

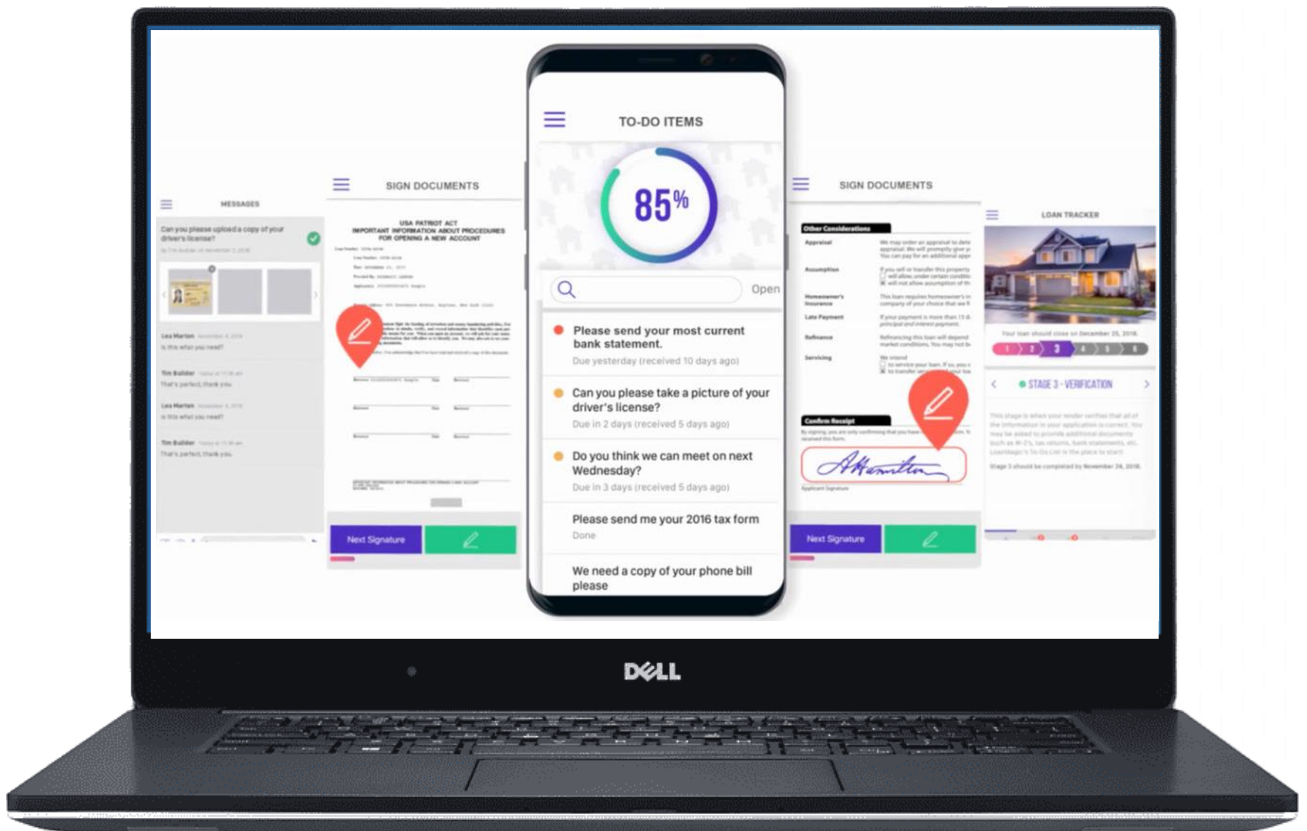


LoanMagic[®] Guidebook

LoanMagic®

What is LoanMagic?

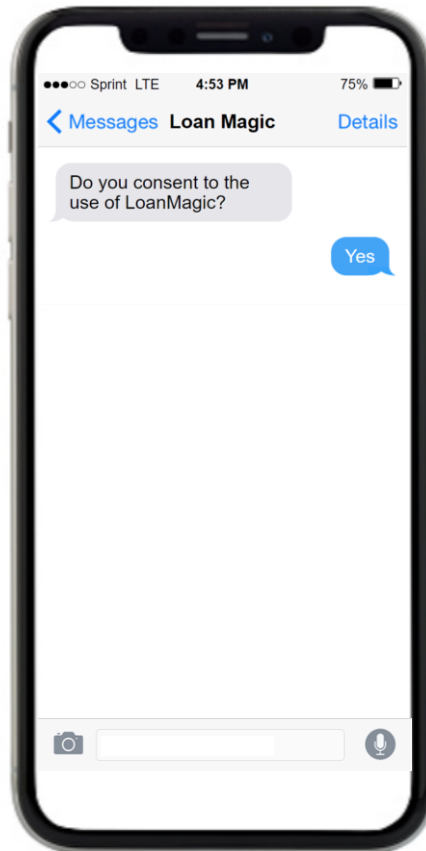
LoanMagic is our mobile application solution that lets the borrower handle the loan process from their smartphone or tablet.



LoanMagic®

Before Sending Initial Disclosures

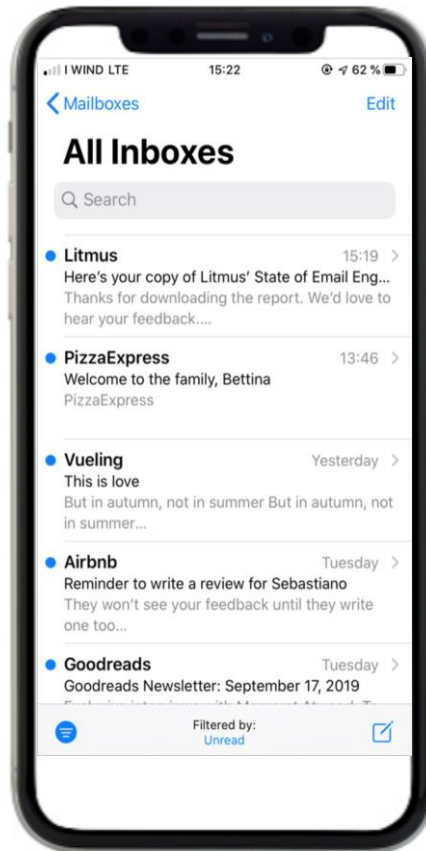
Before you process a Disclosure – you must first send the LoanMagic invitation to the borrower.



You must also ensure that the borrower consents to the use of LoanMagic.



The borrower must also have reliable email access from their smartphone or tablet, and a valid social security number.



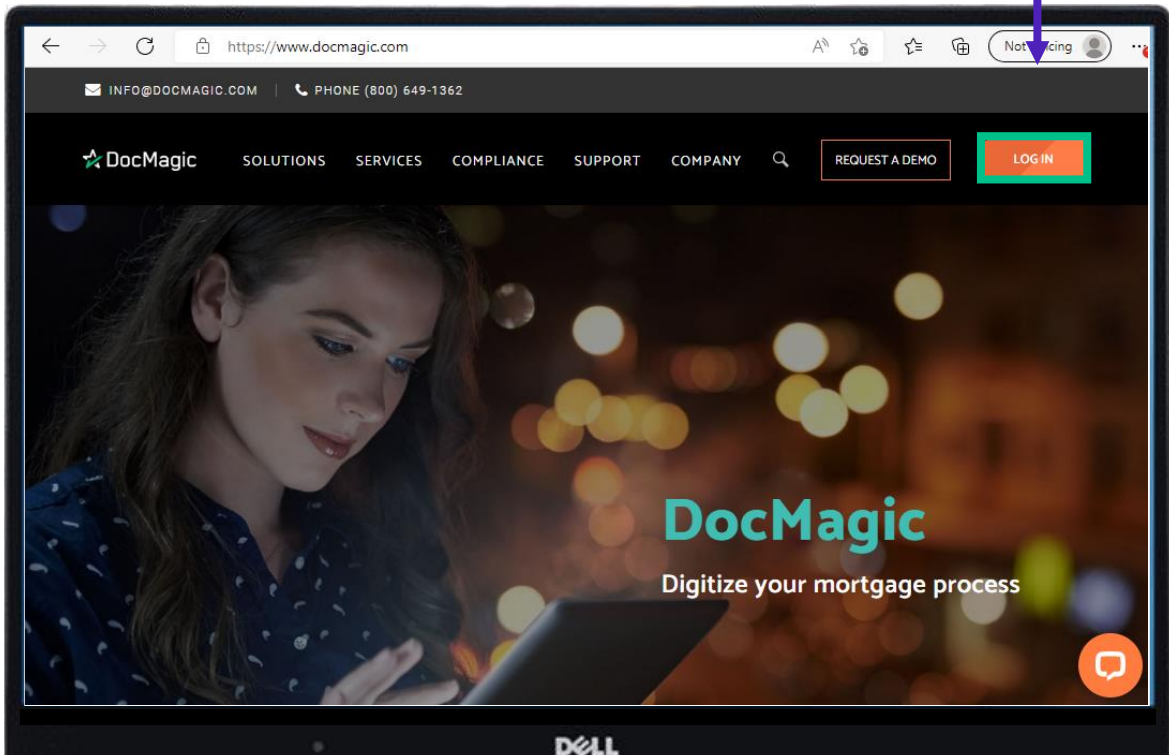
Process your loan package in your loan origination software of choice but do NOT select eSign.



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Logging into DocMagic

Log into www.DocMagic.com to start the process of sending the borrower a LoanMagic invitation.



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Launching DocMagic Online

Choose DocMagic Online from the Launch Center and log in with your credentials.

The screenshot displays the DocMagic dashboard interface. At the top, there is a navigation bar with contact information (INFO@DOCMAGIC.COM, PHONE (800) 645-1362) and social media icons. A 'DASHBOARD / LOG OUT' button is visible in the top right. The main content area is divided into several sections:

- Launch Center:** A vertical list of application tiles. The 'DocMagic®' tile is highlighted with a red border, and a red arrow points to it from the instruction box above.
- My Documents:** A section for managing document files, including a 'STACKING ORDER' section.
- LOAN DEFAULTS:** A section for managing charges, fees, premiums, and impounds.
- Compliance Edge:** A section for staying up-to-date on compliance changes.
- DOCUMENT REVIEW:** A section for reviewing and approving sample documents.
- Help Center:** A section for searching the knowledge base for answers to common questions.
- Latest News:** A section for staying updated on URL changes, improvements, and deadlines.

A 'DocMagic - Login' modal window is overlaid on the dashboard. It contains the following fields and options:

- Account #:** 100AD
- Email:** aland@docmagic.com
- Password:** (empty field)
- Remember me
- [Forgot password](#)
- [Privacy Policy](#)
- Version:** 5.15
- LOG IN** button

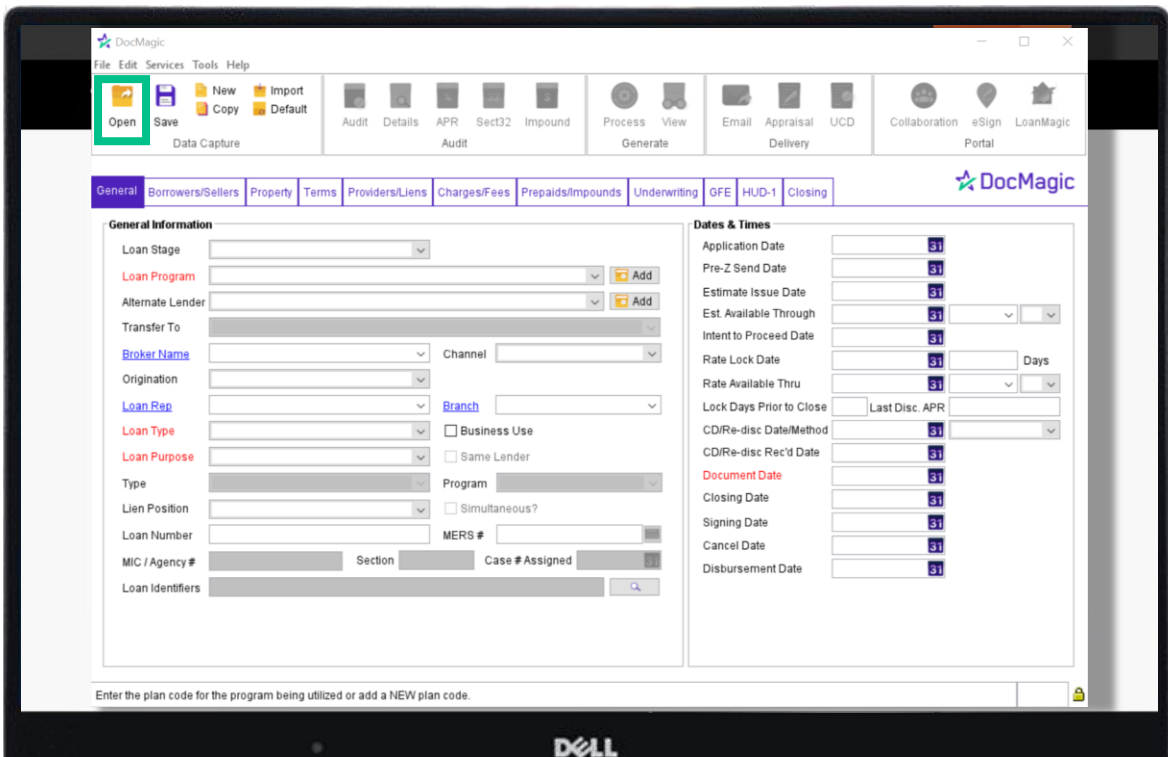
At the bottom of the dashboard, there are two buttons: 'PARTNER ADMIN' and 'CLIENT MANAGER'. The Dell logo is visible at the bottom center of the screen.



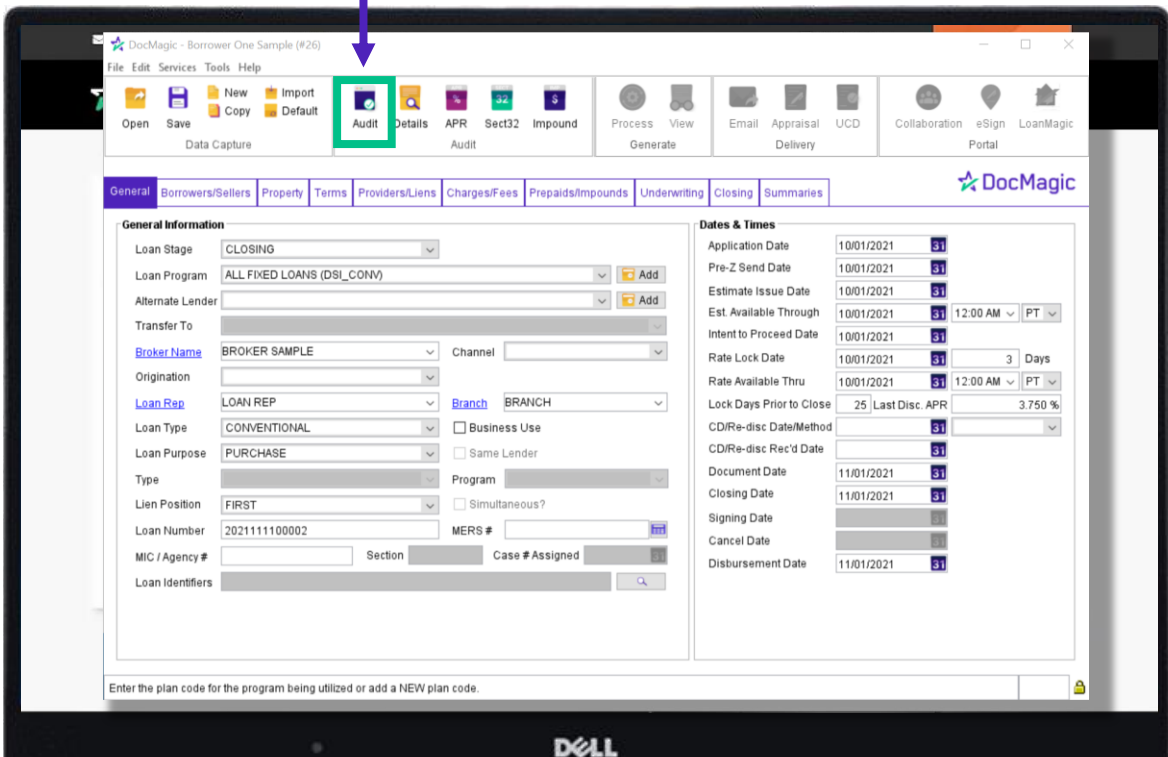
LoanMagic®

Sending an Invite to the Borrower

When the DocMagic software is launched, click Open to bring up the loan you're working in.



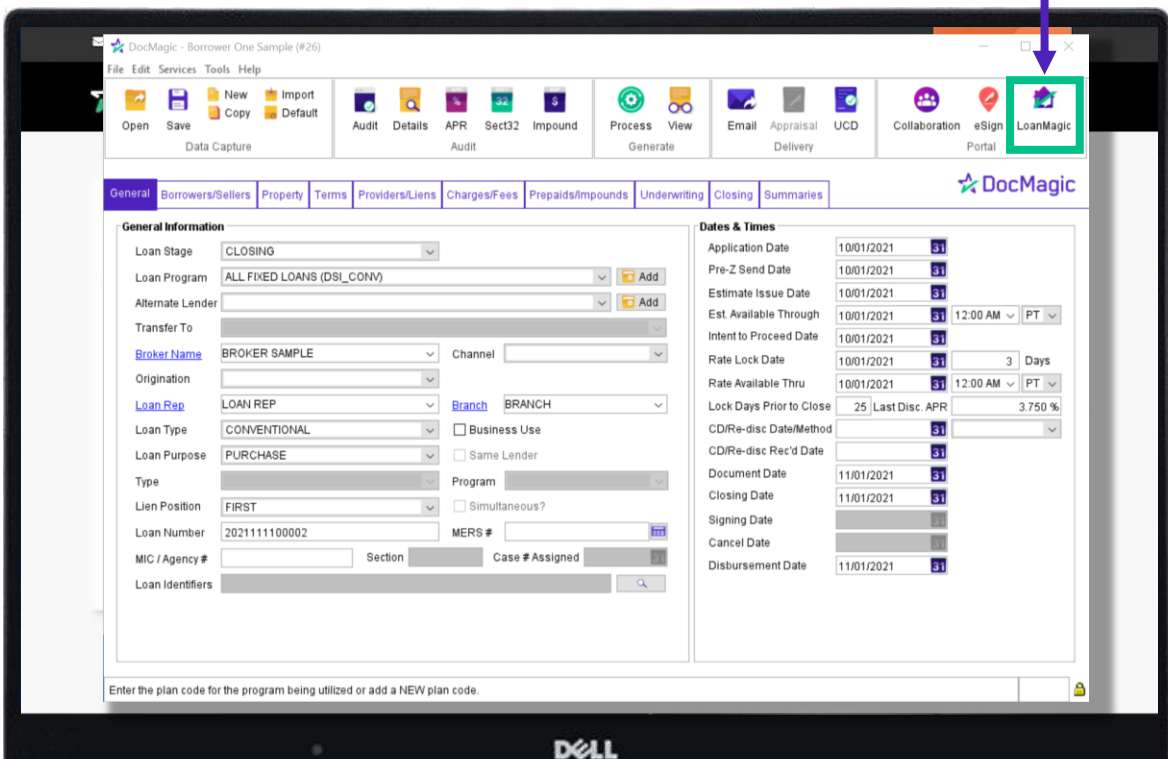
Running an audit will activate LoanMagic



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Sending an Invite to the Borrower

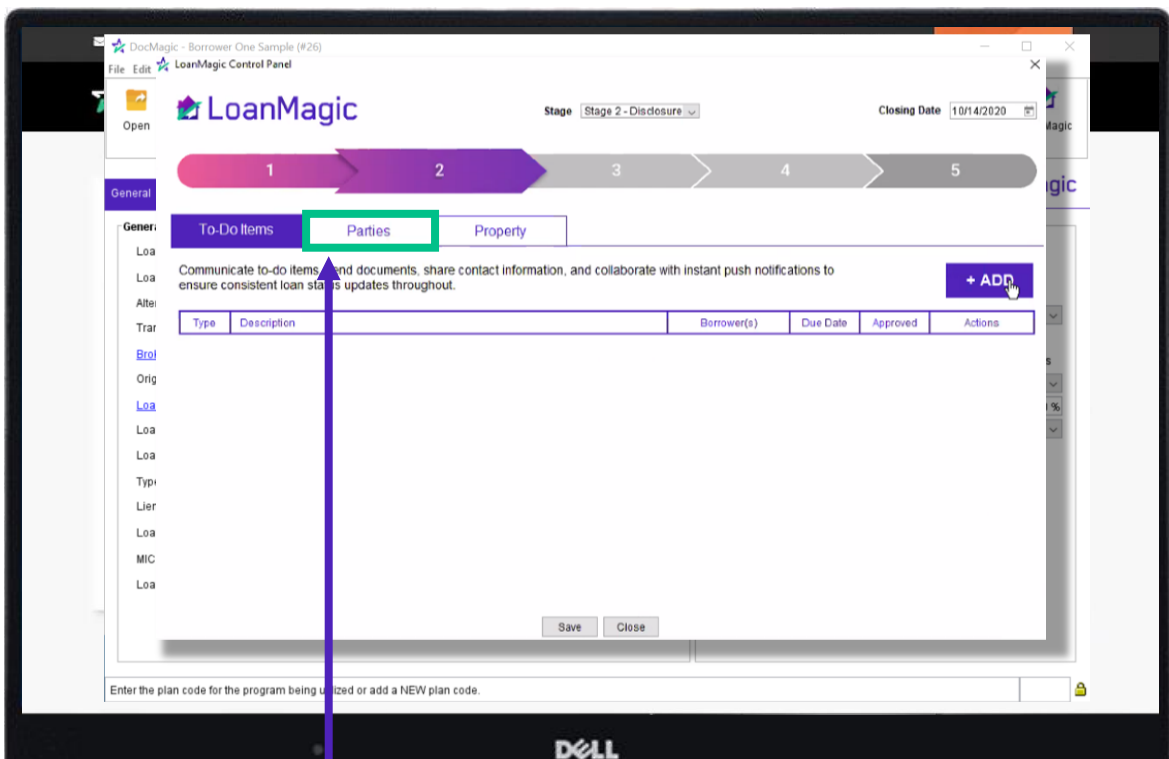
Click on the LoanMagic button.



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Sending an Invite to the Borrower

The LoanMagic Control Panel will appear.



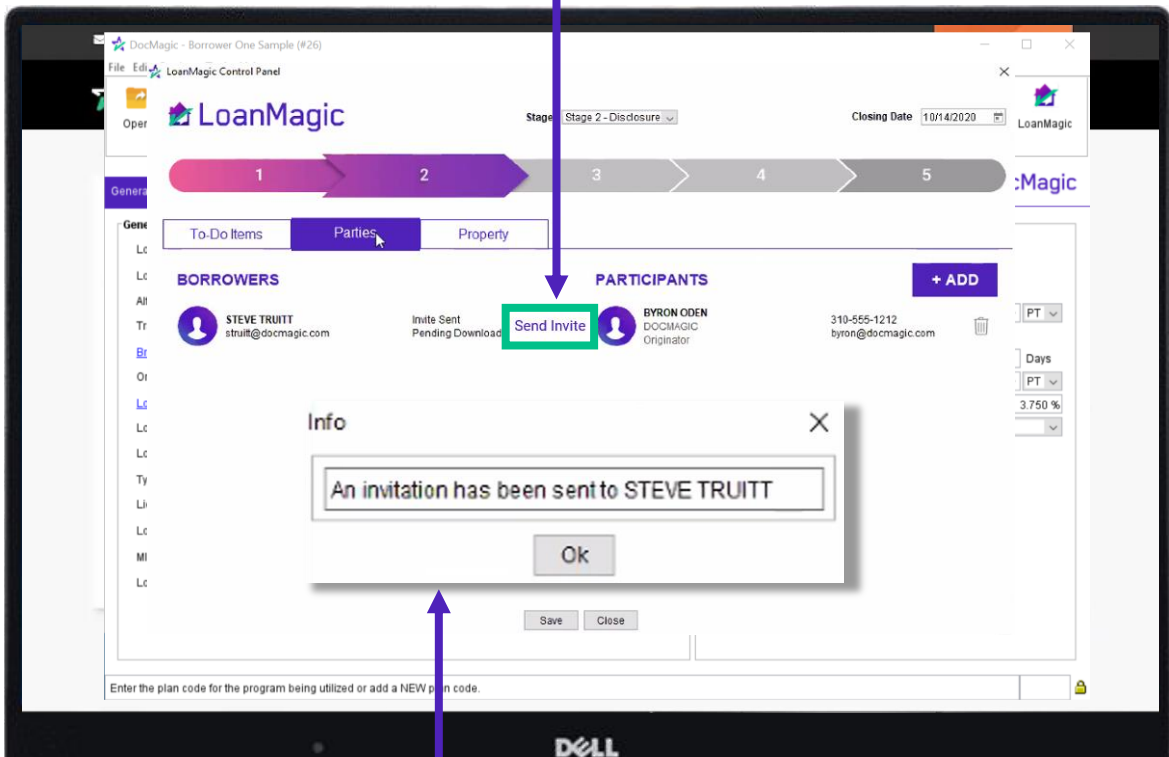
Click on Parties.



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Sending an Invite to the Borrower

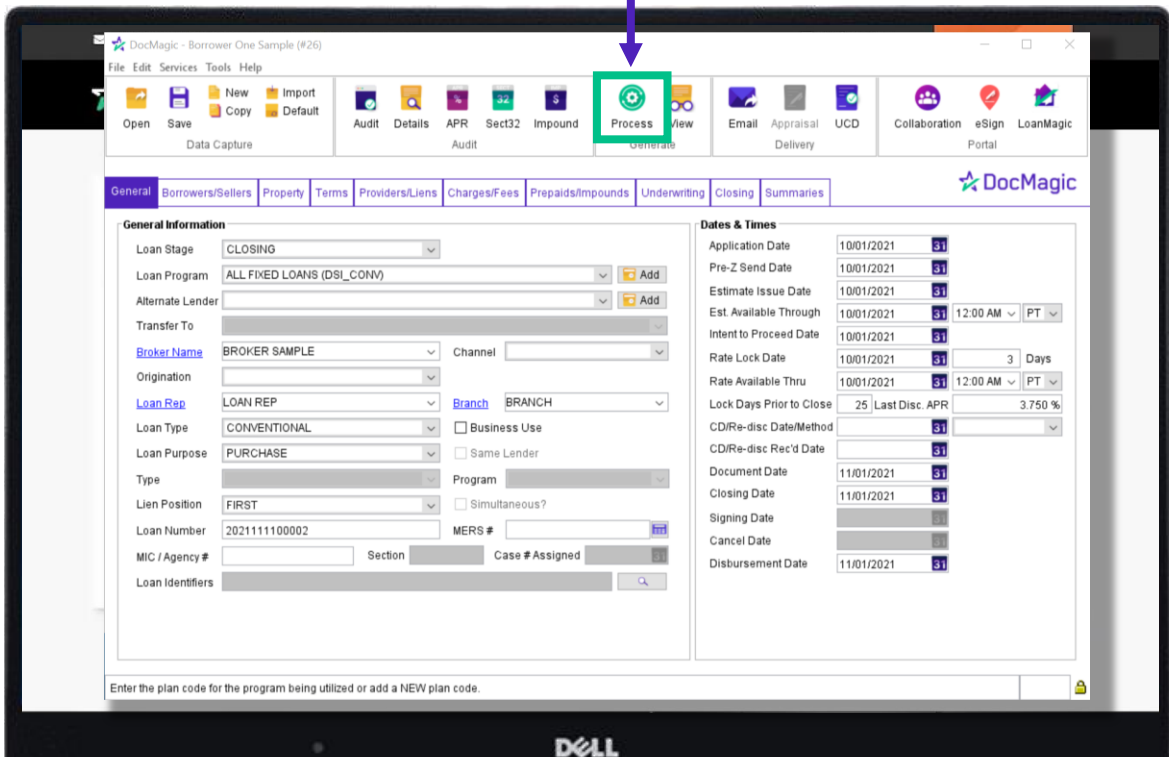
Click "Send Invite" when your customer comes up.



The box will confirm your customer has been invited. Click OK to close the screen.



Click Process to reveal the Document Processing Options.



Make sure to click DocMagic eSign, eSignature Enable, and – most importantly – Send to Mobile App

Worksheet #28 (SAMPLE) is queued for processing.

General Options
Package Type: Initial Disclosure
File Format: Adobe PDF DBK (PCL)

Loan Application
FNMA 3.x File: Browse

Electronic Delivery
 DocMagic eSign
 eSignature enable
 eNotary enable Include SMARTDoc eNote

Send to Mobile App
 Event Notification

Security
 E-Mail Secure Link to
 Require Password
 Retrieval Notification
 Disable Recipient Printing

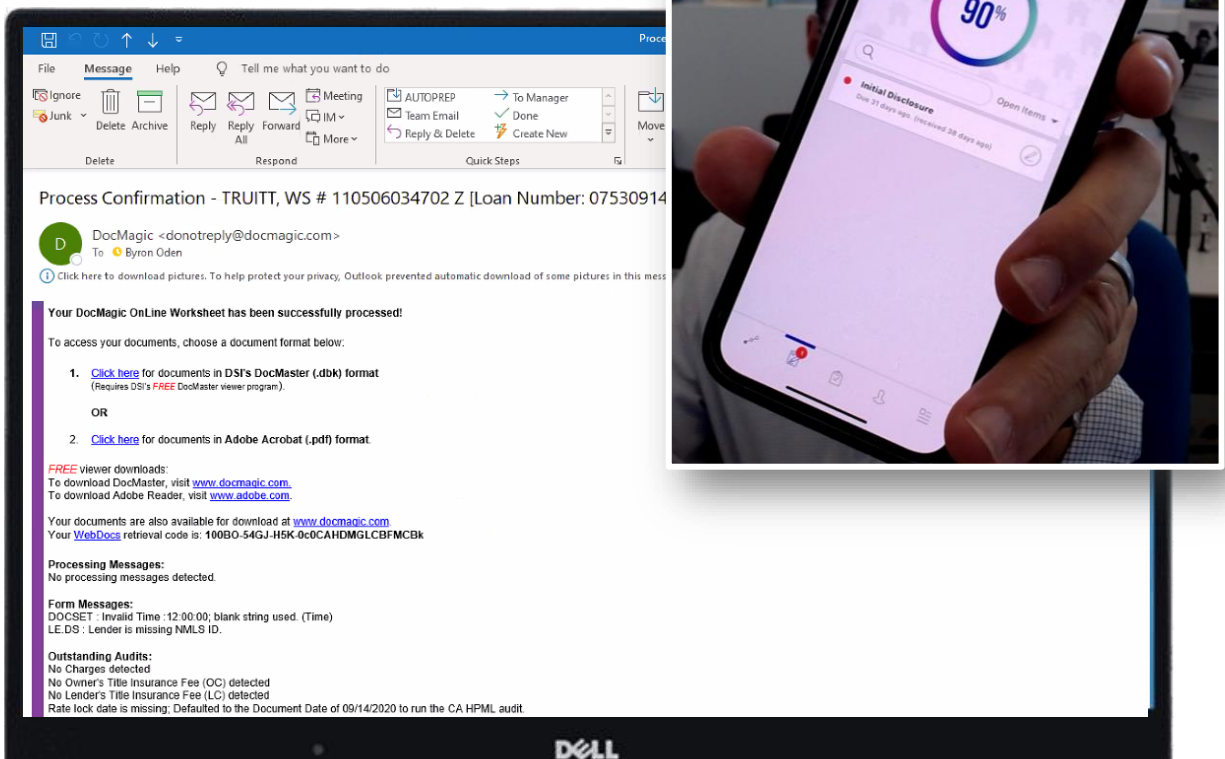
Additional Services
 Print and Deliver Enter Delivery Information
 Flood Certification
 MERS Registration
Life of Loan? Yes No

Process Cancel

Finish by clicking the "Process" button.



Your borrower will receive a notification in their DocMagic app.



You will also get an email verifying the process is complete.



Selecting The Worksheet

Return to your list of previously processed worksheets.

The screenshot shows the LoanMagic software interface with the 'Open Worksheet' dialog box open. The dialog box has a search bar and a table of worksheets. The table has the following columns: Worksheet #, Loan Number, Borrower Name, Status, and Last Modified. The first row in the table is highlighted.

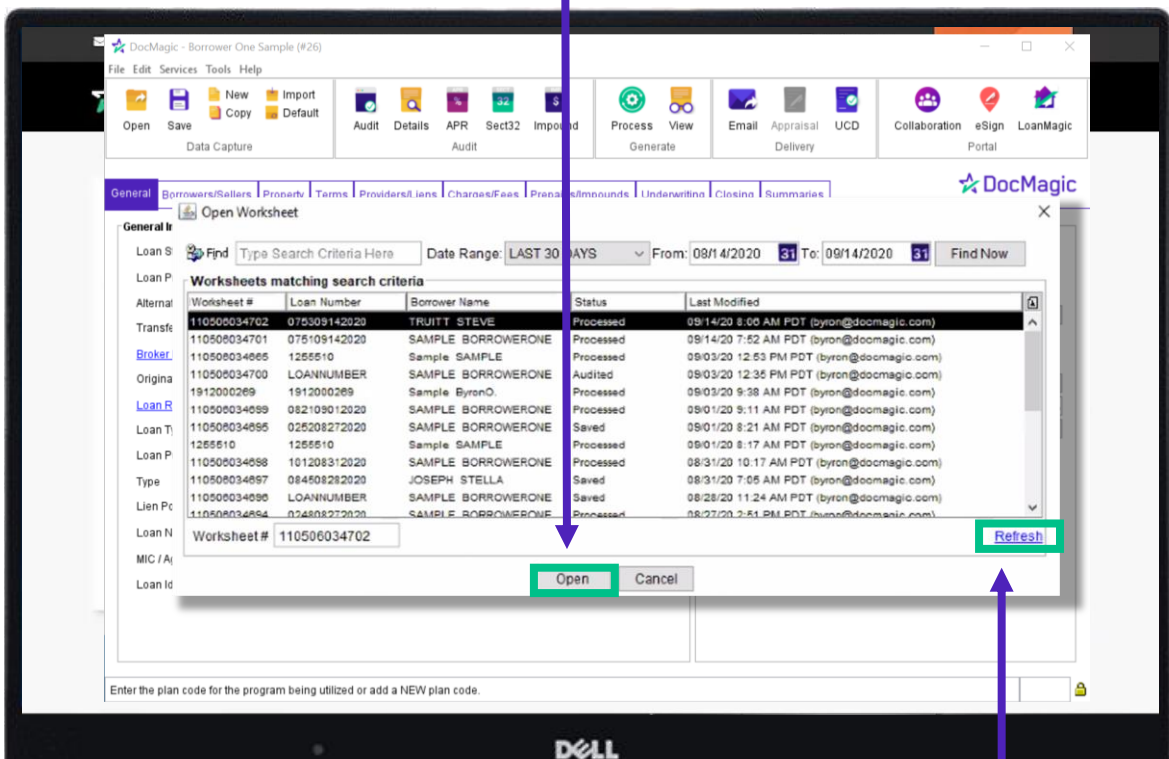
| Worksheet # | Loan Number | Borrower Name | Status | Last Modified |
|--------------|--------------|--------------------|-----------|--|
| 110506034702 | 075309142020 | TRUITT STEVE | Processed | 09/14/20 8:00 AM PDT (byron@doomagic.com) |
| 110506034701 | 075109142020 | SAMPLE BORROWERONE | Processed | 09/14/20 7:52 AM PDT (byron@doomagic.com) |
| 110506034665 | 1255510 | Sample SAMPLE | Processed | 09/03/20 12:53 PM PDT (byron@doomagic.com) |
| 110506034700 | LOANNUMBER | SAMPLE BORROWERONE | Audited | 09/03/20 12:35 PM PDT (byron@doomagic.com) |
| 1912000269 | 1912000269 | Sample ByronD. | Processed | 09/03/20 9:38 AM PDT (byron@doomagic.com) |
| 110506034699 | 082109012020 | SAMPLE BORROWERONE | Processed | 09/01/20 9:11 AM PDT (byron@doomagic.com) |
| 110506034655 | 025208272020 | SAMPLE BORROWERONE | Saved | 09/01/20 8:21 AM PDT (byron@doomagic.com) |
| 1255510 | 1255510 | Sample SAMPLE | Processed | 09/01/20 8:17 AM PDT (byron@doomagic.com) |
| 110506034658 | 101208312020 | SAMPLE BORROWERONE | Processed | 08/31/20 10:17 AM PDT (byron@doomagic.com) |
| 110506034697 | 084508282020 | JOSEPH STELLA | Saved | 08/31/20 7:05 AM PDT (byron@doomagic.com) |
| 110506034696 | LOANNUMBER | SAMPLE BORROWERONE | Saved | 08/28/20 11:24 AM PDT (byron@doomagic.com) |
| 110506034684 | 074808272020 | SAMPLE BORROWERONE | Processed | 08/27/20 2:51 PM PDT (byron@doomagic.com) |

The 'Open Worksheet' dialog box also includes a search bar with the text 'Find Type Search Criteria Here', a date range selector set to 'LAST 30 DAYS' with dates 'From: 08/14/2020 To: 09/14/2020', and a 'Find Now' button. Below the table, there is a 'Worksheet #' field containing '110506034702' and a 'Refresh' button. At the bottom of the dialog box are 'Open' and 'Cancel' buttons.



Selecting The Worksheet

Select your desired loan and Click Open.



Make sure to click "Refresh" to show the most recently processed loan at the top of the list.



Once the loan file is open, **DO NOT** make any data changes in DocMagic.

DocMagic - Borrower One Sample (#26)

File Edit Services Tools Help

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

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

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSL_CONN) Add

Alternate Lender: Add

Transfer To:

Broker Name: BROKER SAMPLE Channel:

Origination:

Loan Rep: LOAN REP Branch: BRANCH

Loan Type: CONVENTIONAL Business Use

Loan Purpose: PURCHASE Same Lender

Type: Program:

Lien Position: FIRST Simultaneous?

Loan Number: 202111100002 MERS #:

MIC / Agency # Section Case # Assigned

Loan Identifiers:

Dates & Times

Application Date: 10/01/2021 31

Pre-Z Send Date: 10/01/2021 31

Estimate Issue Date: 10/01/2021 31

Est. Available Through: 10/01/2021 31 12:00 AM PT

Intent to Proceed Date: 10/01/2021 31

Rate Lock Date: 10/01/2021 31 3 Days

Rate Available Thru: 10/01/2021 31 12:00 AM PT

Lock Days Prior to Close: 25 Last Disc. APR: 3.750%

CD/Re-disc Date/Method:

CD/Re-disc Rec'd Date:

Document Date: 11/01/2021 31

Closing Date: 11/01/2021 31

Signing Date:

Cancel Date:

Disbursement Date: 11/01/2021 31

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

DELL

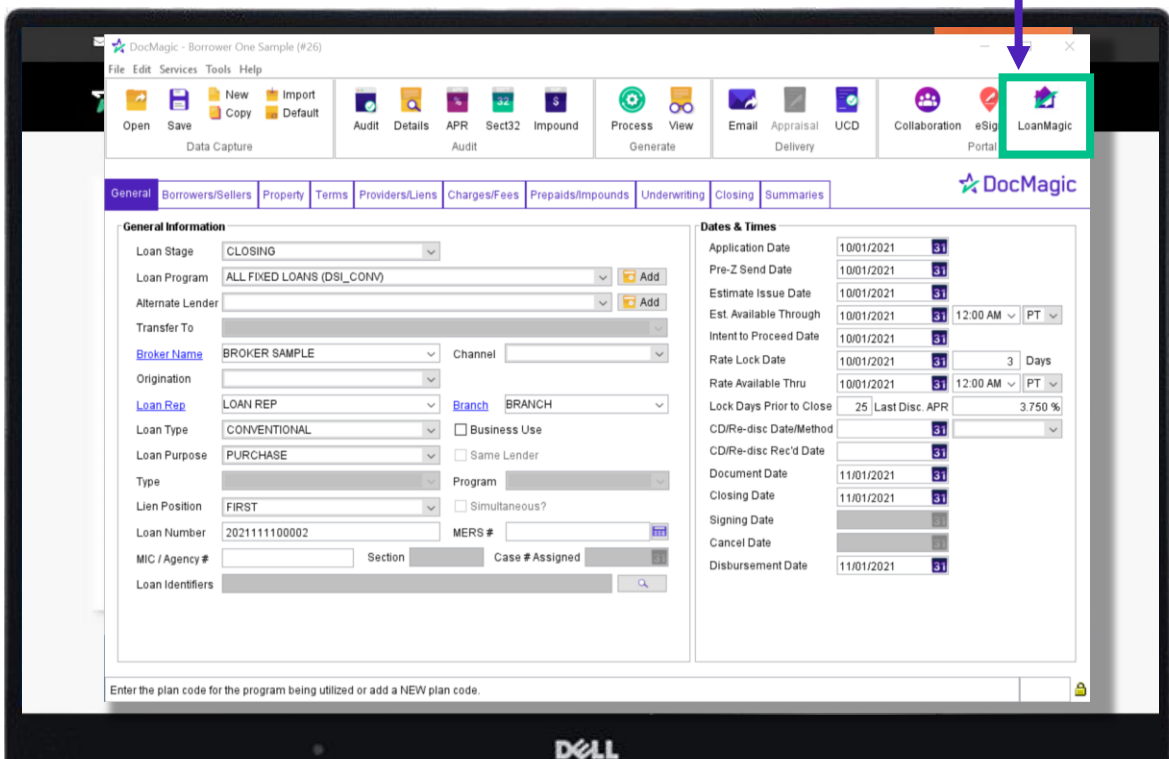
If you're processing in DocMagic Online directly, you'll process your package as usual but **DO NOT** select the eDisclosure options either.



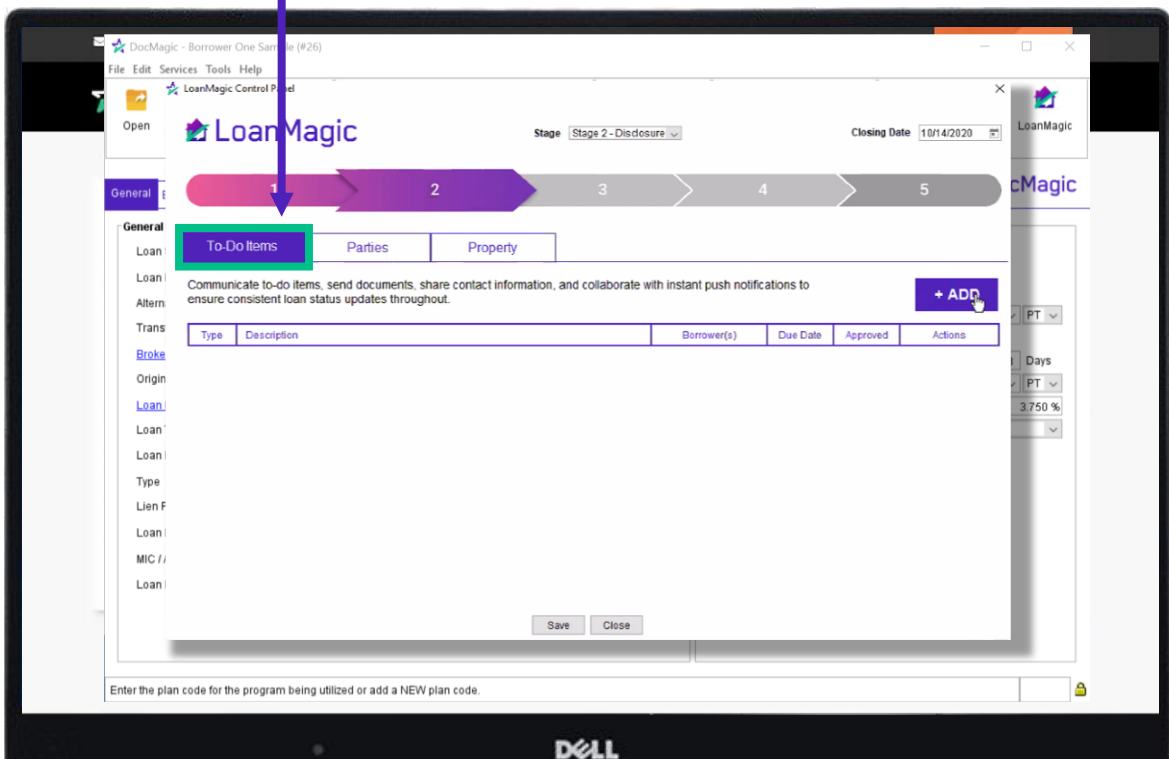
LoanMagic®

Launching LoanMagic

Both loan origination software and DocMagic Online users will click the "LoanMagic" button.

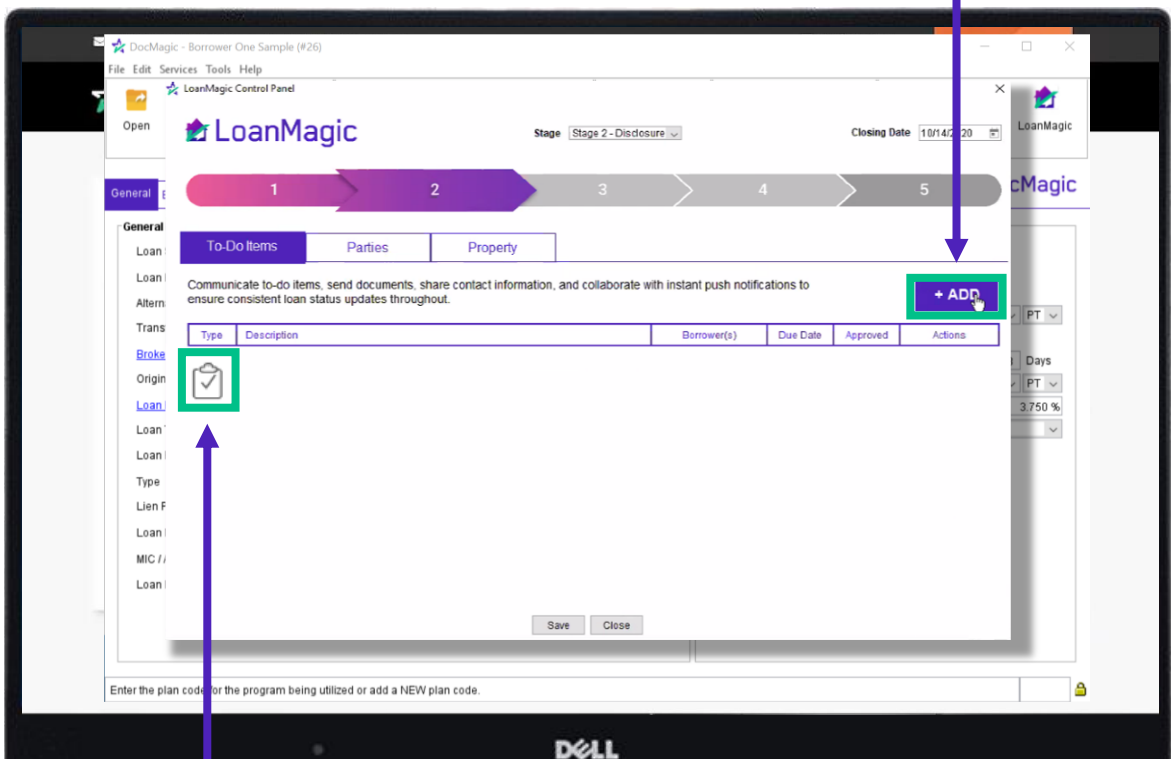


Then you'll land on the LoanMagic Control Panel "To Do Items" tab.



Adding A "To-Do" Item

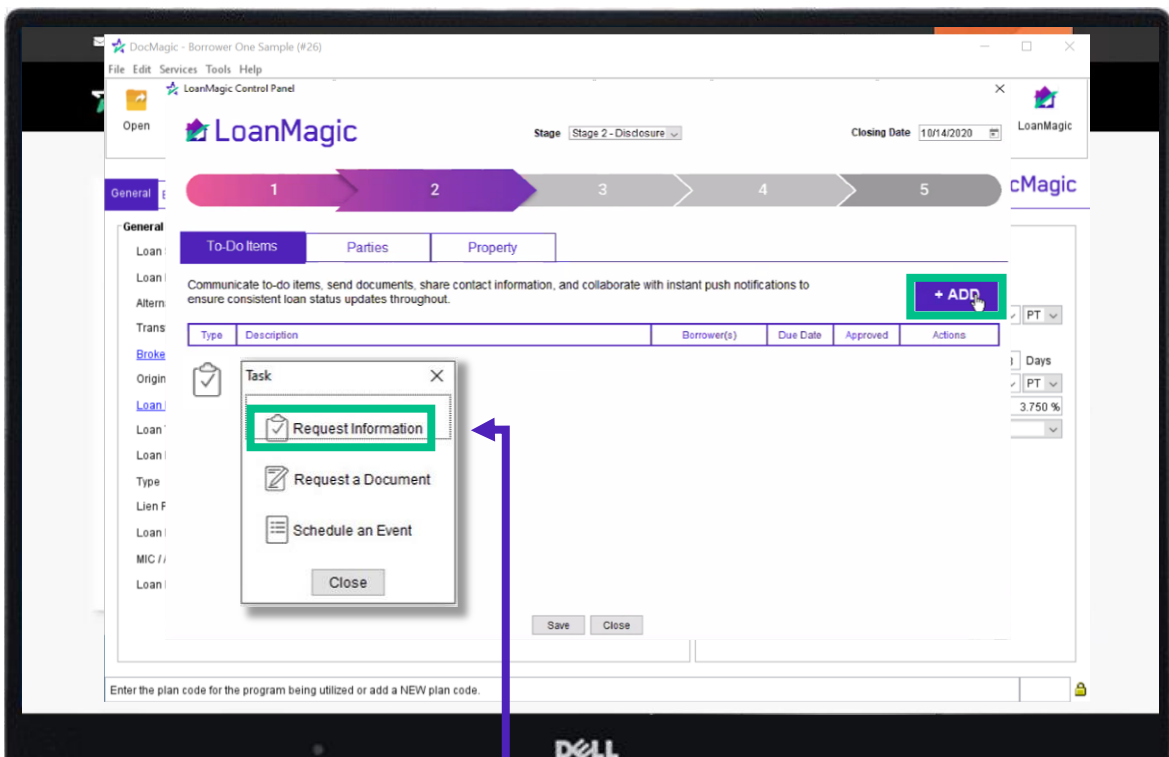
Click "Add".



Then click the button under "Type".



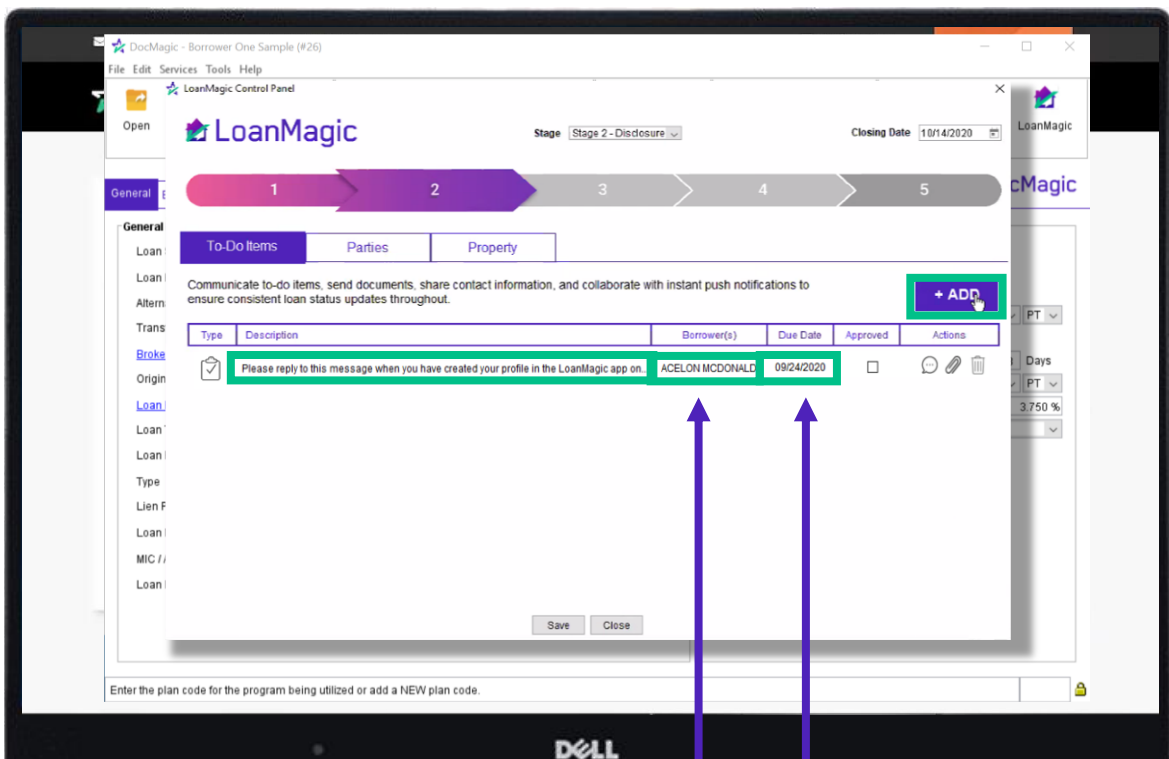
Choose the task type that fits your "To Do" item.



In this case, we're choosing "Request Information".

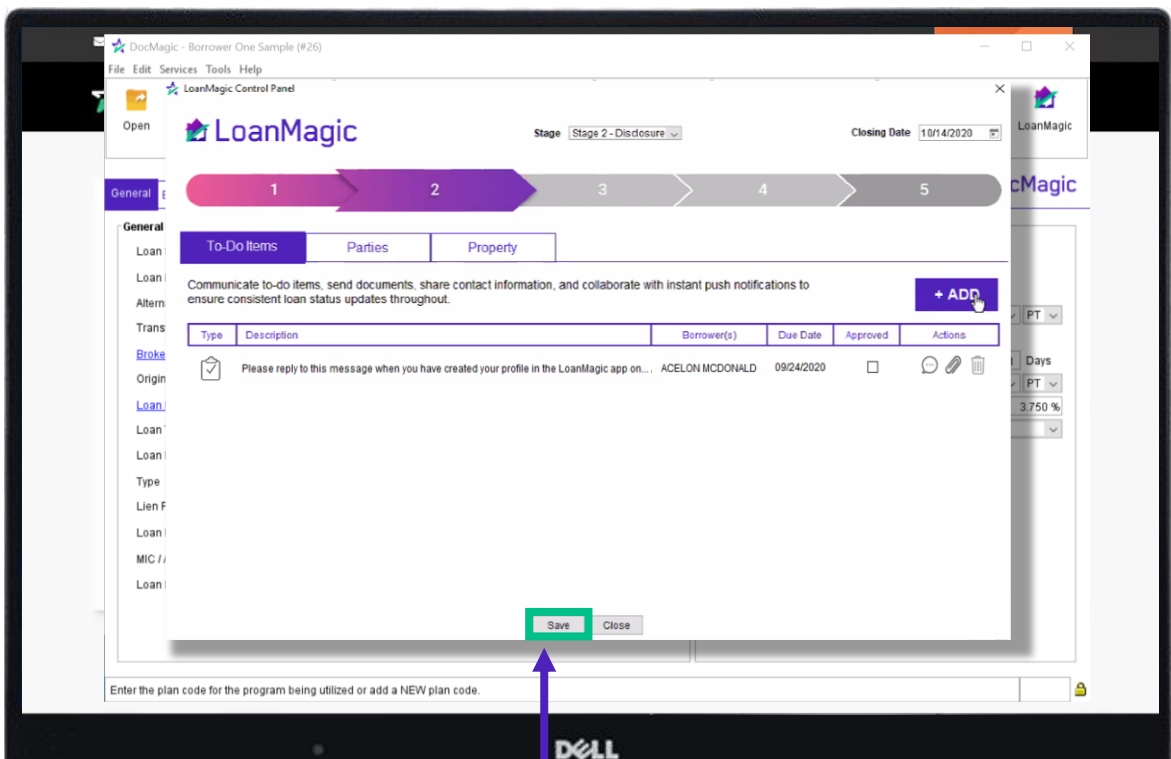


Enter a "To Do" item for each borrower instructing them to reply to the message when they have completed setting up their profile in LoanMagic.



Then, select the borrower's name from the dropdown, followed by a due date.

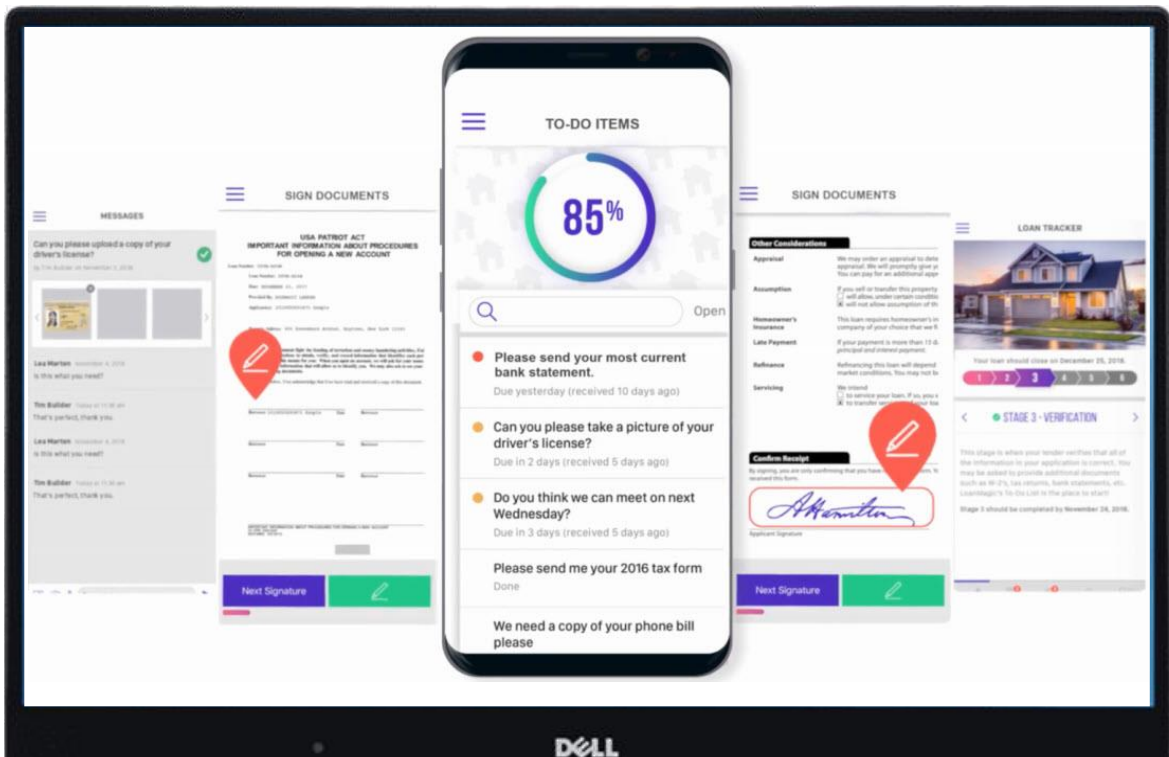




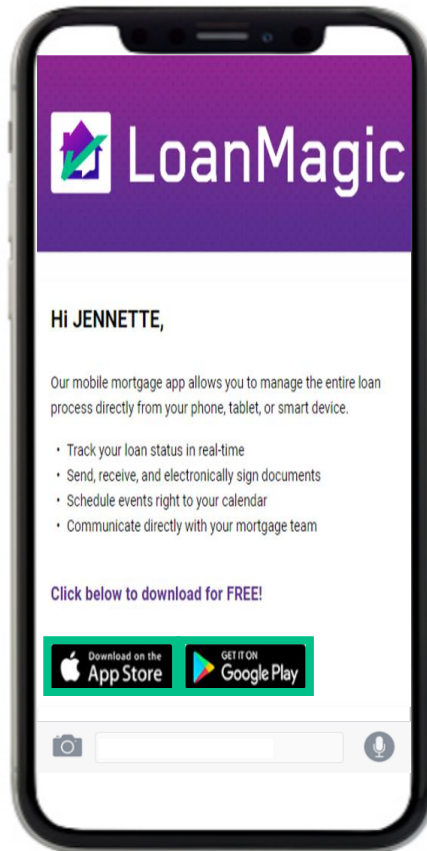
Click "Save".



Next, we will go through the Borrower's LoanMagic Profile Set Up.



Now that you've sent the invite, the borrower will receive this email where they'll be able to install the LoanMagic app to their phone or tablet.



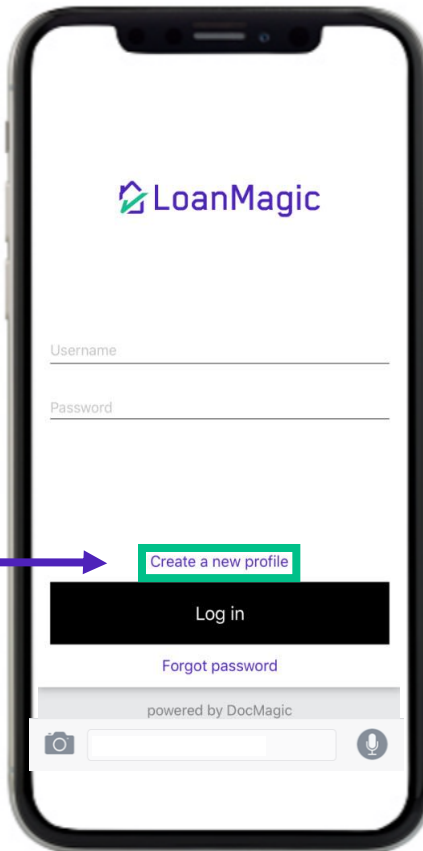
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LoanMagic App Installed

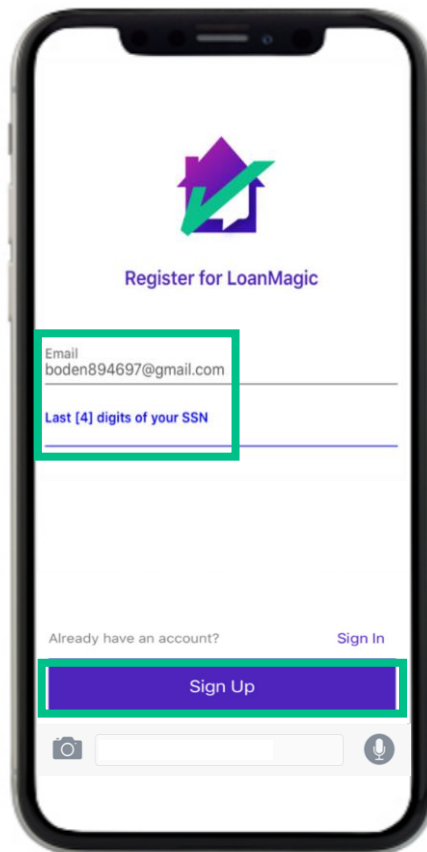
The LoanMagic app will look like the image below after installed. The borrower can tap it on their mobile device at any time to access.



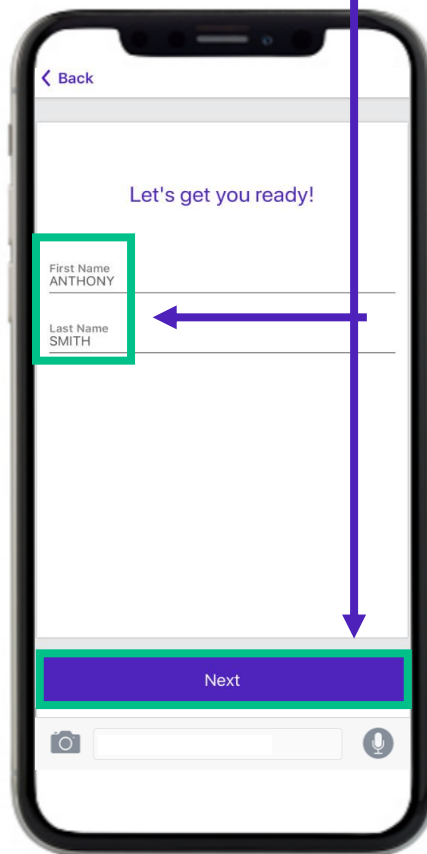
The first time the borrower launches LoanMagic, they will tap "Create a New Profile".



The borrower must enter their email address and the last four digits of their social security number. Then tap "Sign Up".



Their first and last name should appear, and they will tap next.



On this screen, they will set up a username and password.

Doing great ANTHONY!

Username
asmith

Enter your password

Password strength

Confirm your password

To be valid your password must have: At least 8 characters (64 max), 1 lower case letter, 1 upper case letter, 1 numeric character (0-9) and 1 special character (e.g. !@#%*+<=>[.,?;)

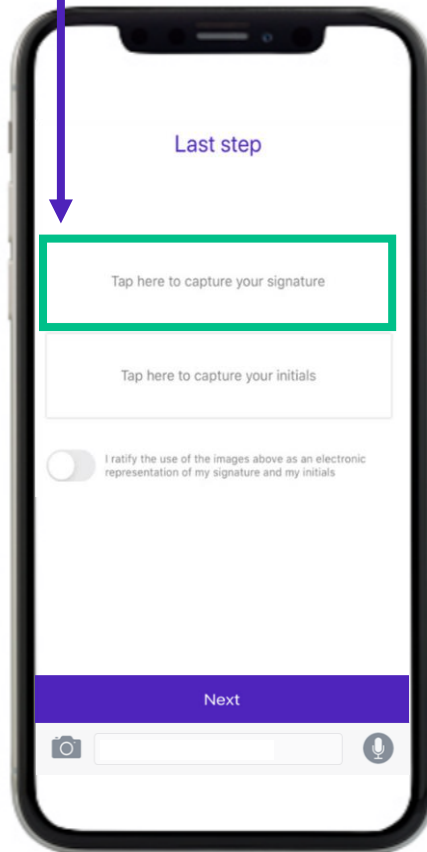
Next

The password must meet the requirements shown here.



Capture Signature and Initials

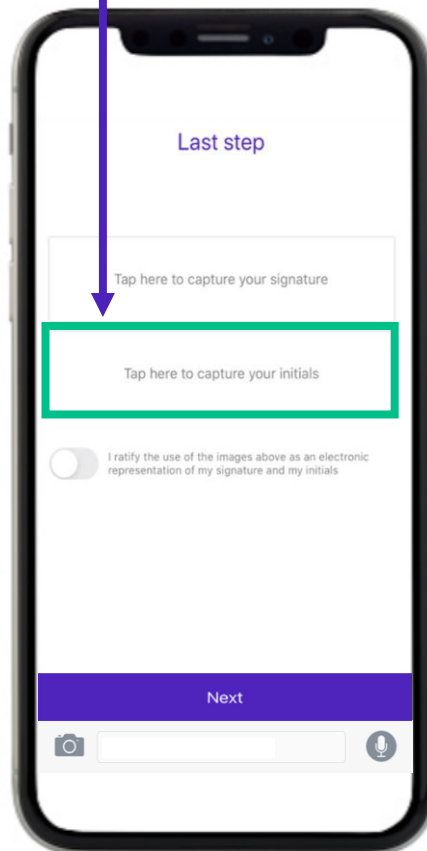
Next, the borrower will tap here to capture their signature.



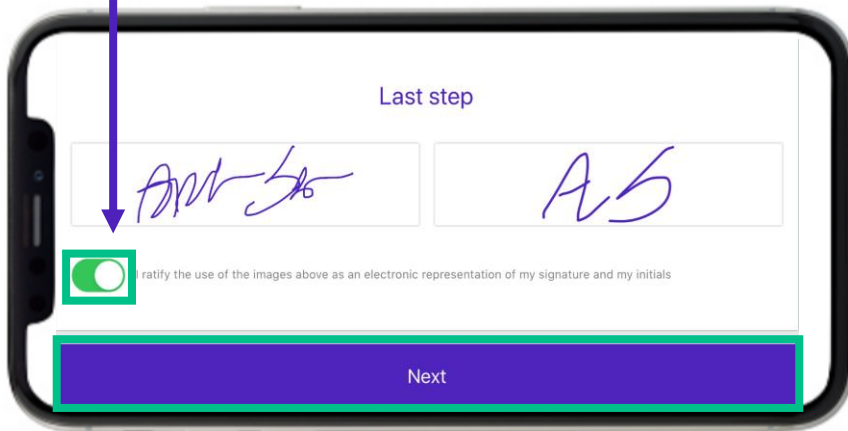
They will turn their device sideways and use their finger to capture their signature and tap save.



The borrower will tap here to repeat the same process with their initials.



The borrower must tap here to ratify their electronic signature and initials.

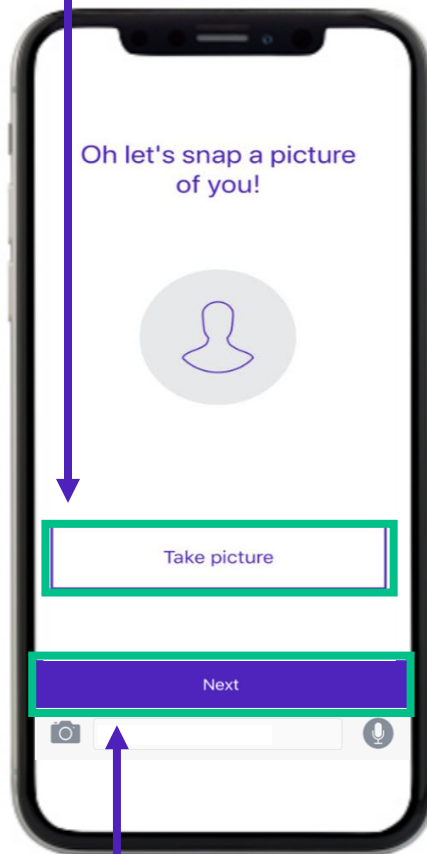


Then, they will tap next.



But First, Let Me Take a Selfie

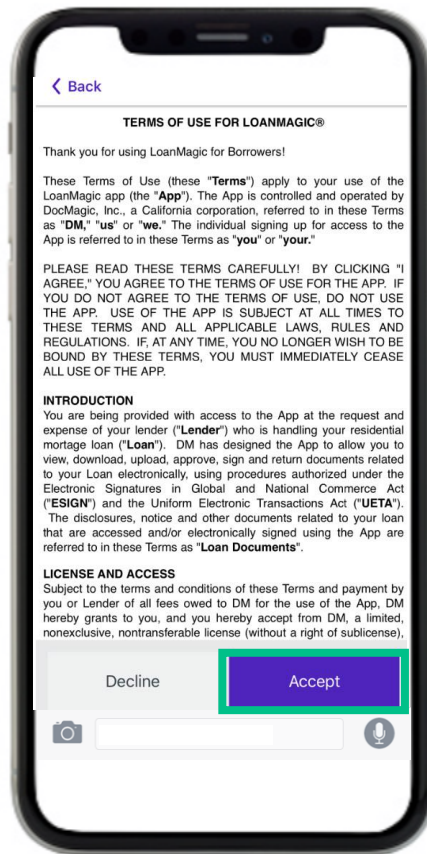
Here the borrower will be prompted to take a selfie by tapping the "Take picture" button.



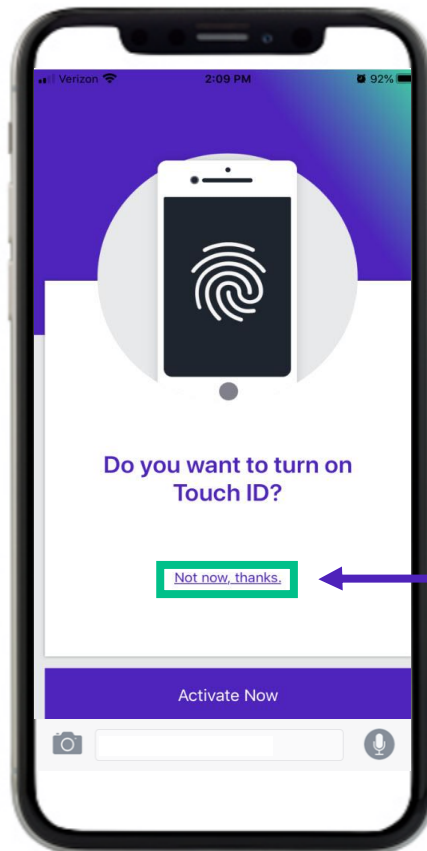
They will follow the steps that appear and tap "Next" when finished.



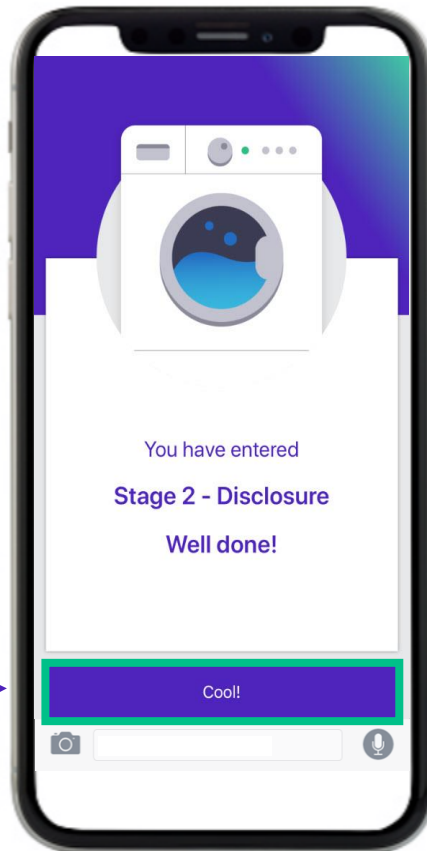
The borrower will review "TERMS OF USE FOR LOANMAGIC" and tap "Accept".



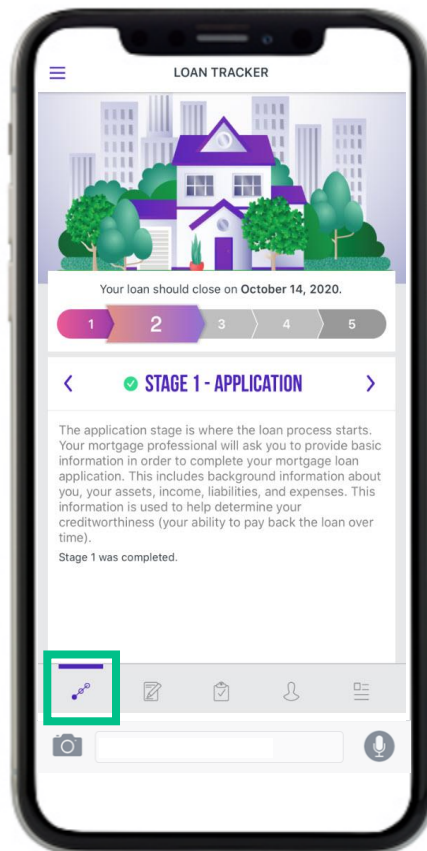
Or, they can opt out of setting up Touch ID by tapping the “Not now, thanks” link.



The borrower's LoanMagic app profile is created. They may now tap the "Cool" button.



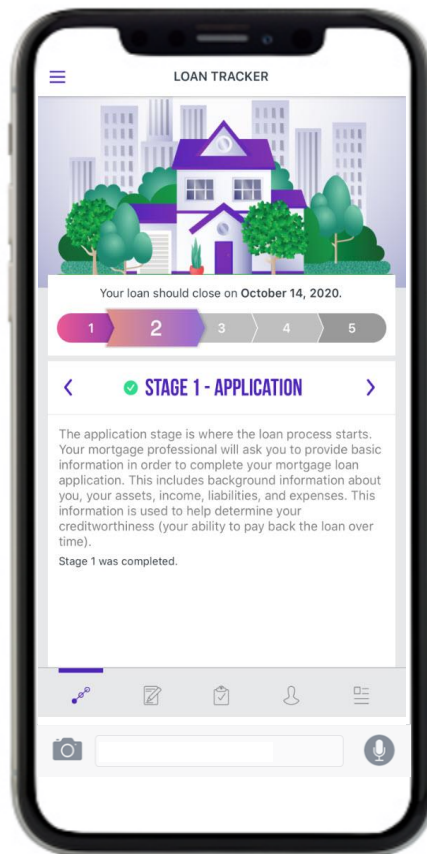
Now the borrower will land on the LoanMagic loan tracker screen.



The tracker is a visual representation showing them where they are and what's next in the loan process.



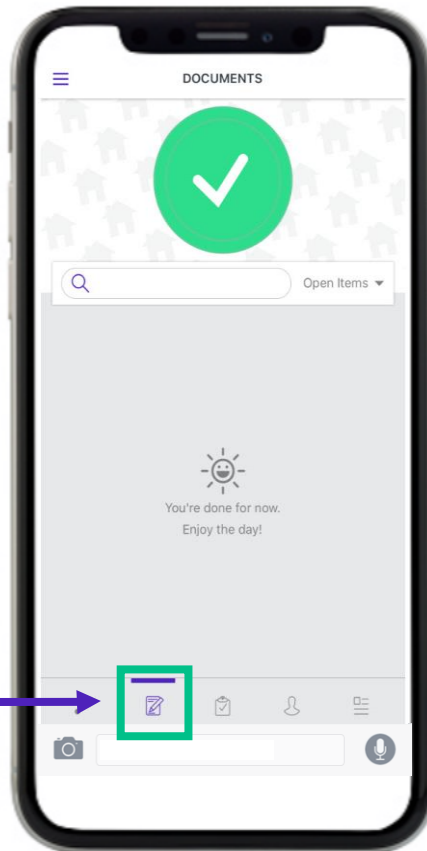
Borrowers can simply tap on any numbered tab to see what that stage represents in the loan process.



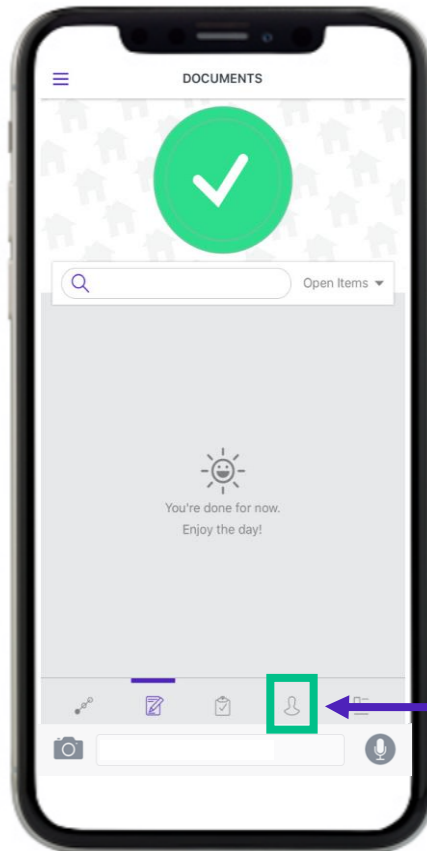
The loan tracker keeps the borrower engaged and informed during those time periods.



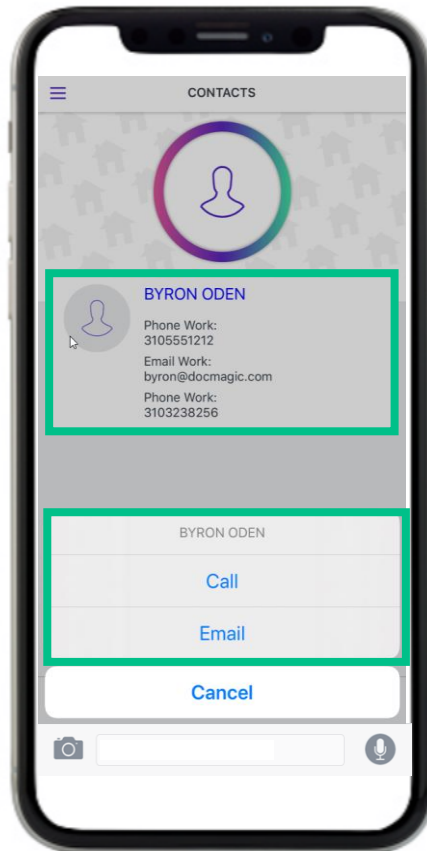
After you process an eDisclosure, the borrower will receive an email and the documents can be accessed here.



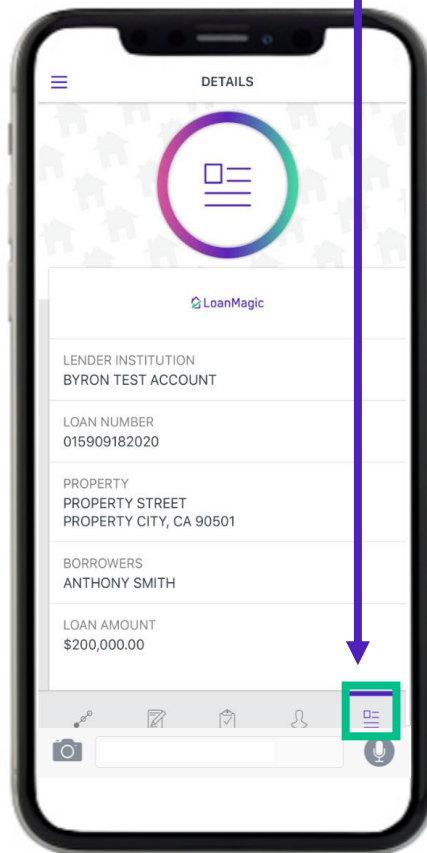
The contact section will show the borrower who to contact if they have any questions.



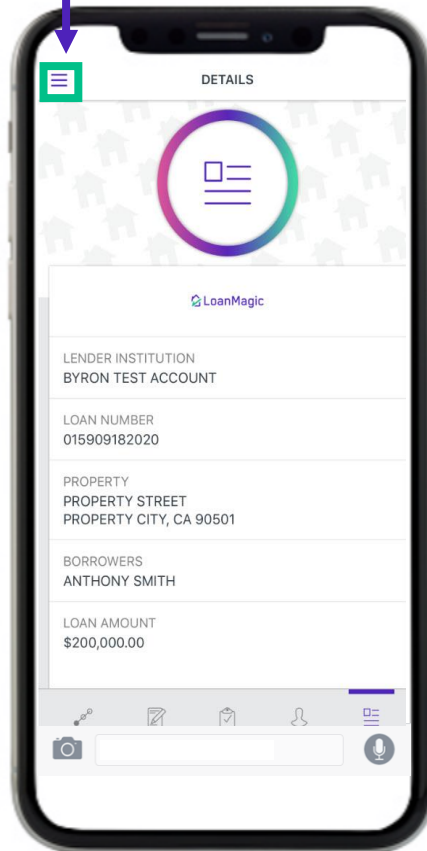
The borrower can tap on the contact and select if they want to call or email.



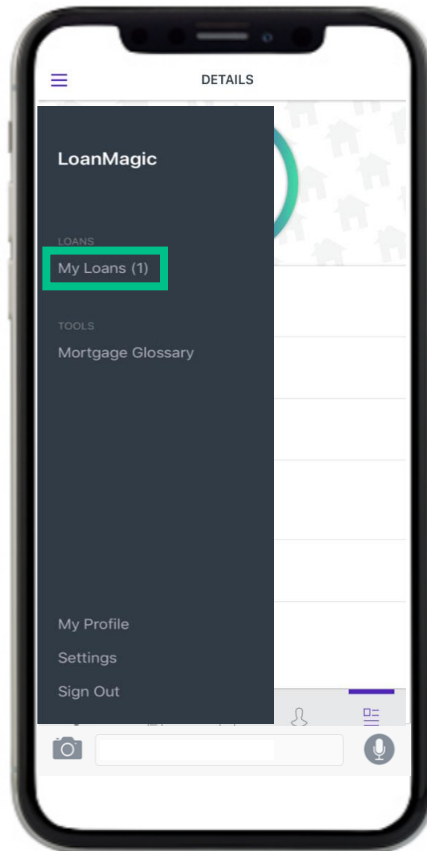
The "Details" tab shows a high overview of the borrower's loan.



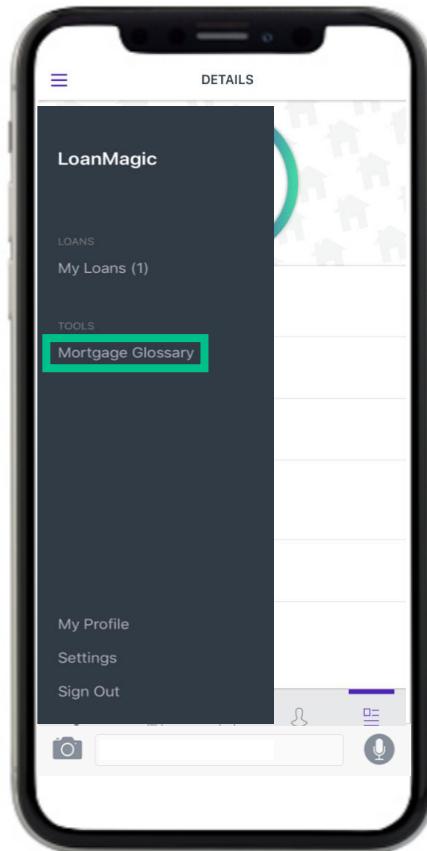
Tapping here will give the borrower access to the main menu.



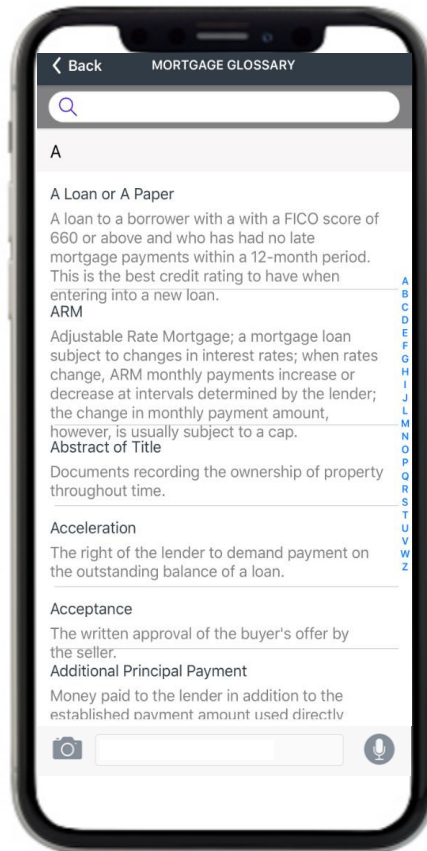
Here, the borrower will see the loans that they have in progress.



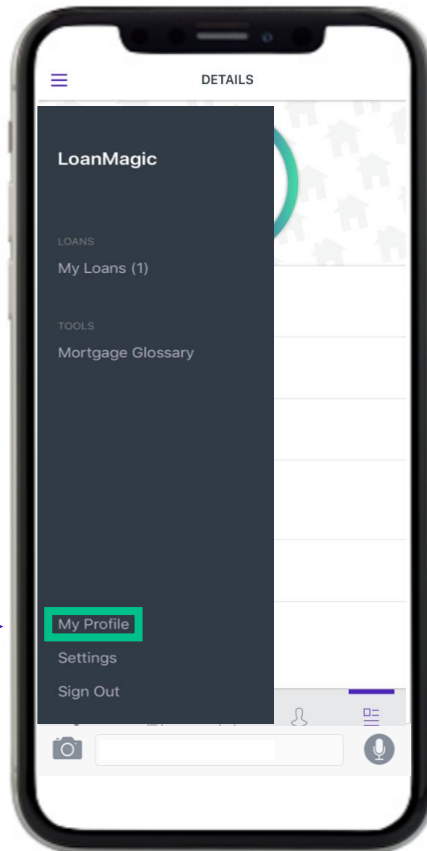
This opens a glossary of mortgage terms.



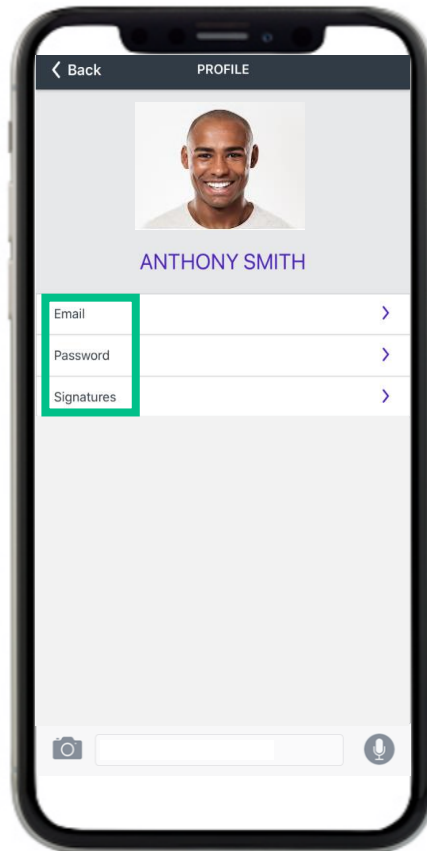
A preview of the glossary is shown below.



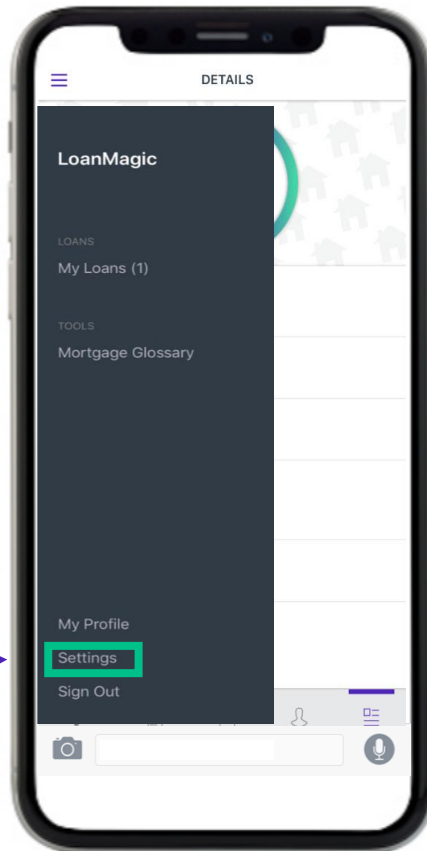
The borrower can view their profile information here.



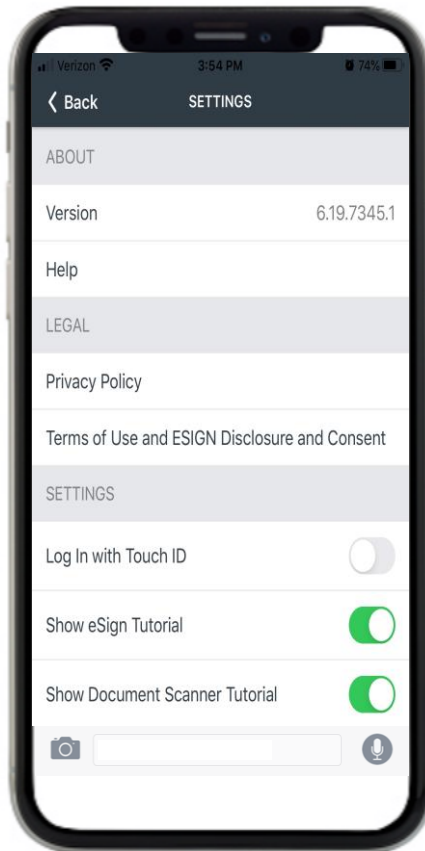
The borrower may update their email, password, or signature.



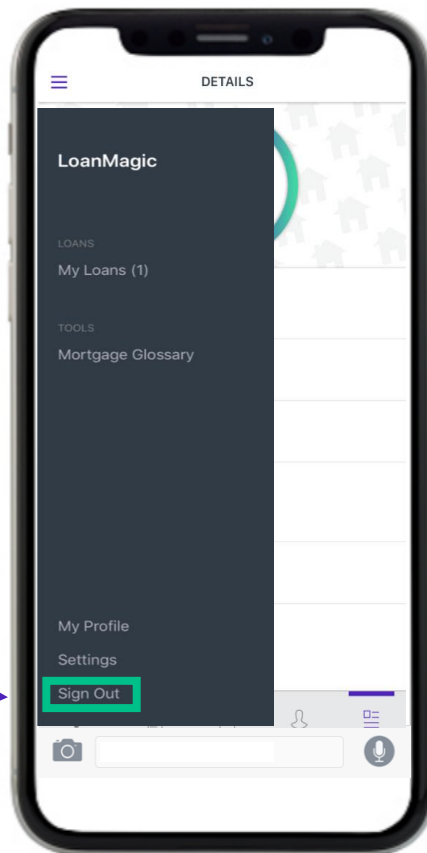
The borrower can access settings for the LoanMagic app here.



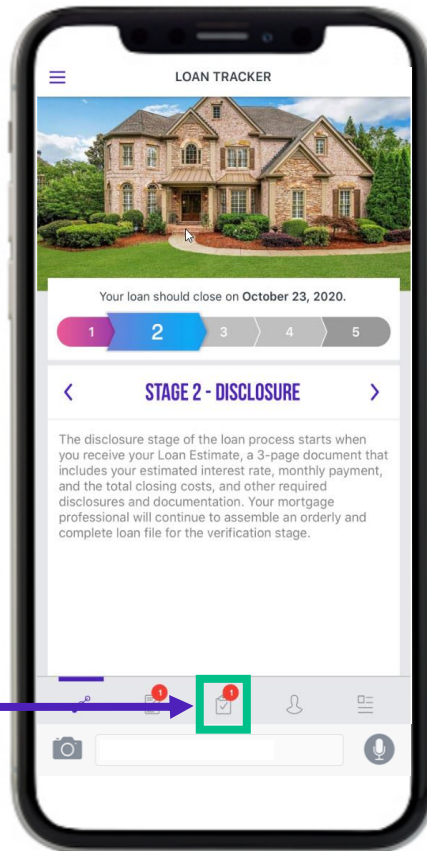
A preview of the settings are shown below.



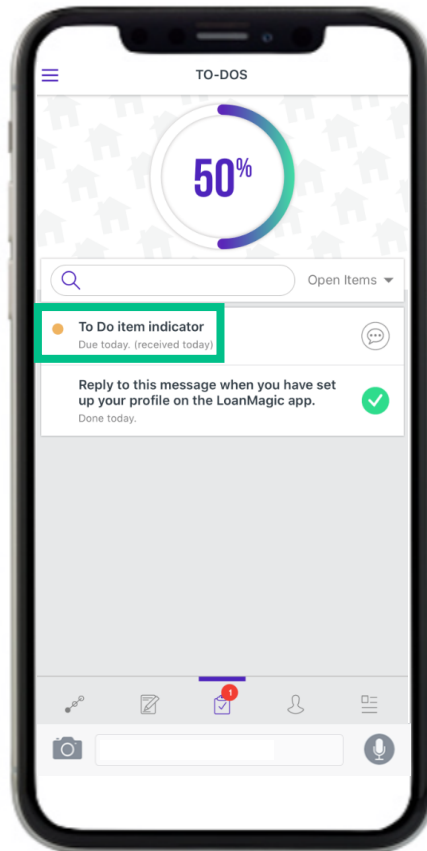
The borrower can sign out of their LoanMagic account here.



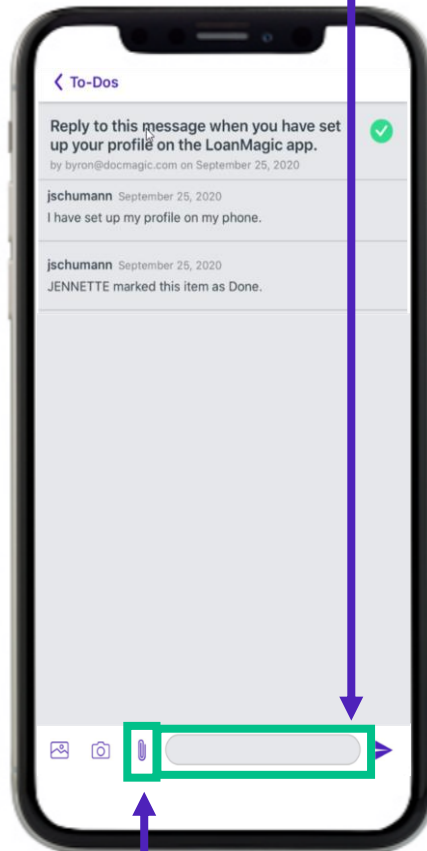
The "To Do" item sent earlier will be accessed here.



The borrower will tap the "To Do" item.



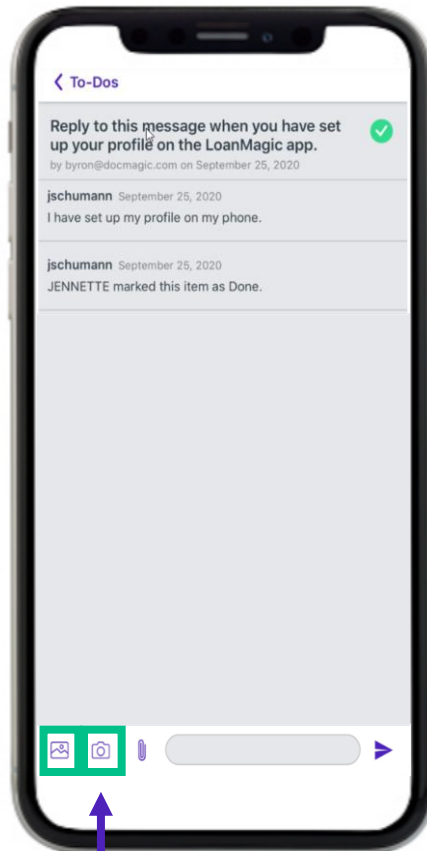
They can write a text response by tapping this box and typing.



They can upload an attachment by tapping here.



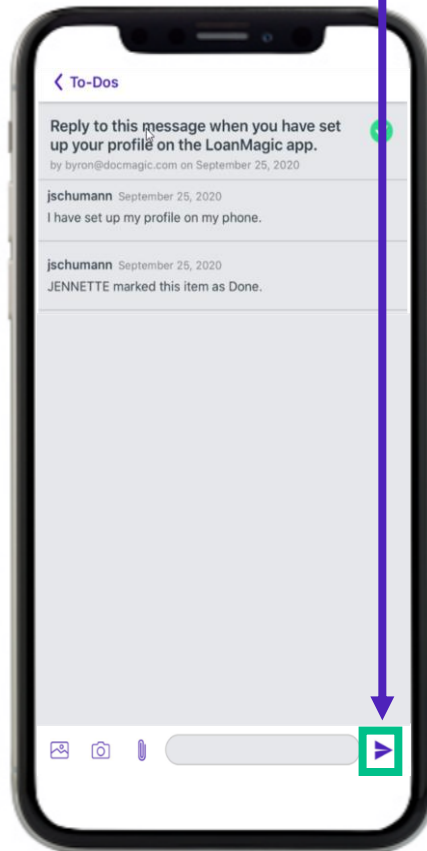
The borrower can also reply with uploading a picture from their gallery.



They can upload a picture from their gallery by tapping here.



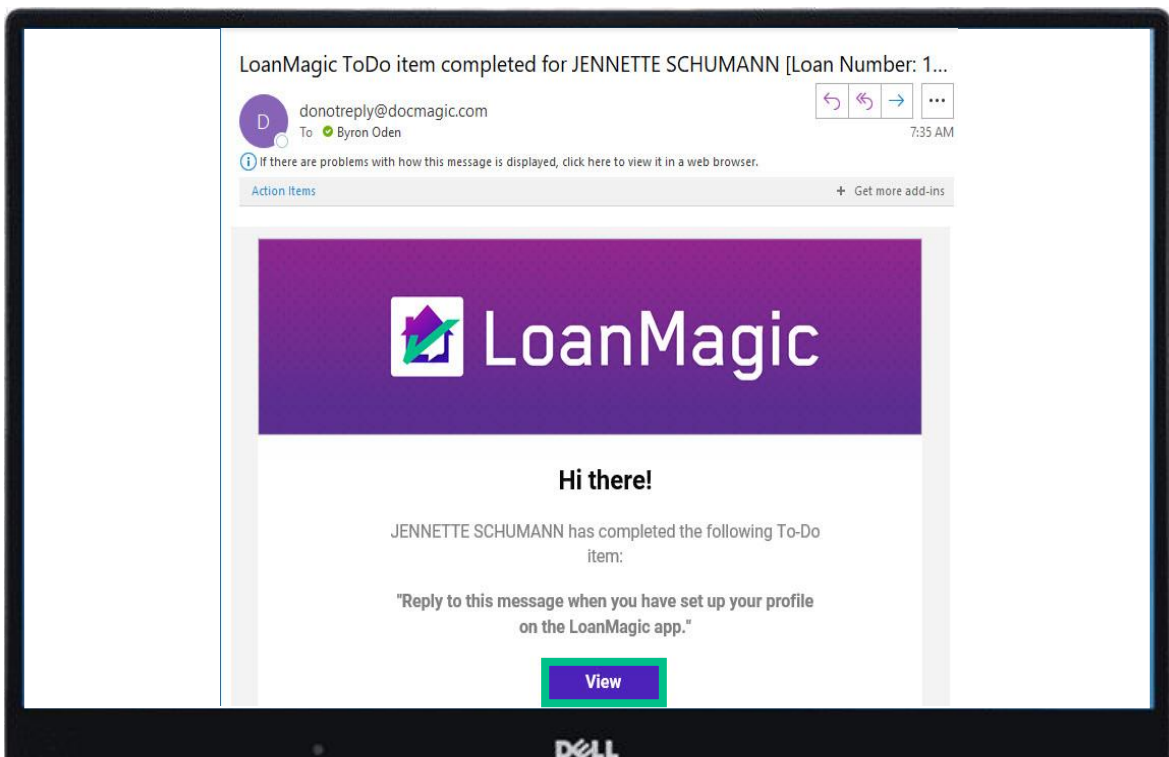
The borrower can tap here to send back a reply.



For the borrower's convenience, LoanMagic integrates with Dropbox, Google Drive, One Drive and has direct access to their calendar.



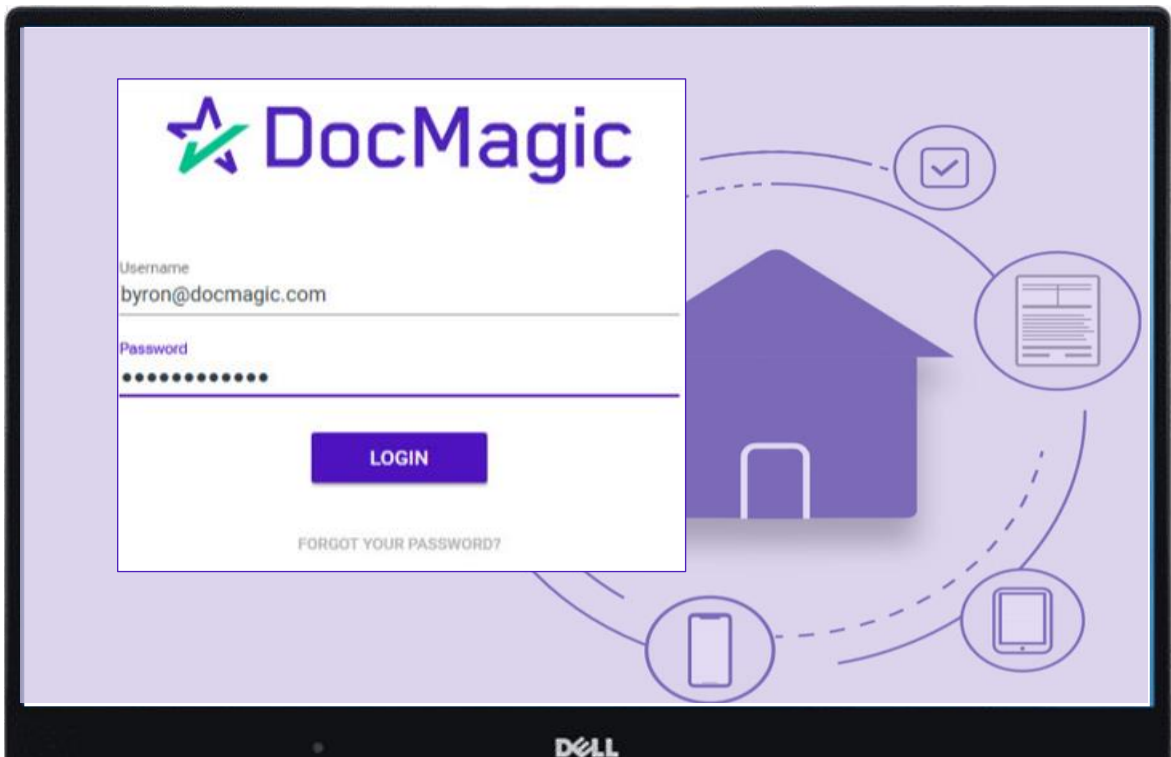
When the borrower replies to a “To Do” item, you’ll receive an email.



Clicking “View” will give you access to their answer in the LoanMagic console on the website.



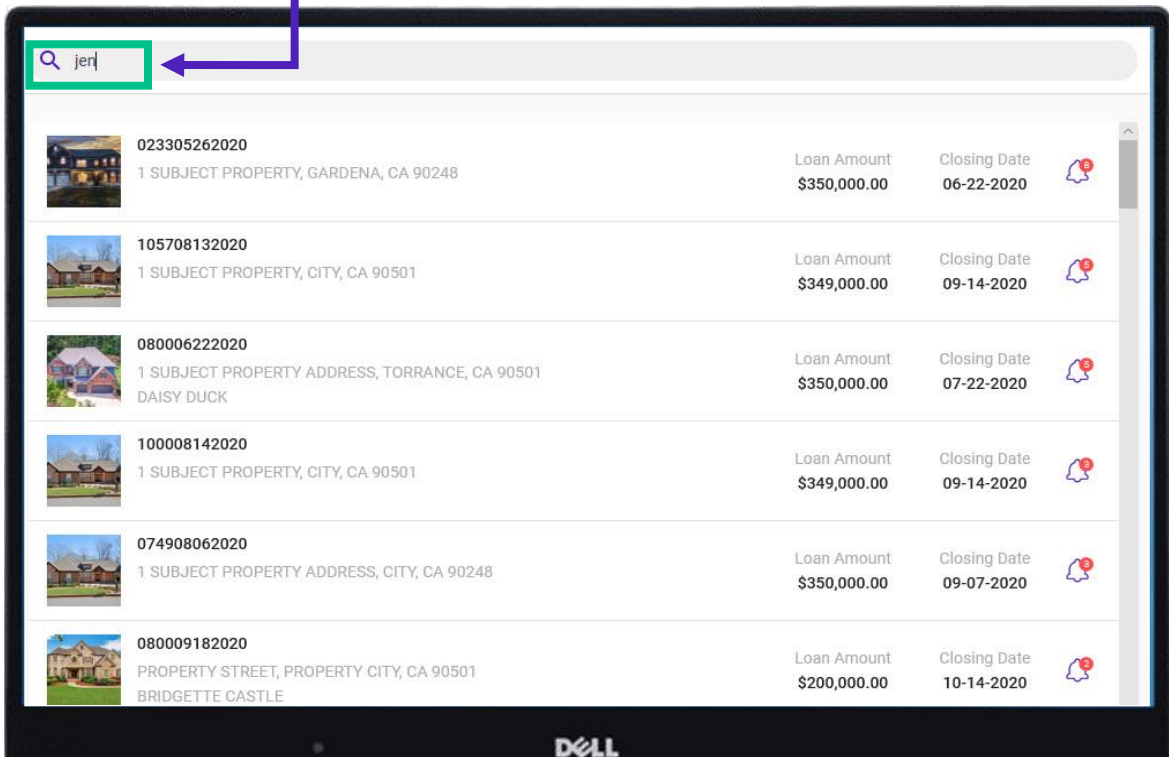
Enter your DocMagic login credentials.



LoanMagic®

Responding to "To-Do's"

Type the name of the borrower in the search field and the list will filter down to make it easier to find your desired loan file.



The screenshot shows a web application interface for LoanMagic. At the top, there is a search bar containing the text 'jerl'. Below the search bar is a list of loan files, each with a small image of a property, a loan ID, a description, loan amount, closing date, and a notification icon. The list is filtered to show only loans associated with the borrower 'jerl'.

| Loan ID | Description | Loan Amount | Closing Date | Notification |
|--------------|--|--------------|--------------|--------------|
| 023305262020 | 1 SUBJECT PROPERTY, GARDENA, CA 90248 | \$350,000.00 | 06-22-2020 | 3 |
| 105708132020 | 1 SUBJECT PROPERTY, CITY, CA 90501 | \$349,000.00 | 09-14-2020 | 3 |
| 080006222020 | 1 SUBJECT PROPERTY ADDRESS, TORRANCE, CA 90501 DAISY DUCK | \$350,000.00 | 07-22-2020 | 3 |
| 100008142020 | 1 SUBJECT PROPERTY, CITY, CA 90501 | \$349,000.00 | 09-14-2020 | 3 |
| 074908062020 | 1 SUBJECT PROPERTY ADDRESS, CITY, CA 90248 | \$350,000.00 | 09-07-2020 | 3 |
| 080009182020 | PROPERTY STREET, PROPERTY CITY, CA 90501 BRIDGETTE CASTLE | \$200,000.00 | 10-14-2020 | 3 |

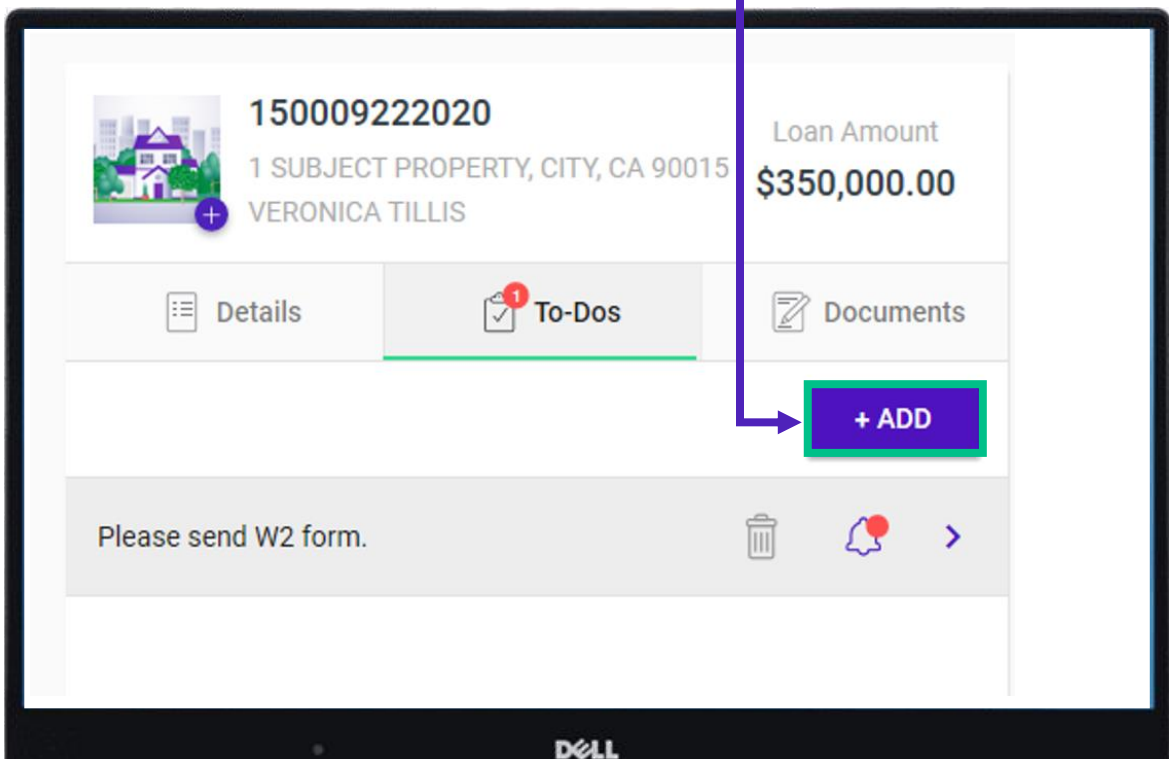


Click on "To Do's".

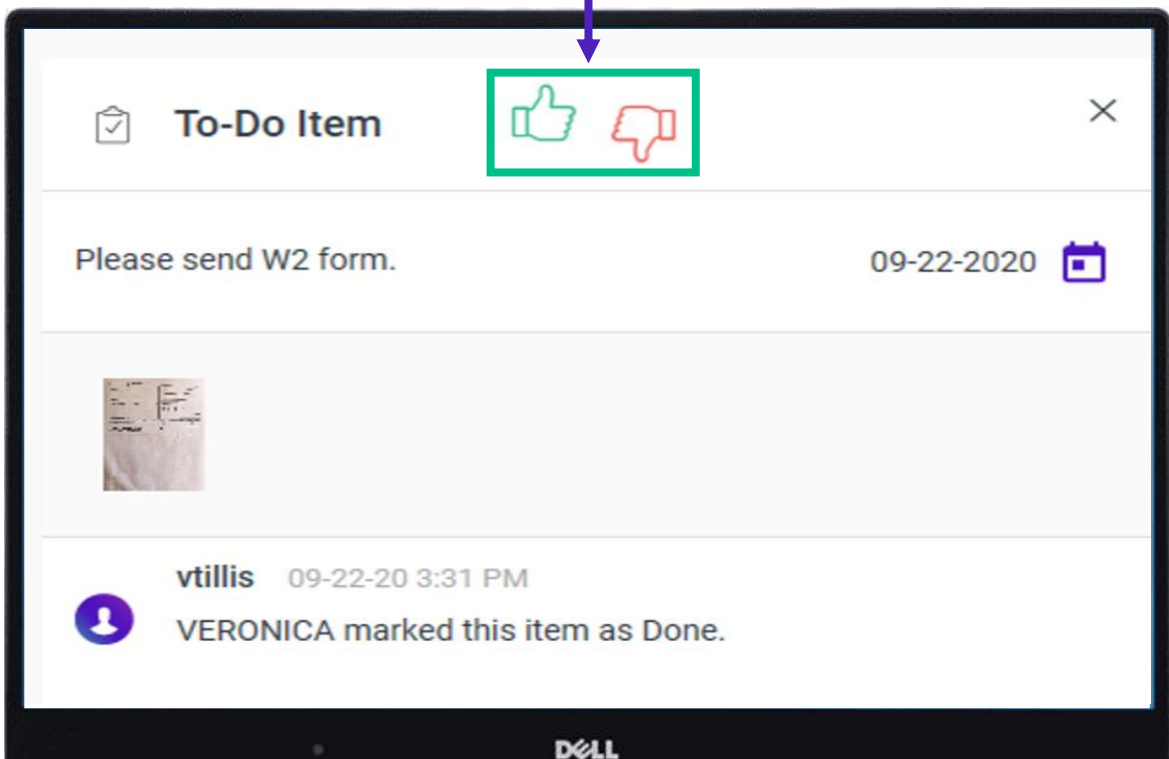
The screenshot displays the LoanMagic interface for a loan application. At the top, the loan ID is 150009222020, the property address is 1 SUBJECT PROPERTY, CITY, CA 90015, and the borrower is VERONICA TILLIS. The loan amount is \$350,000.00. The navigation bar includes 'Details', 'To-Dos', and 'Documents'. The 'To-Dos' tab is highlighted with a green box and a callout box. Below the navigation bar, the 'STATUS' section shows the current stage as 'Stage 2 - Disclosure' and the closing date as '10-22-2020'. A progress bar indicates five stages, with stage 2 being the active stage. The 'BORROWERS' section lists Veronica Tillis with her email address and a 'Registered' status. The 'CONTACTS' section lists Byron Oden, a Loan Originator, with his phone number and email address. A '+ ADD' button is visible in the contacts section.



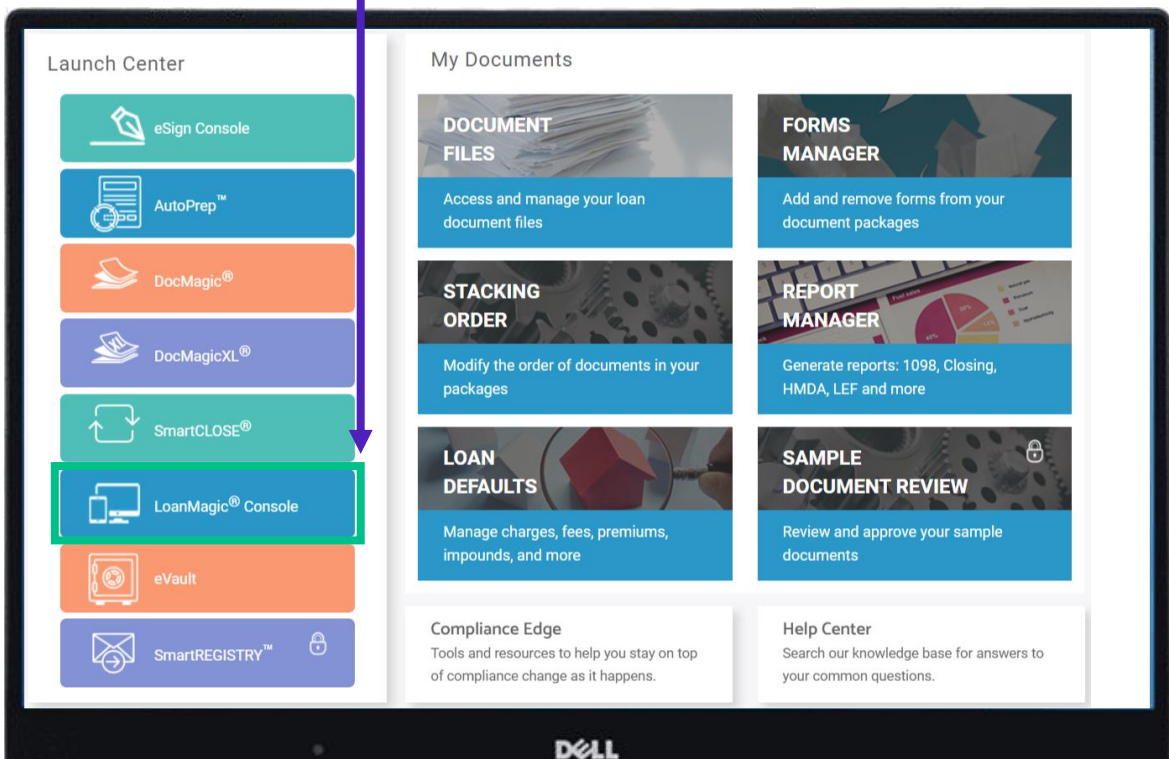
Click on the bell button to review the borrower's answered "To Do" item.



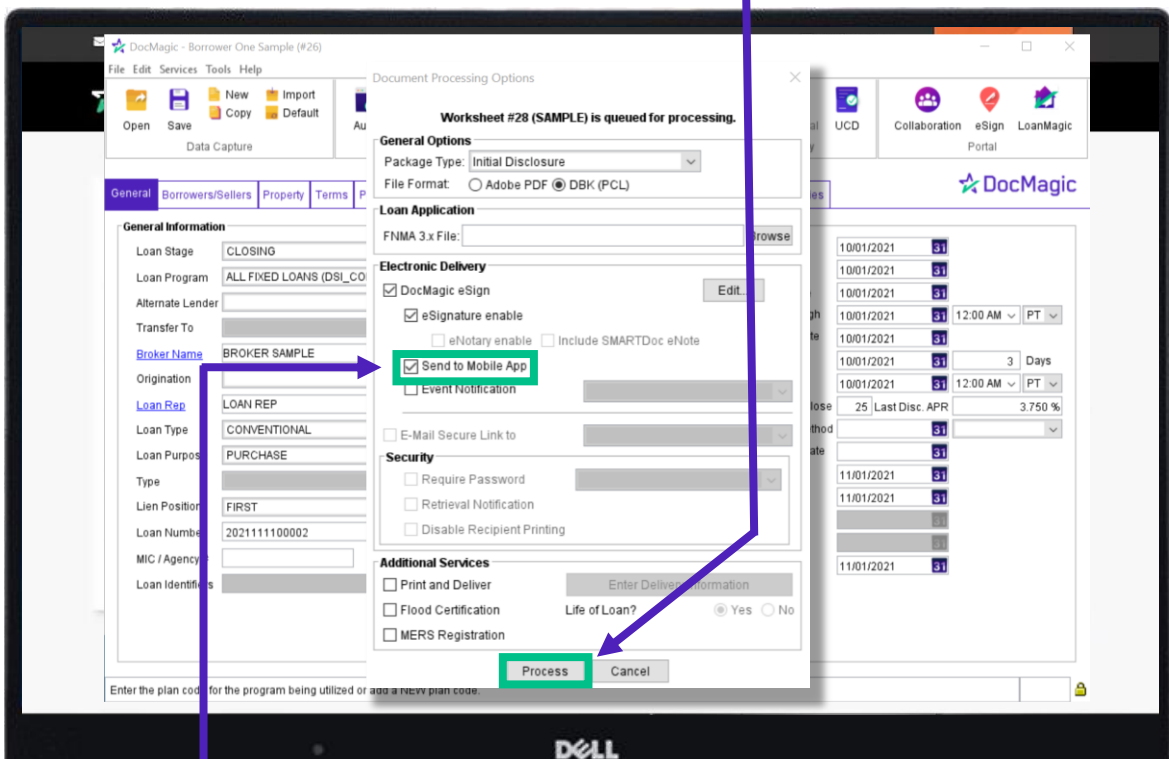
Click on the bell button to review the borrower's answered "To Do" item.



To leave more “To Do” items for a borrower, you can access your list of LoanMagic loan files from the LoanMagic Console here.



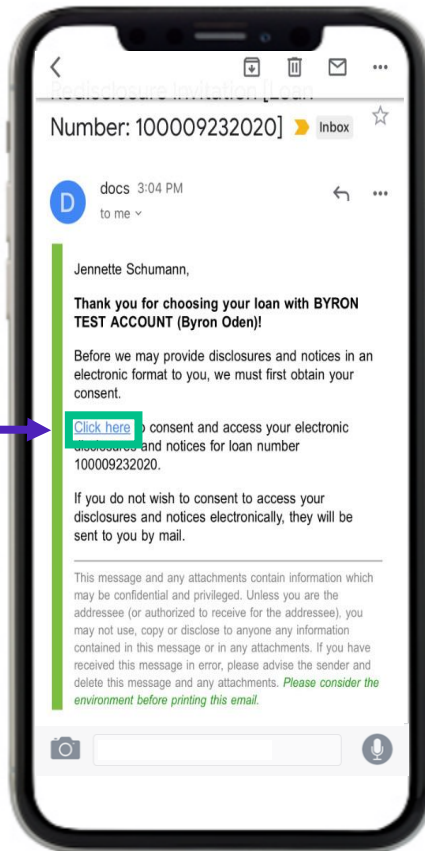
When all the borrowers have replied to the "To Do" item informing you that they have set up their profile in the Loan Magic app, now you can process the Disclosures.



REMEMBER TO CLICK SEND TO MOBILE APP



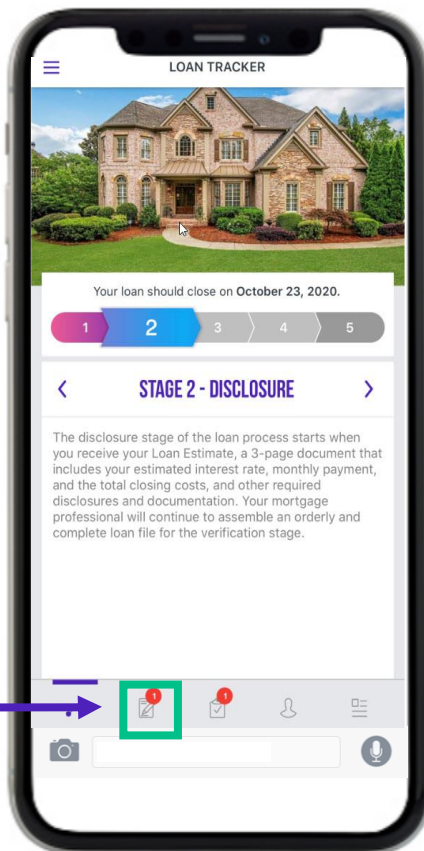
When you process a Disclosure, the borrower will get this email.



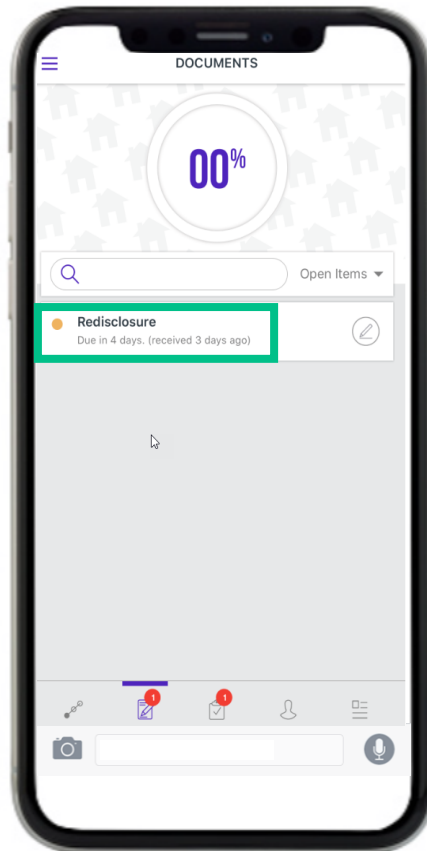
They can tap on the "Click here" link or give their consent from the LoanMagic app on their mobile device.



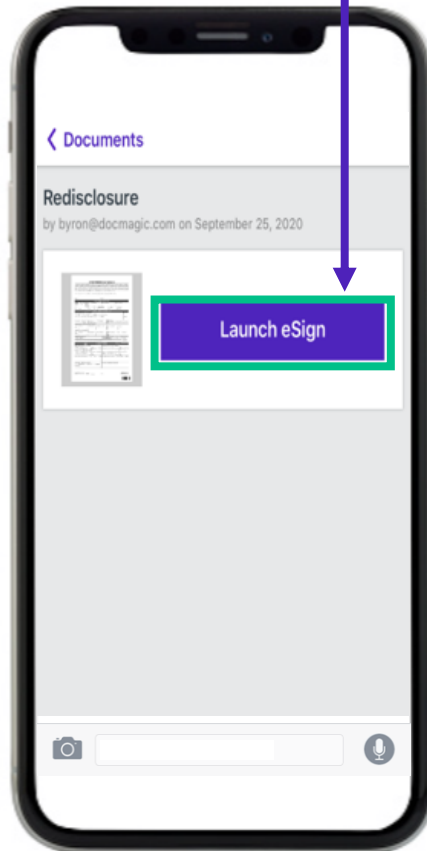
In the LoanMagic app, they can access the eSign documents here.



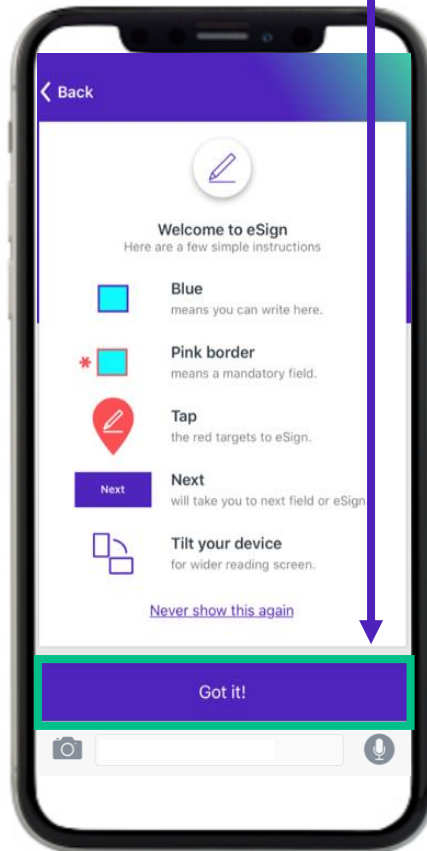
The borrower will tap here to access the documents.



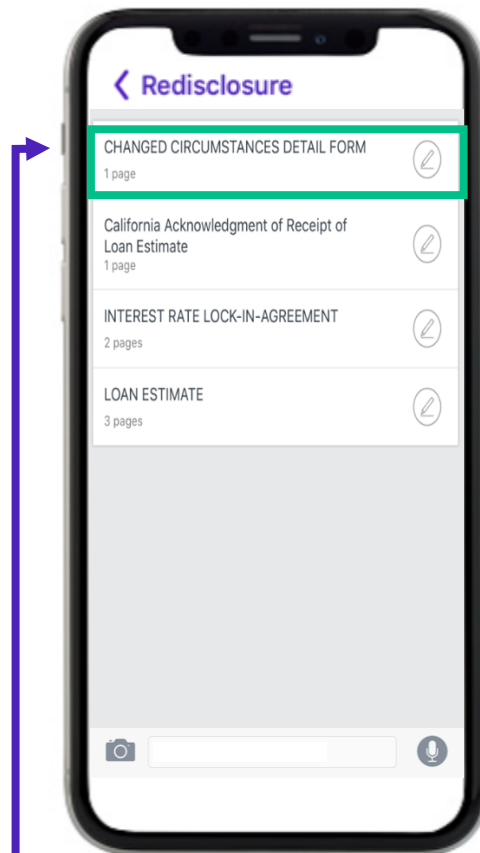
Tap "Launch eSign".



Review the instructions and tap "Got it!".



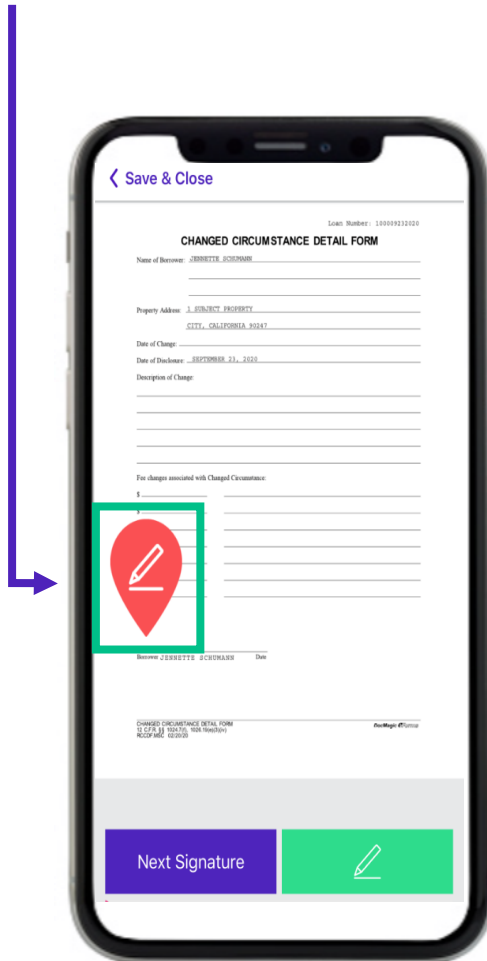
The borrower will see this list of documents that need to be signed.



Selecting the file will activate the signing process.



To click sign their documents, the borrower can tap on this symbol.



The signature captured during their profile set up will appear on the signature line.

Save & Close

Loan Number: 10000021010

CHANGED CIRCUMSTANCE DETAIL FORM

Name of Borrower: JERRETT JOHNSON

Property Address: J. SUBJECT PROPERTY
CITY, CALIFORNIA 90241

Date of Change: _____

Date of Disclosure: SEPTEMBER 23, 2020

Description of Change: _____

For changes associated with Changed Circumstance:

1. _____

2. _____

3. _____


4. _____

5. _____

6. _____

7. _____

8. _____

Signature:  Date: _____

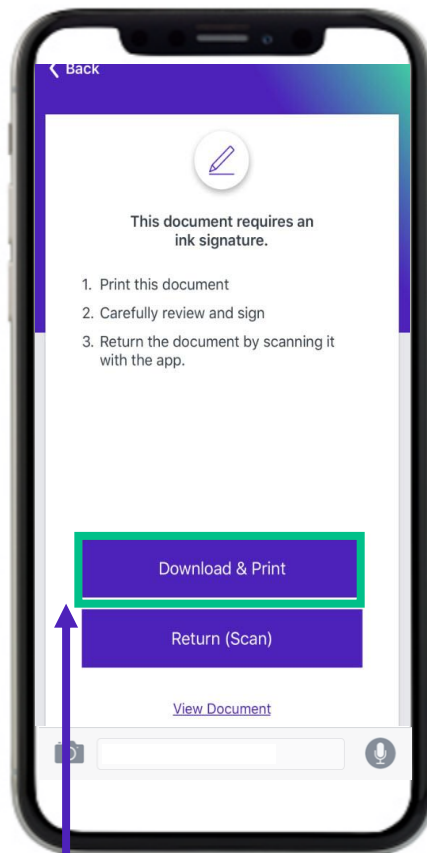
CHANGED CIRCUMSTANCE DETAIL FORM
U.S.F.A.B. 1024 (10) 10/18/2018
MCCRM 1024 (10)

Next Document

The borrower will tap Next Document to move on.



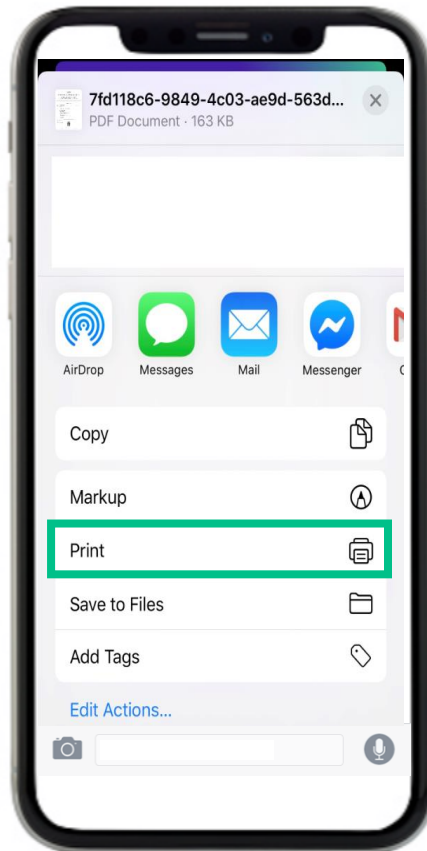
When a borrower encounters an ink sign form, this screen will appear.



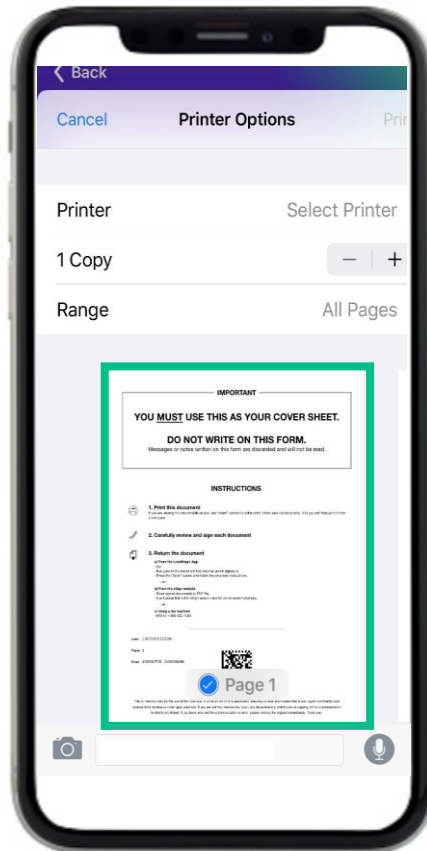
Tap "Download and Print" to proceed.



Select "Print".



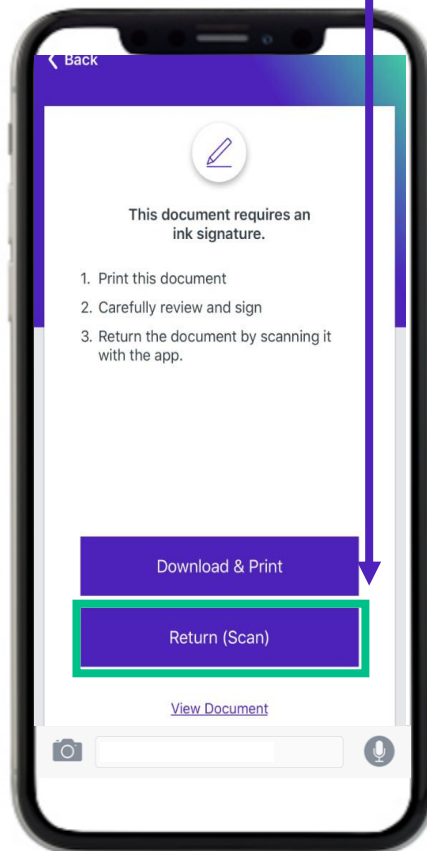
The borrower will select their printer, then print, review and ink sign the forms.



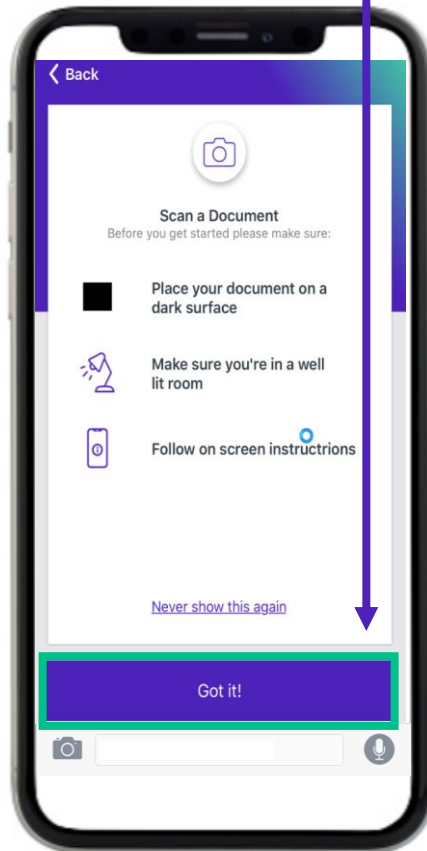
An instructional cover sheet will print first and MUST be scanned when sending back the ink signed documents.



The borrower will then access the camera feature in their device and tap the "Return Scan" button.



Review the instructions and tap "Got it!".



They must take a picture of the cover sheet first.



Then tap "Add Page" for the additional pages.



After the borrower has taken picture of the ink signed forms, they will tap "Upload".

Scan a Document

Form SSA-49 (02-2018) Page 1 of 2
Discontinue Previous Editions
Social Security Administration OMB No. 0960-0760

**Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification**

| | | |
|--------------------|----------------|-------------------------|
| Printed Name: | Date of Birth: | Social Security Number: |
| JERRETTE SCHIMMANN | | 000-00-4723 |

I want this information released because I am conducting the following business transaction:

Reason(s) for using CBSV: (Please select all that apply)

Mortgage Service Banking Service
 Background Check License Requirement
 Credit Check Other

with the following company ("the Company"):

Company Name: BYRON TEST ACCOUNT

Company Address: 1800 211TH STREET, TORRANCE, CALIFORNIA 90501

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. (Please initial)

Signature: _____ Date Signed: _____

Relationship (if not the individual to whom the SSN was issued): _____

Contact information of individual signing authorization:

Address: 1 MAILING ADDRESS

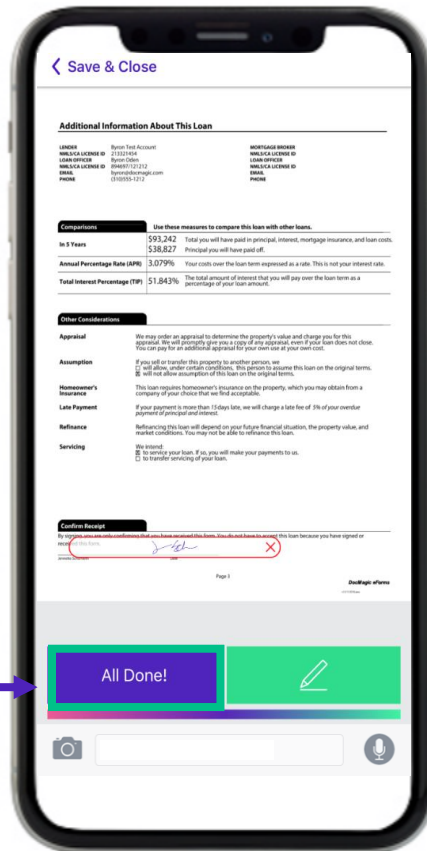
City/State/ZIP/CITY, CALIFORNIA 90501

Phone Number: _____

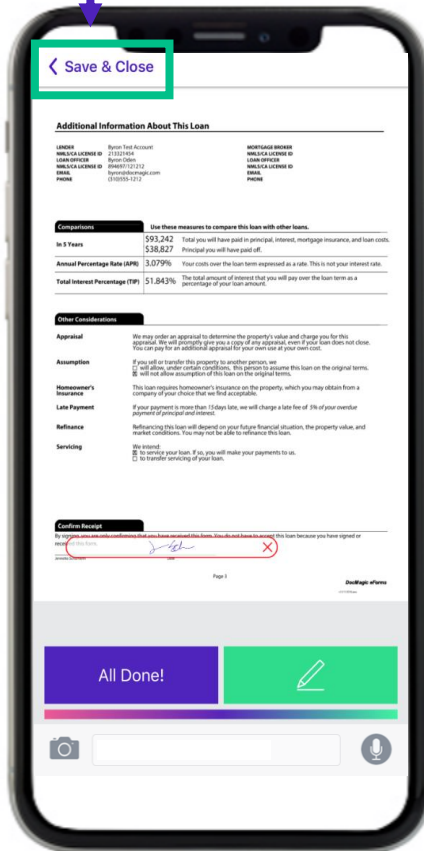
Add Page Upload



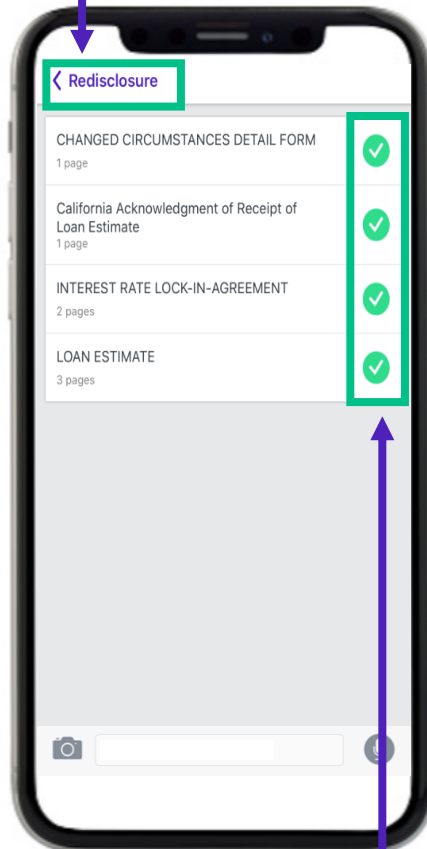
Once all the documents have been signed, the borrower will tap the "All Done" button.



Then, tap "Save & Close".



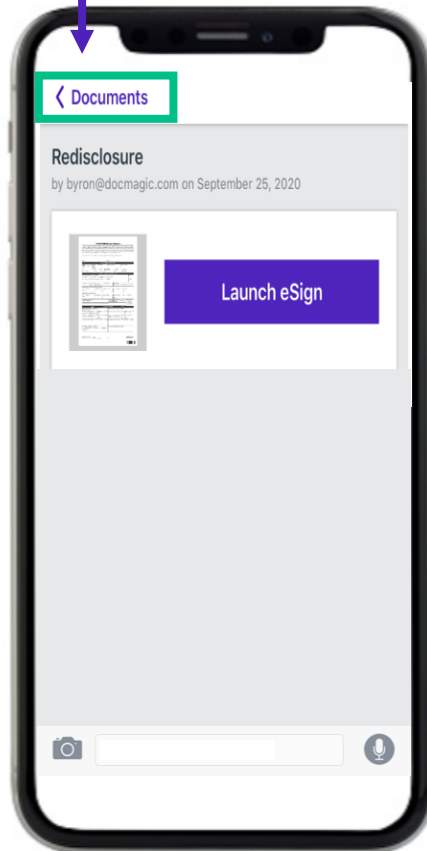
Then, tap "Rediscovery".



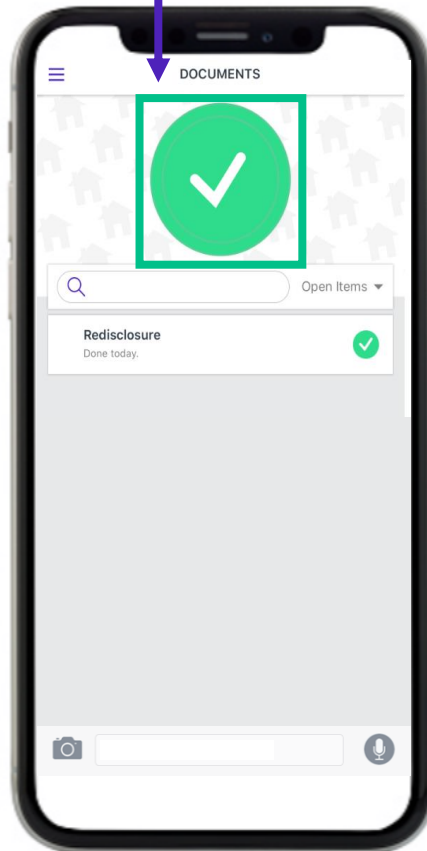
The green check marks confirm that they have signed their documents.



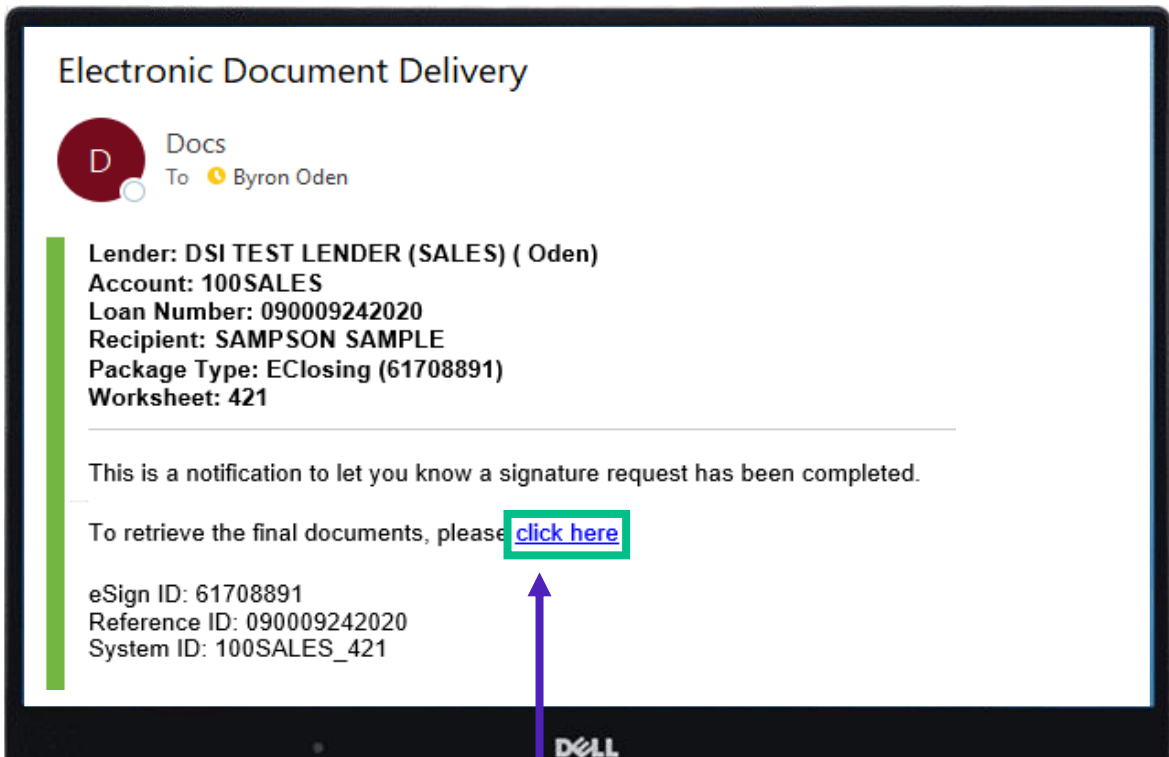
Tap "Documents".



The big green check mark indicates that the package has been signed.



You will receive this email below informing you that the borrowers have completed eSigning .



The signed documents can be retrieved from this link.



Retrieving Signed Documents

Signed files can also be retrieved from within the eSign Console by clicking on the PDF button here.

The screenshot displays the eSign Console interface for a loan request. The top navigation bar includes 'Scheduler', 'Monitoring', 'Accounts', 'eSign Requests', 'Create Request', 'Search', and 'Account'. The main content area shows details for a loan request with the following information:

| | | |
|---|----------------------------|----------------------------------|
| Loan #: 100009232020 | Lender: Byron Oden | Status: In Progress (Active) |
| Primary Name: Jennette Schumann | BYRON TEST ACCOUNT (100BO) | Documents: 5 (9 total pages) |
| Type: Redisclosure | byron@docmagic.com | Signers: 1 |
| Package Id: 62153305 | (800)649-1362 | Expires: N/A (Requires: Primary) |
| Worksheet #: 110506034723 (Version : 2) | | Signatures: Y (Ink Sign) |
| App. Date: 9/23/20 | | |

Below the details are tabs for 'Details', 'Documents', 'Documents Received', 'EMails', and 'Versions'. A red box highlights a PDF icon in the bottom right corner of the details section, with a red arrow pointing to it from the text box above. Other icons for document actions are visible next to it.

The 'Participants' section shows a table with the following data:

| # | Name/Email | Role | Created | Started | Consented | Viewed | Completed | Declined | Links | Delete |
|---|--|----------|--------------------|--------------------|--------------------|--------------------|-----------|----------|---------------------|--------|
| 1 | Jennette Schumann hodenR94697@gmail.com | Borrower | 9/30/20 7:30 AM | 9/30/20 2:31 PM | 9/30/20 7:31 AM | 9/30/20 2:31 PM | | | Send Email Reset | |

