen Truitt, and Kimberly Abelson-Truitt. Below Stephen Truitt's video, a green bar indicates "Ready to sign" with a "Start" button. A blue arrow points from the text box above to this "Start" button. Below Kimberly Abelson-Truitt's video, another green bar indicates "Ready to sign" with a "Start" button. A blue arrow points from the text box above to this "Start" button.

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 indicates the status of the document review process: 'Review' is selected and checked, 'Sign' is the next step, 'Notarize' is pending, and 'Completed' is the final step. A 'Start signing' button is located in the top right corner. An email preview is shown in the center, with a 'Start signing' button highlighted by a blue arrow pointing to the 'Sign' indicator in the top bar.

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

DALL

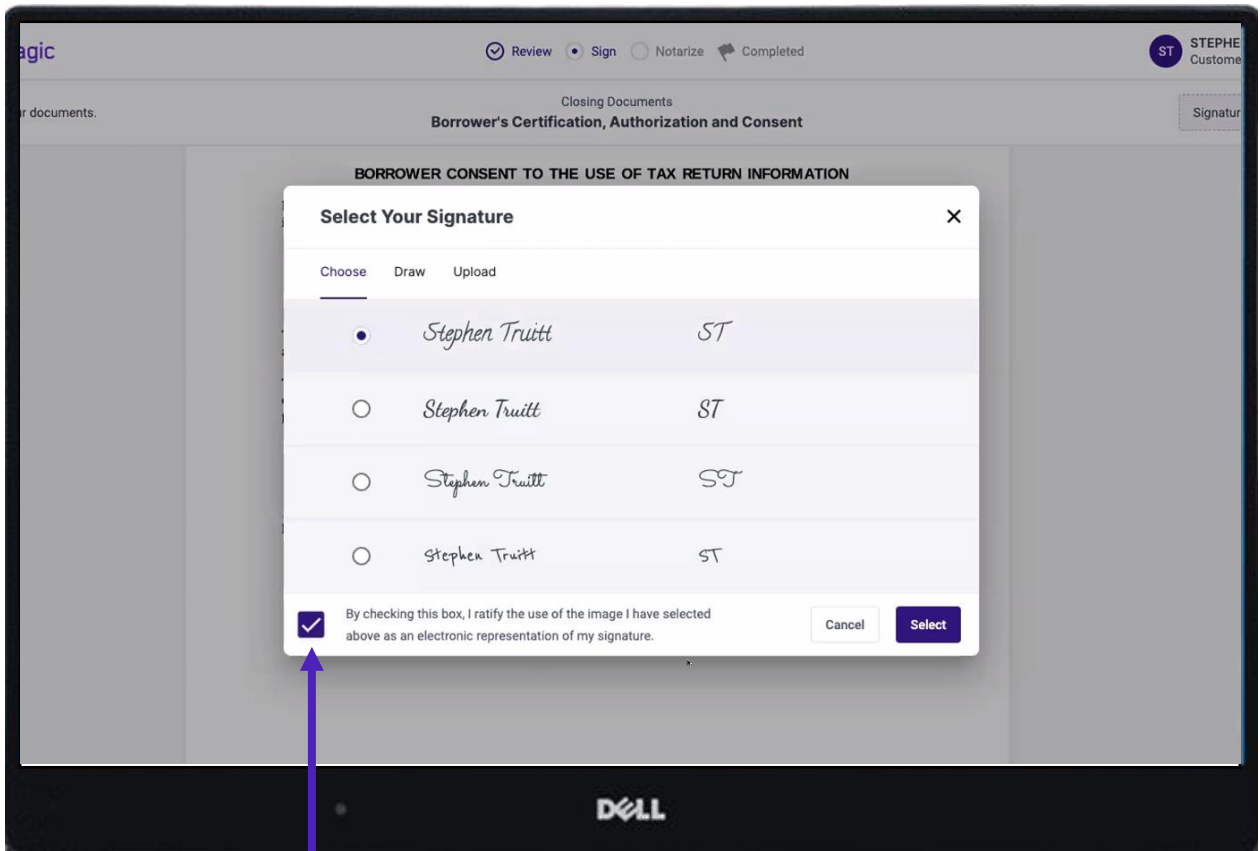
2. Clicking on the "Sign" box directly.

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



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 red box highlights the pencil icon in the Documents section, indicating the edit function.

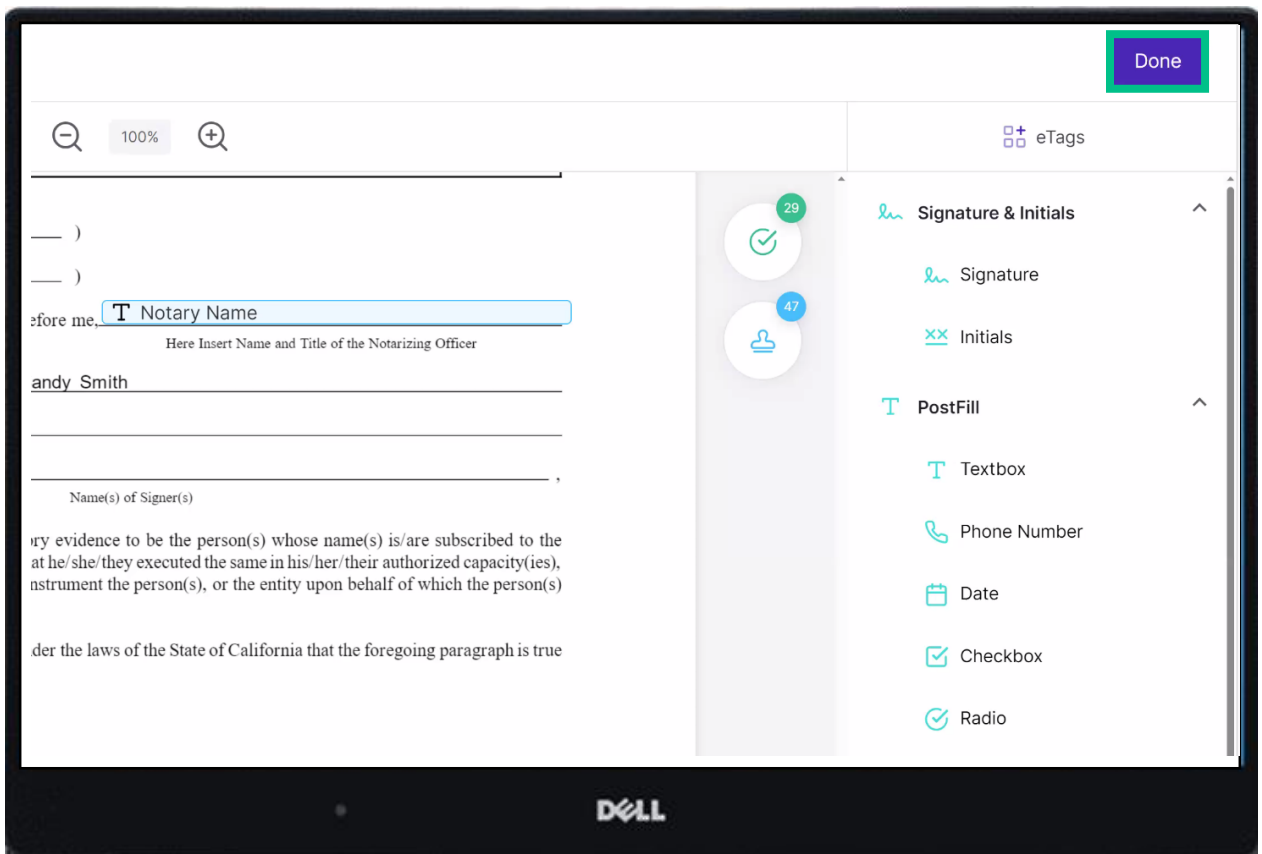
| # | Signer Name / Email | Role | Notary Name / Email | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status | eSign |
|---|--|------------------|------------------------------------|-------------------------------------|--------------|--------------------|-----------------|--|
| 1 | John Smith strullt@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@mailinat... | Originator | | | | | ● Ready to Sign | <input type="button" value="Open Signing Room"/> |
| 3 | Sally Settlement strullt@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.



Refresh Documents

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

The screenshot displays a DocMagic Notary 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 screen, there is a video feed of the borrower, JOHN SMITH. A context menu is open over the video feed, listing options: Restart Meeting, Change Email Address, Withdraw Consent, Terms of Use, and Save & Exit. A "Refresh Documents" button is highlighted with a green box at the bottom right of the video feed. A purple arrow points from the text box above to the three dots in the video feed, and another purple arrow points from the text box below to the "Refresh Documents" button.

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

- 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

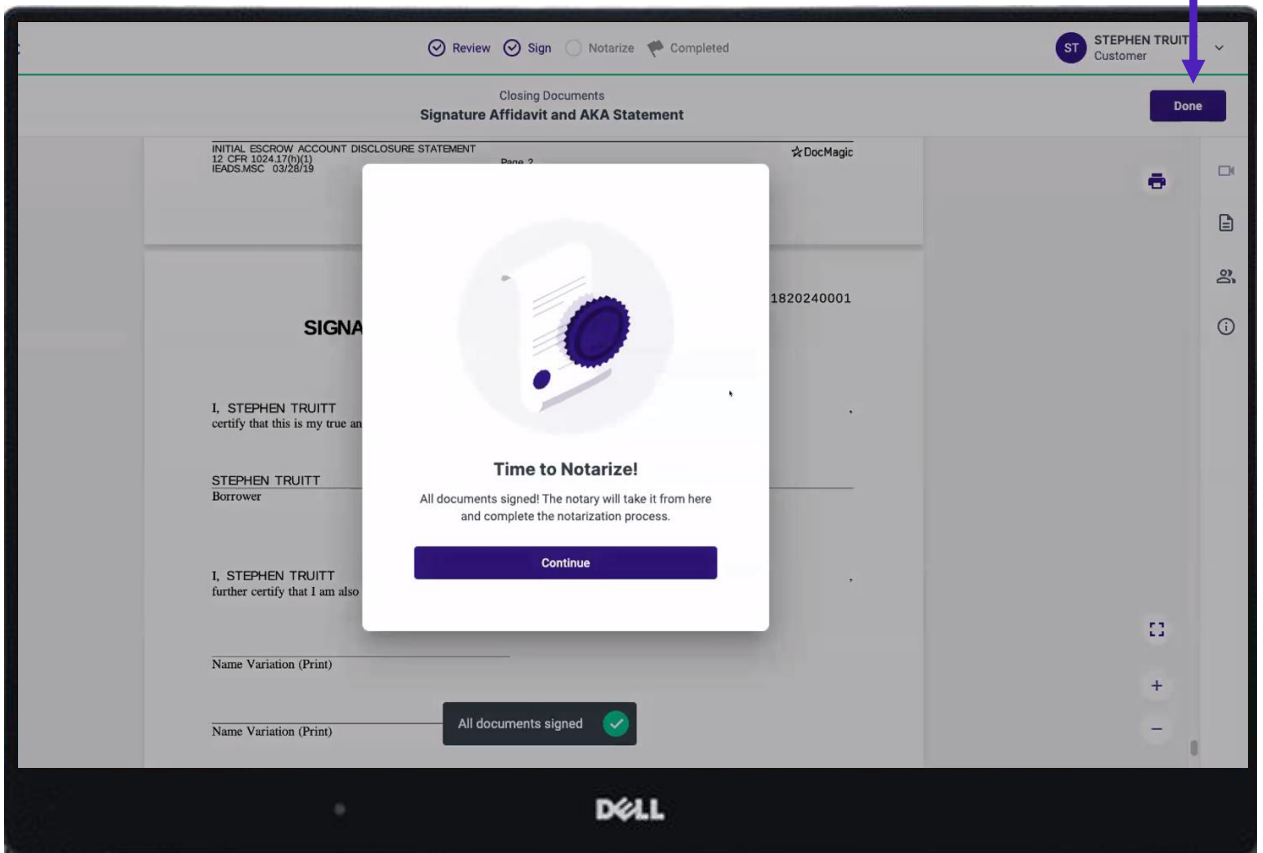
Below this is a "CERTIFICATION" section with three paragraphs of text. On the right side, there is a video feed of a participant named "JOHN SMITH" with a "Signing" indicator. A dropdown menu is open over the video feed, listing several options: "Restart Meeting", "Change Email Address", "Withdraw Consent", "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)

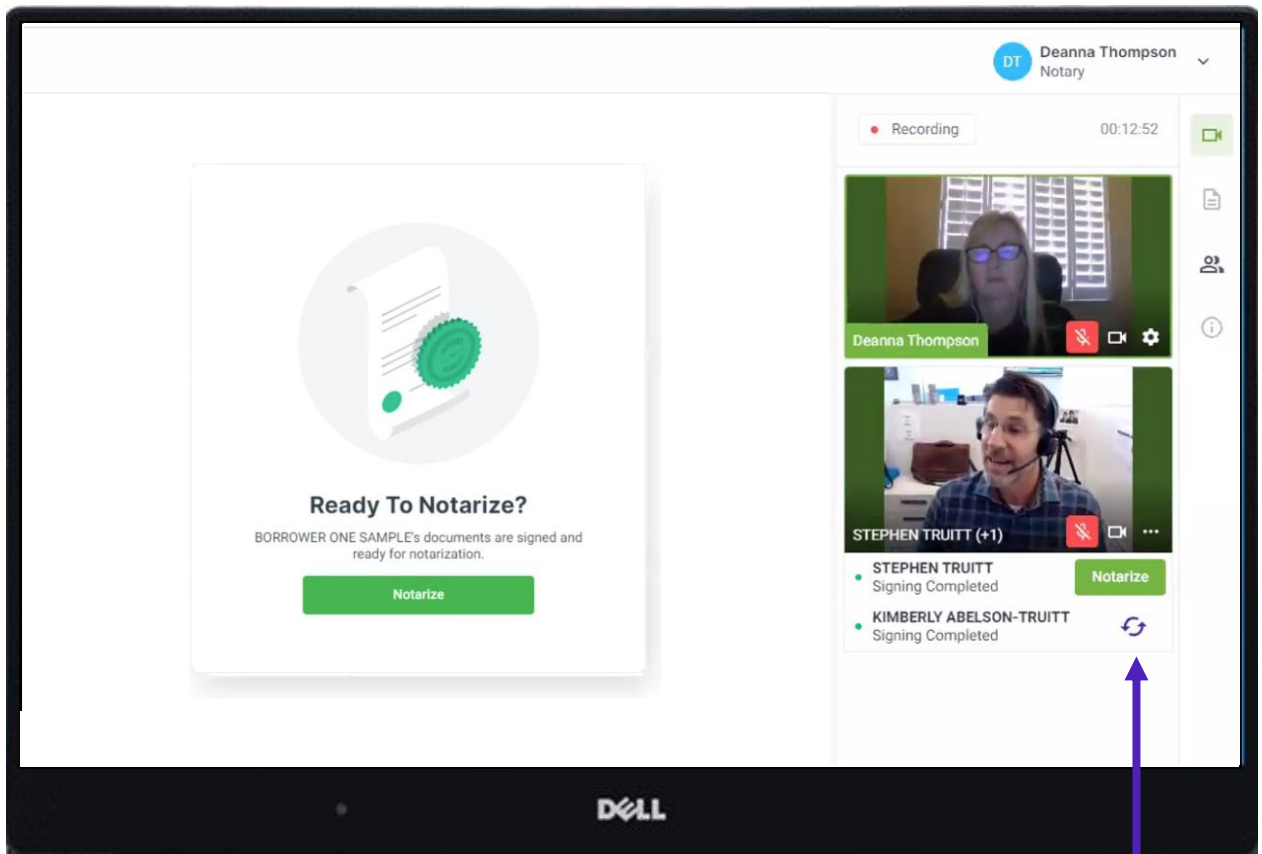
If you have multiple borrowers on their own devices, you can choose if you want the other signer to sign first, or if you want to notarize the first signer's documents and then return to the other signer.

The screenshot displays a Notary Public software interface. On the left, a large white card with a green circular graphic containing a document icon asks "Ready To Notarize?". Below the graphic, it states "STEPHEN TRUITT's documents are signed and ready for notarization." and features 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 at "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.



The Notarization Process

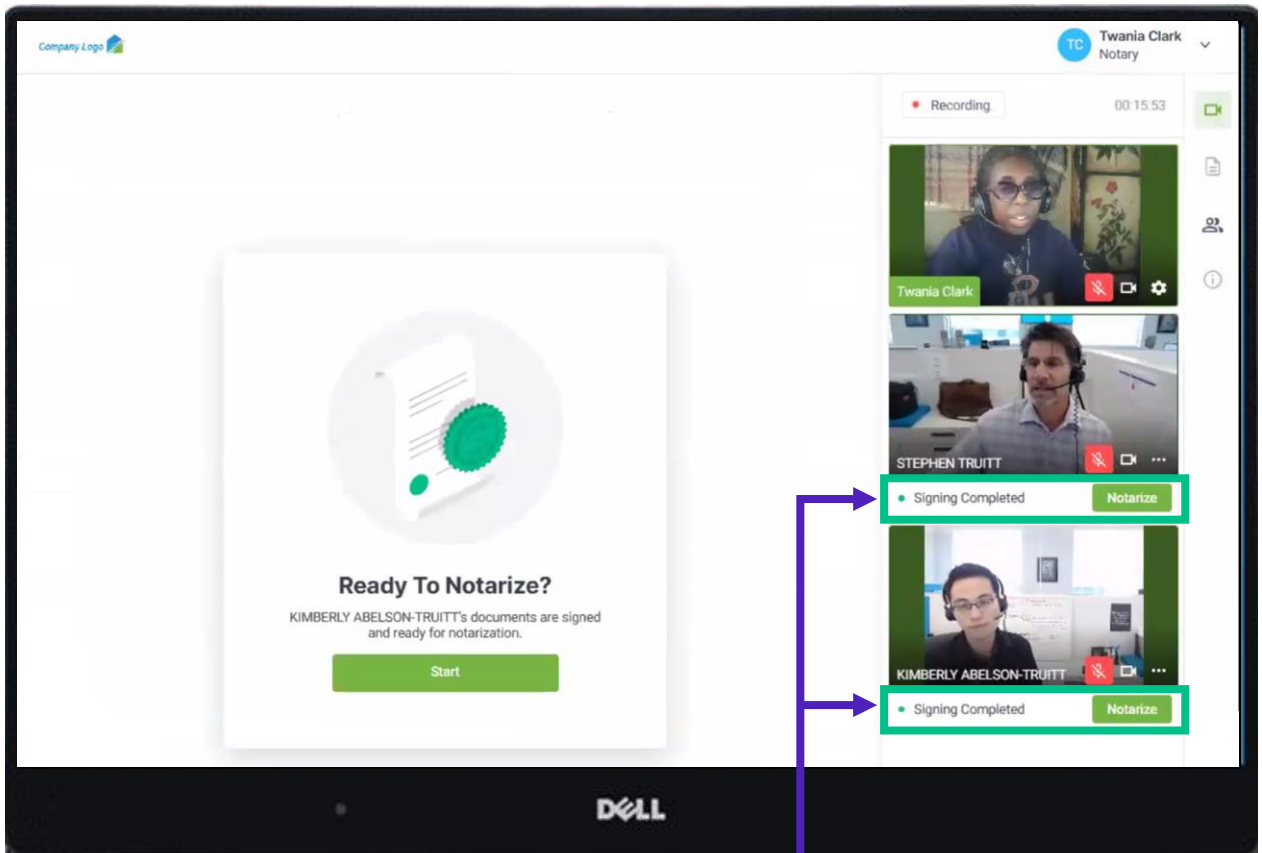
Now, control and signing ability is transferred to the Notary. You will now start the notarization process.



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



The Notarization Process

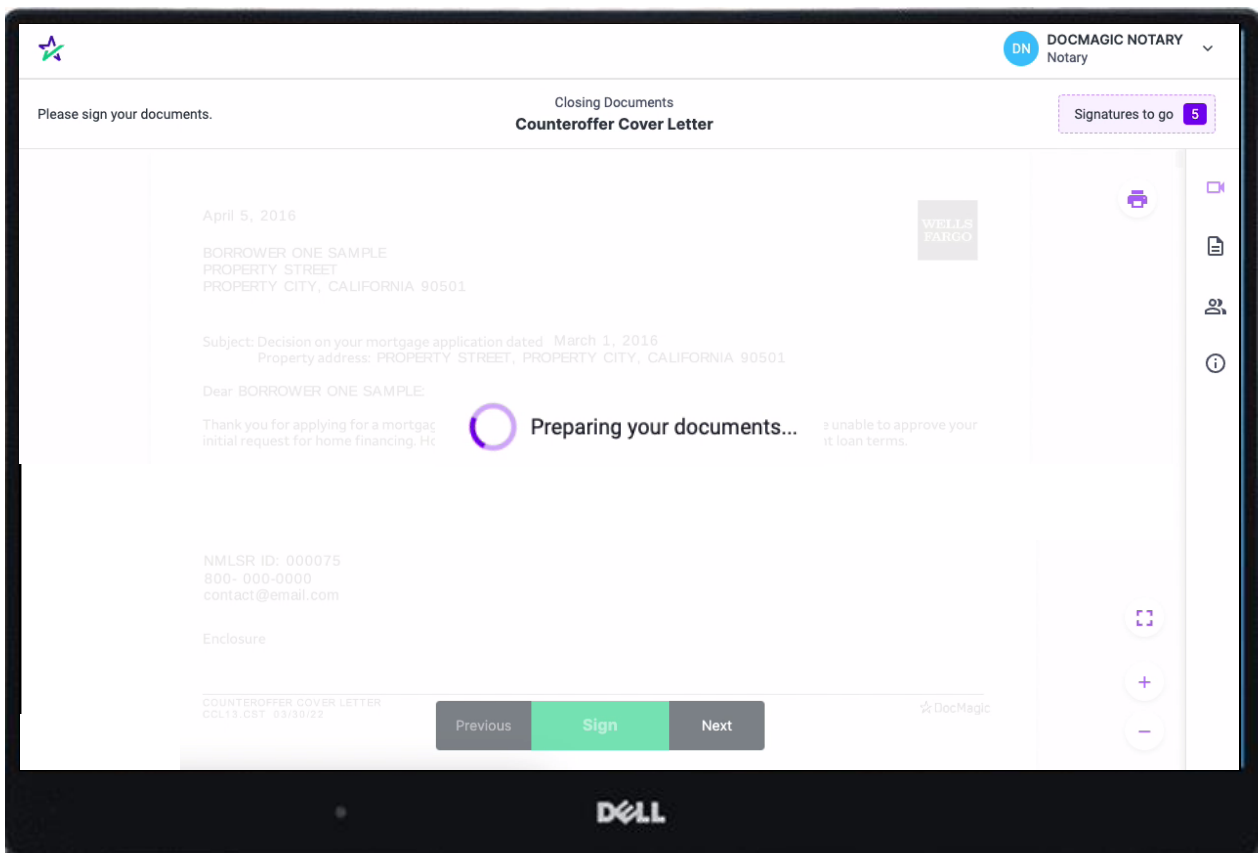


If you have borrowers on multiple devices, you can also choose who you want to notarize first.



Preparing Your Documents

After you select Notarize, you will see this "Preparing your documents" loading screen.



The system will automatically take you to the first document that needs to be notarized.



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.

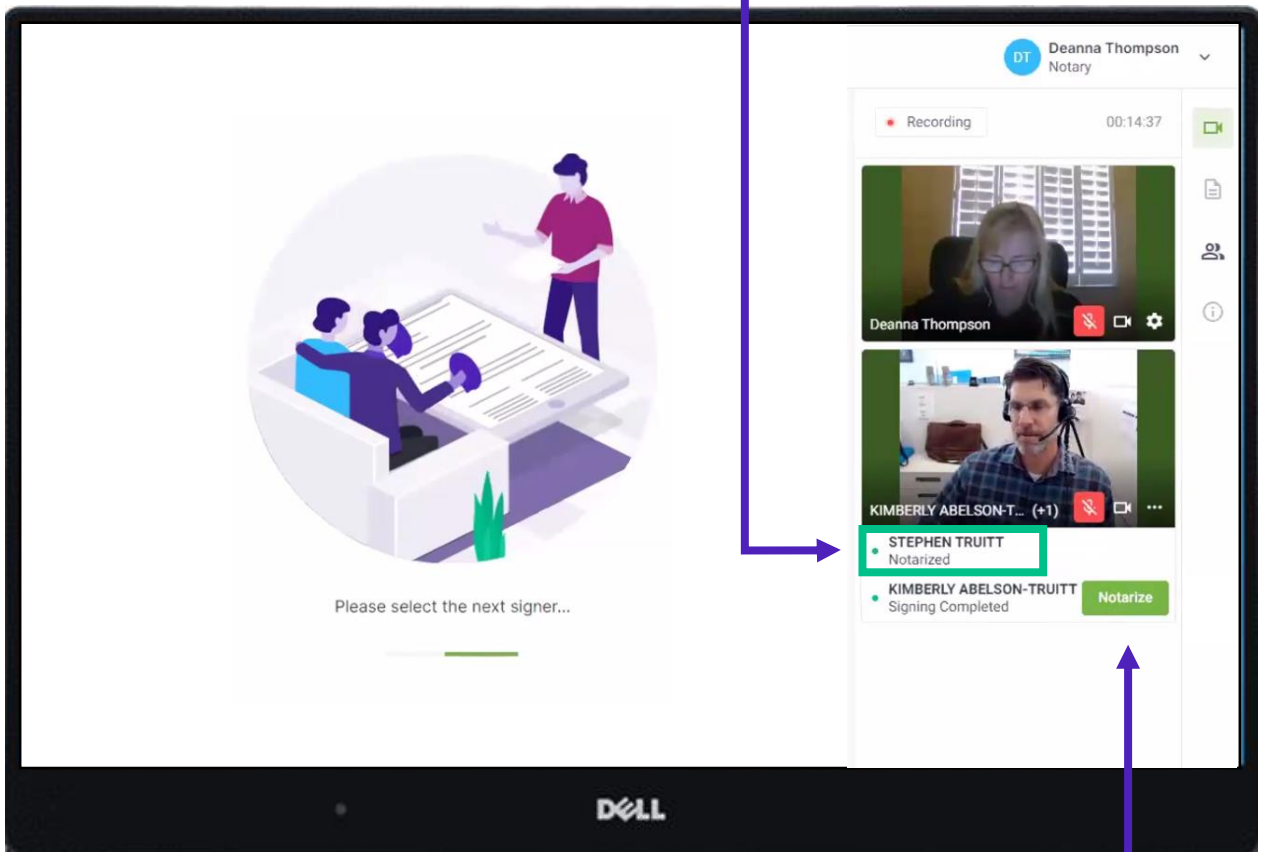
The screenshot displays a web-based notary signing application. At the top right, the user is identified as "Deanna Thompson, Notary". The document title is "Closing Documents: Signature Affidavit and AKA Statement". The form includes fields for "State of" and "County of" (Maricopa), and a date field "Signed and sworn to (or affirmed) before me on the 28th day of March, 2024". The signatory is listed as "STEPHEN TRUITT". A checkbox for "This remote online notarization involved the use of communication technology" is present. A notary seal for Deanna Thompson, Notary Public - State of Arizona, Maricopa County, Commission # 617152, expires on Oct 27, 2025. The notary's signature "Deanna Thompson" and the timestamp "03/28/24 10:42:28 AM PDT" are visible. Below the seal, the notary's name "Deanna Thompson" is entered in the "Signature of notarial officer" field. A status bar at the bottom indicates "All documents notarized" with a green checkmark. A Dell logo is visible at the bottom center of the screen.

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.



Notarized

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

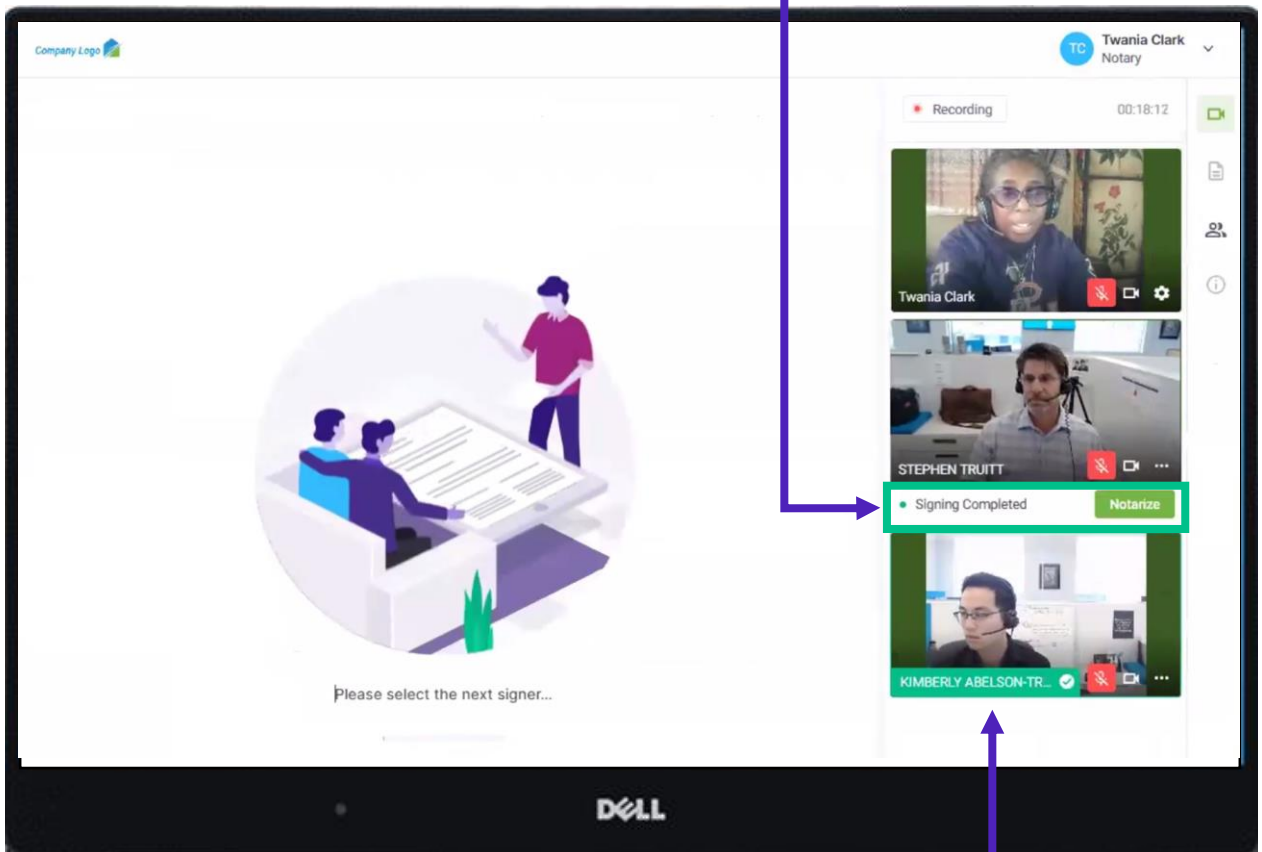


...and you can then repeat the process for the next Signer by clicking their Notarize button. You must do this for all Signers one at a time.



Notarized

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

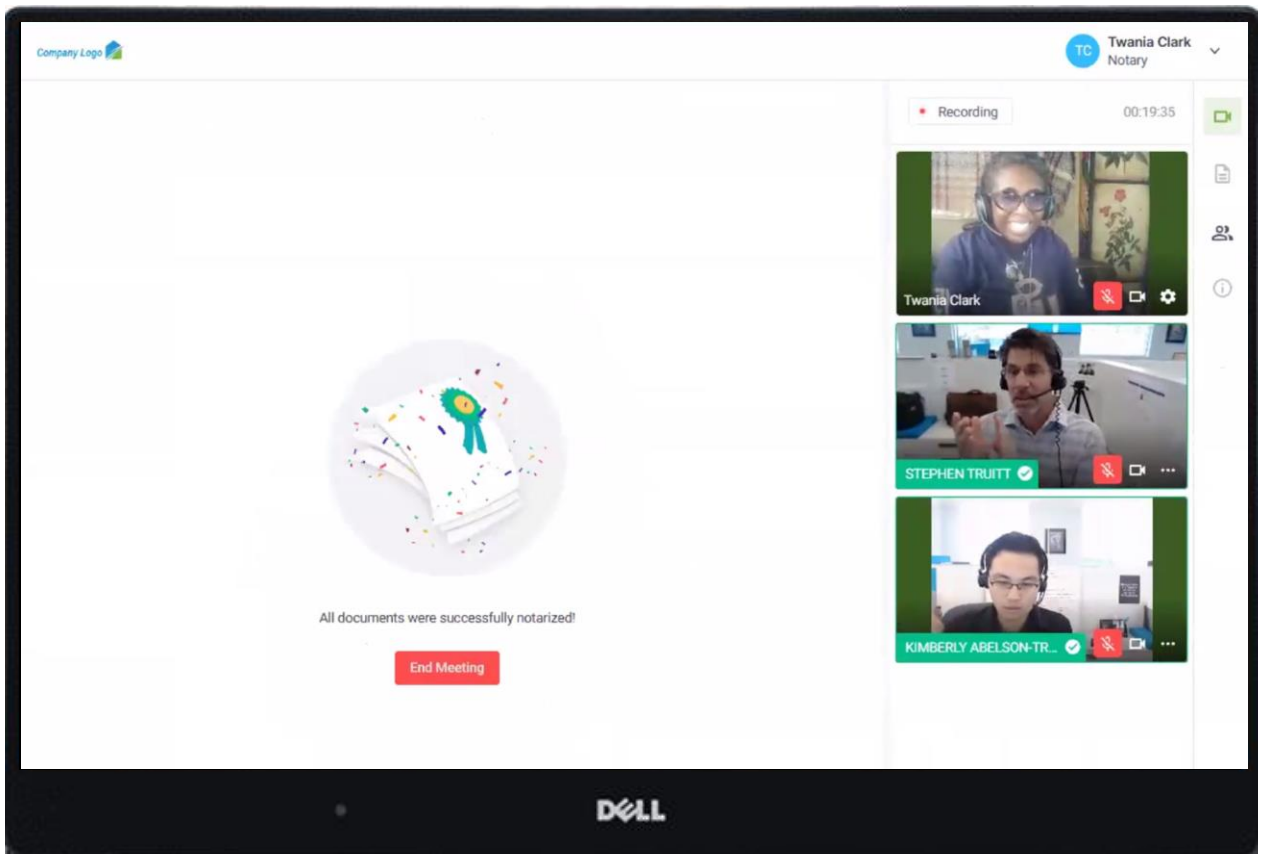


You can see that the completed participant has a green band and check mark over their name.



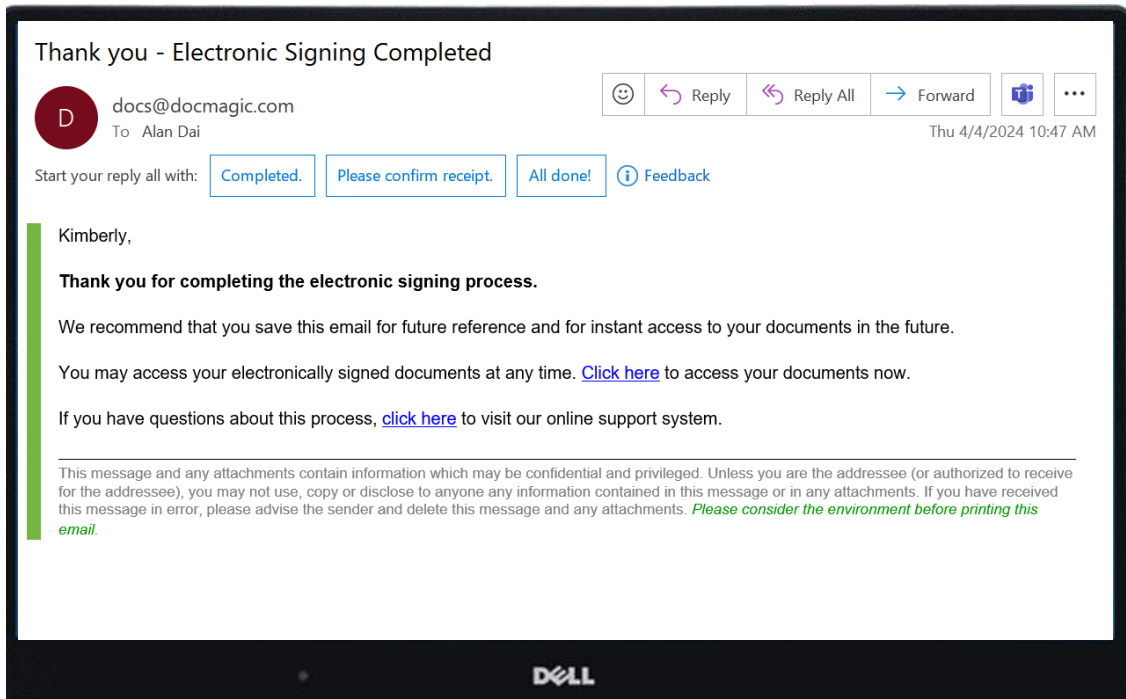
Ending the Meeting

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.

DocMagic eClose Console (Notary) Who can see your viewing activity? X Doc

LOAN Loan #: 16364819162
Primary Borrower: John Smith
Type: EClosing
Package ID: 417659
Worksheet #: 16364819162

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 |

Recordings

| # | File | Date Recorded |
|---|-------------------------------------|--------------------------------|
| 1 | 417659_2021-11-09T18:27:54.132Z.mp4 | November 9, 2021 • 10:27am PST |

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 struitt@docmagic.c..., and Phone (987) 555-4321. The "CLOSING COMPLETED" section shows a house icon and the text "Congratulations!".

Below these sections, there are tabs for "Details", "eJournal", and "Action Log". The "eJournal" tab is selected, showing a "Journal" section with a table of signers. The table has columns for "#", "Signer", and "Notarization Date and Time". The first entry is for John Smith on November 9, 2021 at 10:32am PST.

Below the table, there is a "Signer's Details" section for John Smith, including contact information and a signature field. To the right, there is a "Document Notarized" section with a table of notarial services and fees. The table has columns for "*Notarial Service" and "Fee".

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

At the bottom right of the "Document Notarized" section, there are "Cancel" and "Save" buttons.

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 cards: 'Package ID: 437477', 'Worksheet #: 2192 (Version: 1)', 'Email: leah@docmagic.com', 'Phone: (817) 881-2003', and another 'Email: leah@docmagic.com', 'Phone: (987) 555-4321' card. A 'Congratulations!' message is also visible. The main content area is titled 'Journal' and contains a table with columns for '#', 'Signer', and 'Notarization Date and Time'. The first entry is for 'John Smith' on 'December 15, 2021 • 1:40pm CST'. Below this entry, there is a form with sections for 'Signer's Details', 'Document Notarized', '*Notarial Service', and 'Fee'. The 'Signer's Details' section includes the name 'John Smith', address '22133 PEACHTREE PLACE ATLANTA, GA 30318', contact information, and a signature field with the handwritten name 'John Smith'. The 'Document Notarized' section lists 'MERS New Jersey Mortgage' and 'Signature Affidavit and AKA Statement'. The '*Notarial Service' section has dropdown menus for 'Acknowledgement' and 'Affidavit'. The 'Fee' section shows '\$0.00' for both services. There are 'Cancel' and 'Save' buttons at the bottom right of the form. Below the journal entry, there is a 'Recordings' section with a table with columns for '#', 'File', and 'Date Recorded'. The first entry 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 this entry. A blue arrow points from the text box above to the 'Recordings' section, and another blue arrow points from the 'Download' button to the text box below.

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. The LOAN section shows details for Loan # 1638481916201, Primary Borrower John Smith, Type EClosing, Package ID 417659, and Worksheet # 1638481916201. 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 CLOSING COMPLETED section shows a Congratulations! message with a house icon. Below these sections are tabs for Details, eJournal, and Action Log. The Action Log tab is selected and highlighted with a green box. Below the tabs 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 with a placeholder "Add Internal Note To Action Log".

You may also add notes at the bottom.

