

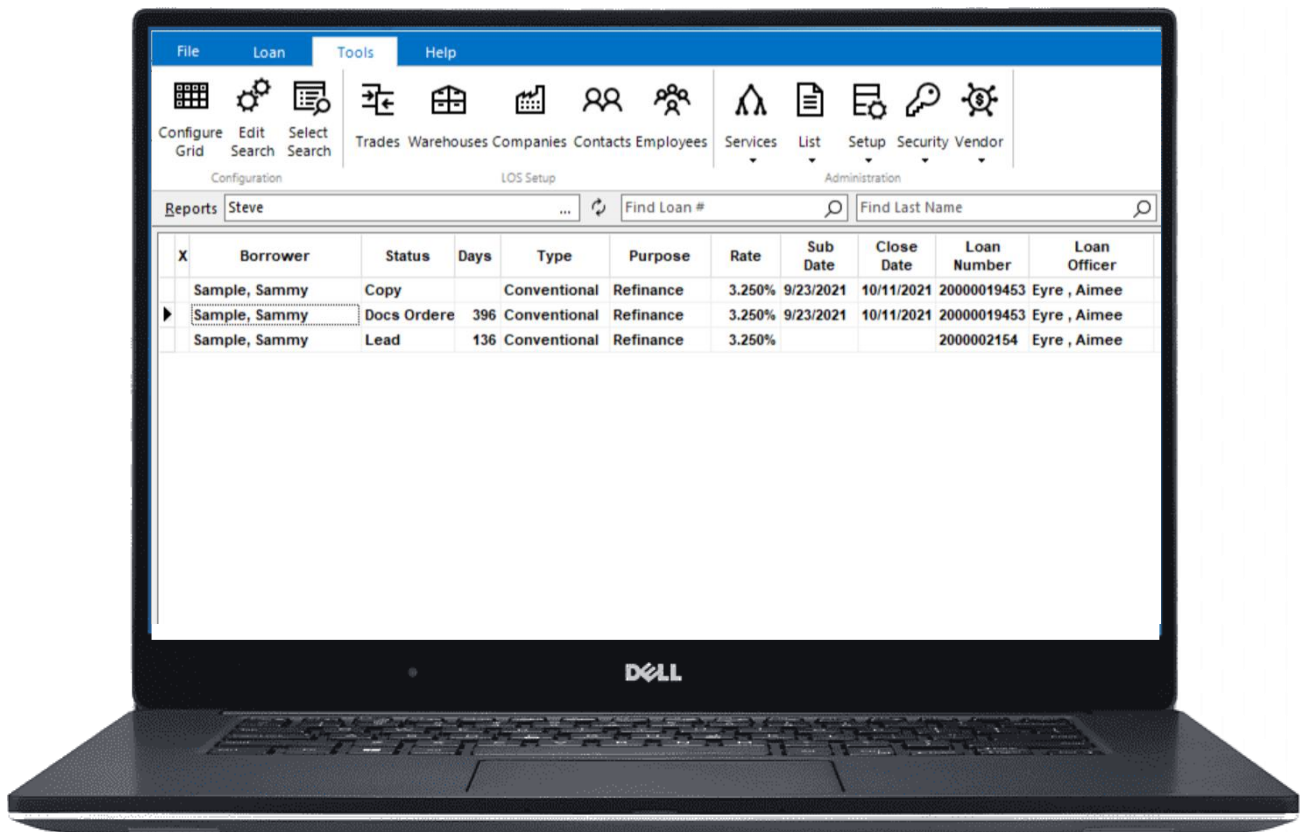


Mortgage Director

Mortgage Director

Getting Started

Start by opening Mortgage Director and choosing a loan.



Mortgage Director

Borrower Information

On the left menu, click on the Borrower(s) names to open a window where you can view and edit their information.

The screenshot displays the Mortgage Director software interface. The top menu bar includes File, Home, Analyze, Manage, Services, Rates, and Help. Below the menu is a ribbon with various icons for Disclosures, Closing Disclosures, Task, Imaging, Credit File, Unassigned, Message, Loan Check, Compliance, License, 1003, Extra Data, HMDA, and ULDD. The left sidebar shows a tree view of the application structure, with 'Sample, Sammy' selected under the 'Borrower(s)' category. The main window displays the 'Borrower Information' form, which includes fields for First Name (Sammy), Middle, Title, Address (10655 Birch Street), City (Burbank), County, Home Phone, Work Phone, Ext., Pager Phone, Cell Phone, SSN, Fax Phone, Birthdate (1/1/1975), E-mail (ron@docmagic.com), Years School, Credit Score, and Password. The form also has buttons for Close (X), Save, and Print.

Click here to save your changes when finished and hit the X to the left to close the Borrower Information window.



Mortgage Director

Loan Check

The Loan Check icon is red because we have not run the audit yet.

The screenshot shows the Mortgage Director software interface. The top navigation bar includes tabs for File, Home, Analyze, Manage, Services, Rates, and Help. The 'Rates' tab is active, and the 'Loan Check' icon, which is a red square with a white checkmark, is highlighted with a green box. A green arrow points from the text box above to this icon. Below the navigation bar, the interface displays a sidebar with a tree view of categories like Qualification, General Information, Extra Data, Subject Property, and Sample, Sammy. The main content area shows loan details for Loan Number 20000019453, including address, occupancy, purpose, and various tables for income, assets, liabilities, and payments.

Type	Monthly Income	Who	Title	Work Number
Primary	\$4,500.00	Borrower	Associate	(234)534-5234
Previous	\$0.00	Borrower	manager	(234)234-2342

Type	Amount	Who
Checking	\$6,500.00	Borrower

Monthly Payment	To Be Paid Off	Balance	Type	Who
\$425.00	No	\$14,748.00	Installment	Both
\$44.00	No	\$437.00	Revolving	Both

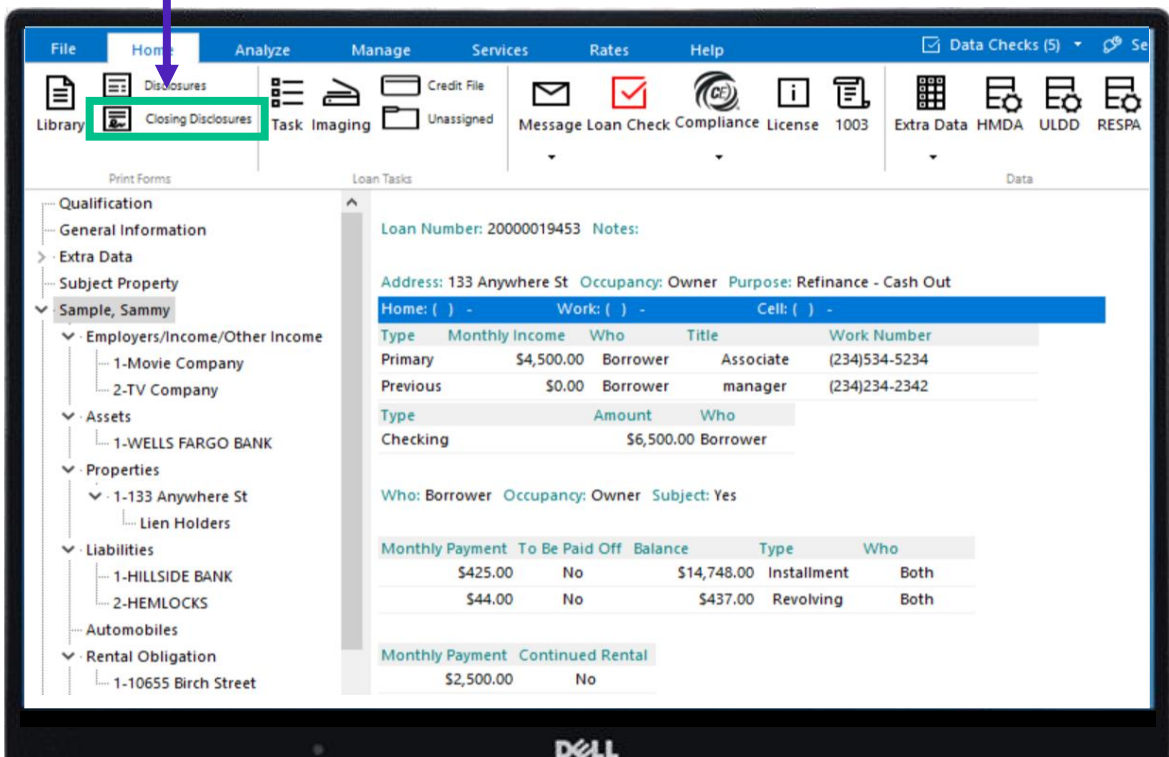
Monthly Payment	Continued Rental
\$2,500.00	No



Mortgage Director

Disclosures

For demonstrative purposes, we're generating a set of Closing Documents. Select Closing Disclosures.



The screenshot shows the Mortgage Director software interface. The 'Home' tab is selected, and the 'Closing Disclosures' menu item is highlighted with a green box. A purple arrow points from the text box above to this menu item. The interface displays a sidebar with a tree view of loan data, including 'Qualification', 'General Information', 'Extra Data', 'Subject Property', and 'Sample, Sammy'. The main area shows loan details for Loan Number 20000019453, including address, occupancy, purpose, and various tables for income, assets, liabilities, and payments.

Type	Monthly Income	Who	Title	Work Number
Primary	\$4,500.00	Borrower	Associate	(234)534-5234
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Type	Amount	Who
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Monthly Payment	To Be Paid Off	Balance	Type	Who
\$425.00	No	\$14,748.00	Installment	Both
\$44.00	No	\$437.00	Revolving	Both

Monthly Payment	Continued Rental
\$2,500.00	No



Mortgage Director

Disclosures

Fill out the information on the Closing Documents window that appears.

File Tools Vendors

Library Dis Click

Print Form

Qualification

General Inform

Extra Data

Subject Prop

Sample, Samm

Employers

1-Mov

2-TV C

Assets

1-WEL

Properties

1-133 /

Lie

Liabilities

1-HILL

2-HEM

Automobil

Rental Ob

1-1065

Trust: Power Of Attorney Senior Processing Title Endorsement Wiring Instructions

Closing #Docs Borrower Vesting Seller Dead Trustee Legal Description Relative VA Insurance TRID Mailing Address State Prelim Results

Draw Docs in Name of Lender

Loan is being assigned to Investor

Credit Grade

Program Code DSI_VA

MERS as Original Mortgagee Y

MERS Assignment N

Instrument

File Number

Assignment Book

Assignment Page

Conforming Year Type January2010

Document Custodian

DM Origination Type Lender

DM Channel Type Retail

Package Type Closing

Loan Stage Closing

HELOC Demographics

Closing City Knoxville

County Knox

State TN

Zip 37923

Recording Jurisdiction Type County of

Name Knox

District

Notary Name

Commission Expiration Date

Names/Addresses in uppercase

Send Closing Report

Use DocMagic BLK

Form List

Click here to Save Changes and Create/Update Closing File

Check this box to generate the document package in a format that can be managed with DocMagic's proprietary software – [DocMaster](#).



Mortgage Director

Disclosures

Select your Package Type from here
(drop down shown to the side).

The screenshot shows the Mortgage Director software interface. The main window is titled "Closing Documents - DocMagicMISMO". The "Disclosures" section is active, showing various fields for loan information. The "Package Type" dropdown menu is highlighted with a green box, and its options are shown in a separate window. The options are: "IntegratedDisclosure", "ServicingTransfer", "PostClosing", and "ClosingDisclosure". The "Loan Stage" dropdown menu is also highlighted with a green box, and its options are: "Closing" and "PostClosing".

Field	Value
Draw Docs in Name of	Lender
Loan is being assigned to	Investor
Credit Grade	
Program Code	DSI_VA
MERS as Original Mortgagee	Y
MERS Assignment	N
Instrument	
File Number	
Assignment Book	
Assignment Page	
Conforming Year Type	January2010
Document Custodian	
DM Origination Type	Lender
DM Channel Type	Retail
Package Type	Closing
Loan Stage	Closing
HELOC Demographics	Closing

Package Type Options:

- IntegratedDisclosure
- ServicingTransfer
- PostClosing
- ClosingDisclosure

Loan Stage Options:

- Closing
- PostClosing

Select your Loan Stage from here.



Mortgage Director

Disclosures

Make sure to select the correct Program Code.

The screenshot shows the 'Closing Documents' form in the Mortgage Director software. The form is divided into several sections: 'General Information', 'Closing', 'Recording Jurisdiction', and 'Notary'. The 'Program Code' field is highlighted with a green box, and a blue arrow points to it from the text above. The 'Closing' section includes fields for 'Draw Docs in Name of' (Lender), 'Loan is being assigned to' (Investor), 'Credit Grade', 'MERS as Original Mortgagee' (Y), 'MERS Assignment' (N), 'Instrument', 'File Number', 'Assignment Book', 'Assignment Page', 'Conforming Year Type' (January 2010), 'Document Custodian', 'DM Origination Type' (Lender), 'DM Channel Type' (Retail), 'Package Type' (Closing), 'Loan Stage' (Closing), and 'HELOC Demographics'. The 'Recording Jurisdiction' section includes 'City' (Knoxville), 'County' (Knox), 'State' (TN), 'Zip' (37923), 'Type' (County of), 'Name' (Knox), and 'District'. The 'Notary' section includes 'Name' and 'Commission Expiration Date'. There are also checkboxes for 'Names/Addresses in uppercase', 'Send Closing Agent', and 'Use DocMagic BLK'. At the bottom of the form, there is a button labeled 'Click here to Save Changes and Create/Update Closing File' which is also highlighted with a green box and a blue arrow pointing to it from the text below.

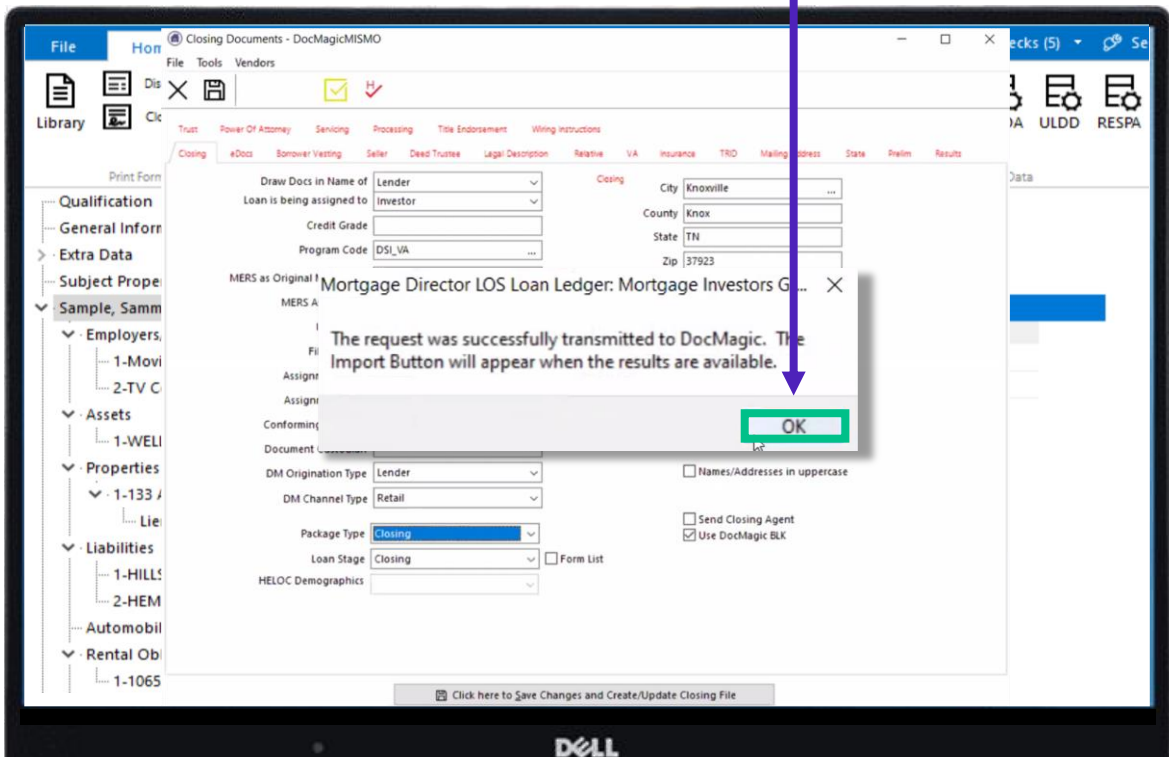
Click here when you're done filling out the data.



Mortgage Director

Disclosures

If the request was successful, you'll see this window. Click OK.



Mortgage Director

DocMagic Audit

If your request goes through, a list of audit messages will appear. Click on the link to view your documents.

The screenshot shows a computer monitor displaying a table titled "Audits". The table has two columns: "Type" and "Message". A "DocMagic" popup window is overlaid on the table, containing a house icon, the text "DocMagic Closing package has been requested and no closing disclosure form was included in the response.", a green "Click here" button, and a "Close" button. A blue arrow points from the text box above to the "Click here" button.

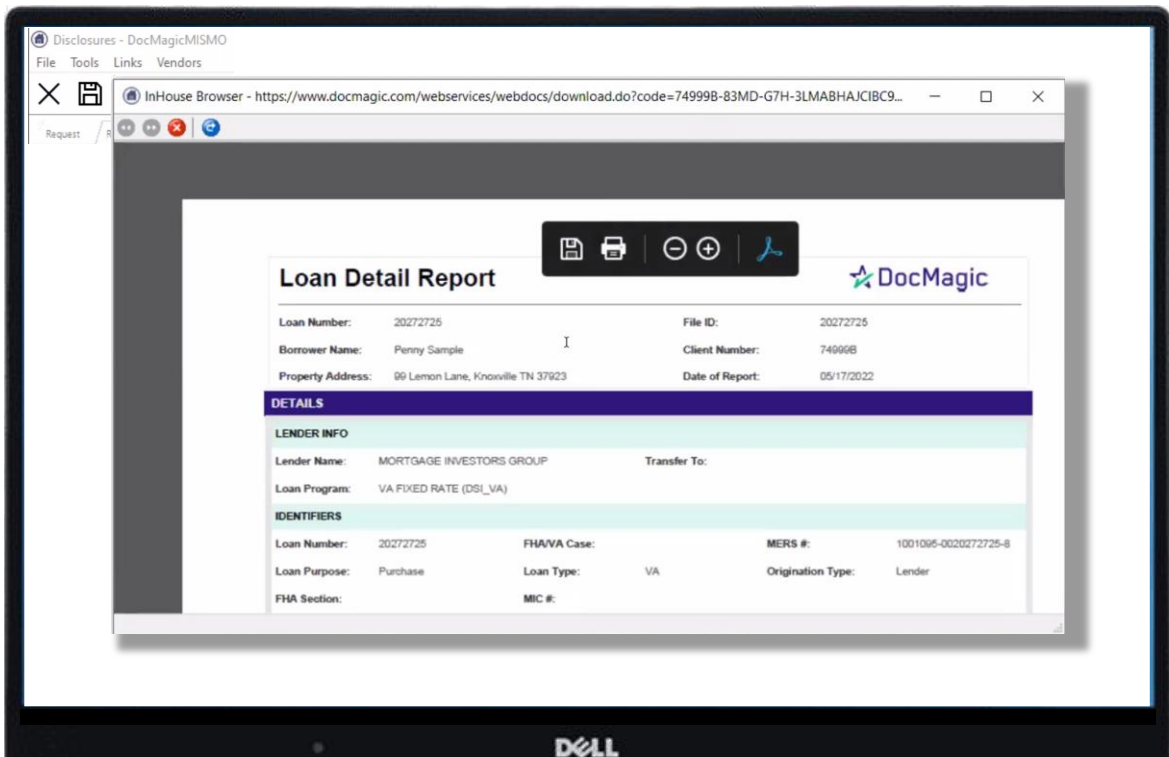
Type	Message
Warning	Appraisal Fee (AF): \$650.00 exceeds baseline amount \$550.00; Fee violates TILA/RESPA Tolerance.
Warning	Charge 'Pest Inspection' (TRF), Paid By 'S', Paid To 'O' does not have a Pay To Name.
Warning	Charge 'Recording Fee' (RF), Paid By 'B', Paid To 'O' does not have a Pay To Name.
Warning	Charge 'Recording Fee' (RF), Paid By 'B', Paid To 'O' does not have a Pay To Name.
Warning	Charge 'Recording Fee' (RF), Paid By 'B', Paid To 'O' does not have a Pay To Name.
Warning	Charge 'Title Insurance' (TI), Paid By 'S', Paid To 'O' does not have a Pay To Name.
Warning	Document Date of 12/27/2021 from your worksheet has been used to run the Section 32 Test.
Warning	Missing VA Case # (Required when loan type = VA).
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.
Warning	Pest Inspection (TRF): \$50.00 exceeds baseline amount \$0.00; Fee violates TILA/RESPA Tolerance.
Warning	Pre-Discounted Rate missing; Discount points included in Section 32 points and fees.
Warning	Rate Set Date and Rate Lock Date are missing; The Document Date of 12/27/2021 from your worksheet has been used to run the Section 32 Test.



Mortgage Director

Loan Detail Report

This will bring up your entire set of documents, the first 12 pages of which are the Loan Detail Report. The rest is the closing package.



A breakdown of the Loan Detail Report is included on the next page. For more information, please visit our [Product Training Page](#).



Mortgage Director

Loan Detail Report

Transactions Details: Shows data DocMagic picked up. Here information needs to be validated.

Data Validation: Shows Warning messages, Summaries and Account Analysis.

The screenshot displays the 'Loan Detail Report' interface. At the top, there is a header with the DocMagic logo. Below the header, a table lists key information:

Loan Number:	LOANNUMBER	File ID:	30
Borrower Name:	BORROWER ONE SAMPLE BORROWER TWO SAMPLE...	Client Number:	100AD
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	03/29/2022

Below this table is a navigation bar with three tabs: 'Transaction Details', 'Data Validation', and 'Compliance Audit'. The 'Transaction Details' tab is currently selected. Below the navigation bar, the 'DETAILS' section is expanded, showing the following information:

LENDER INFO

Lender Name:	DSI TEST LENDER (ALAN DAI)	Transfer To:	
Loan Program:	ALL FIXED LOANS (DSI_CONV)		

LOAN IDENTIFIERS

Loan Number:	LOANNUMBER	FHA/VA Case:	MERS #:		
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH

IMPORTANT DATES

Compliance Audits: Shows the customer the complete audit and the Tolerance Cure Summary (money going back to the Borrower).



Mortgage Director

Loan Detail Report

Continue scrolling past the Loan Detail Report to see the rest of the documents.

The screenshot shows a web browser window with the following content:

- Browser tabs: Disclosures - DocMagicMISMO
- Address bar: InHouse Browser - https://www.docmagic.com/webservices/webdocs/download.do?code=749998-83MD-G7H-3LMABHAJCIBC9P&format=...
- Page Title: FREDDIE MAC POINTS AND FEES ANALYSIS
- Report Content:

FREDDIE MAC POINTS AND FEES ANALYSIS		Total Points/Fees + Total Loan Amount:
Prepaid Finance Charge	\$23,606.82	Freddie Mac Points/Fees Test = 0.00%
Flood Verification Fee	+ 11.75	Total Points/Fees + 0.00
Mens Assignment Fee	+ 24.95	Total Loan Amount + 649,793.38
Title - Cpl. Closing Protection Letter	+ 50.00	Points and Fees Threshold = 3.000%
Va Funding Fee	+ 23,400.00	Amount Over/Under = \$19,493.80
Prepaid Interest	+ 119.92	Total Loan Amount * Pts/ - 10,493.80
Prepaid Interest	-	Fees Threshold
2 days @ 59.96/day	+ 119.92	Total Points/Fees - 0.00
Other Loan Originator Compensation	+	FREDDIE MAC POINTS/FEES TEST
Maximum Prepayment Fees Permitted Under the Loan	+	DETERMINATION
Documents		Do the Points/Fees exceed the Freddie Mac
Prepayment Fees/Penalties Charged on Previous Loan	+	Maximum? No
Made/Held/Serviced By Creditor/Affiliate	+	Reason:
Other Charges Paid To Creditor/Affiliate	+	Total Points and Fees do not exceed 3% of the Total Loan Amount
Other Excludable Charges	-	
Flood Verification Fee	+ 11.75	
Mens Assignment Fee	+ 24.95	
Title - Cpl. Closing Protection Letter	+ 50.00	
Va Funding Fee	+ 23,400.00	
Bona Fide Discount Points	-	
Creditor Requested Adjustments	+/-	
Total Points/Fees	=	
Prepaid Interest	- 119.92	
Flood Verification Fee	- 11.75	
Mens Assignment Fee	- 24.95	
Title - Cpl. Closing Protection Letter	- 50.00	
Va Funding Fee	- 23,400.00	
Amount Financed		
Loan Amount	+ 673,400.00	\$649,793.38
Prepaid Finance Charge	- 23,606.82	
Opt. Credit Ins./Related Products Financed by Creditor	-	\$0.00

A green box highlights the page indicator '15 of 87' in the bottom right corner of the report area. A purple arrow points from the instruction box above to this indicator.



Mortgage Director

Clicking the Checkmark

Clicking the checkmark opens the window shown below. It's another way to check your audit results. Yellow indicates a warning, but you can still move forward.

Check	Status	Description
Appraiser Phone Number	Warning	The Appraisal Company Phone Number is blank. To fix, go to the Loan Overview, open the Loan
Closed	Warning	The Date named 'Closed' must be non-blank.
Funded	Warning	The Date named 'Funded' must be non-blank.
Lock Date	Warning	The Date named 'Lock Date' must be non-blank.
Lock Expire	Warning	The Date named 'Lock Expire' must be non-blank.
Marital Status	Warning	The borrower, Penny Sample, is married but there is no CoBorrower which may be incorrect. To
Shipped to Inv.	Warning	The Date named 'Shipped to Inv.' must be non-blank.
Wire Date	Warning	The Date named 'Wire Date' must be non-blank.
3 Day Wait	Pass	The Corrected Disclosures were provided on 12/16/2021 and today is 5/17/2022. The three-busi
4 Day Wait	Pass	The Loan Estimate Re-Disclosure was received on 12/27/2021 and the 'Requested Close' date is
7 Day Wait	Pass	The Early Disclosures were provided on 11/14/2021 and today is 5/17/2022. The seven-business
Age	Pass	All borrowers appear to have valid Ages.
Alimony	Pass	All borrowers appear to have a proper alimony amount.
Amortization Term	Pass	The Loan Term is '360' which is valid.
Applicant Race - HMDA	Pass	The 'Applicant Race - HMDA 2018' coded to 5(Decode: White)
Applicant Sex - HMDA 2	Pass	The 'Applicant Sex - HMDA 2018' coded to 2 (Decode:Female) which is valid.
Applicant Ethnicity - HM	Pass	The 'Applicant Ethnicity - HMDA 2018' coded to 2(Decode: Not Hispanic or Latino)
Application Received	Pass	The 'Application Received' date is 11/13/2021 which is valid.
Base Loan Amount	Pass	This Base Loan Amount is '\$650,000.00' which is valid
Borrower Birthdate	Pass	All borrowers have birthdates.
Borrowers	Pass	This loan has 1 borrowers which is valid.
Borrowers Address ZIP	Pass	All borrowers appear to have valid ZIP Code.
Census Tract	Pass	The HMDA Census Tract is not blank, it is '0806.02'.
CoApplicant Race - HMI	Pass	This loan does not have a 'Co-Applicant' so code 8(Decode: No co-applicant) will be exported.
CoApplicant Sex - HMD	Pass	This loan does not have a 'Co-Applicant' so code 5(Decode: No co-applicant) will be exported.
CoApplicant Ethnicity - I	Pass	This loan does not have a 'Co-Applicant' so code 5(Decode: No co-applicant) will be exported.
County Code	Pass	The HMDA County Code is not blank, it is '093'.
CustomerID	Pass	The CustomerID is not blank, it is '74999B'. It was found at the Employee level.
Denial Reasons	Pass	Since the Action Type for this loan does not equal '3' (Decode-Denied) no 'Reasons For Denial'
DU Flood Zone	Pass	DU Special Feature shows not in a flood pain or that Flood Fees are present.
DU My Community	Pass	DU Special Feature Code matches your Loan Program of My Community

Click here to go back to the Loan Overview.



Mortgage Director

Qualification

Select "Qualification".

The screenshot shows the Mortgage Director software interface. The left sidebar contains a tree view with the following items: Qualification (highlighted with a green box), General Informa, Extra Data, Subject Property, Sample, Sammy, Employers/Inc, 1-Movie C, 2-TV Comp, Assets, 1-WELLS FA, Properties, 1-133 Anyw, Lien Hol, Liabilities, 1-HILLSIDE B, 2-HEMLOCKS, Automobiles, Rental Obligatio, 1-10655 Birch. The main window has a menu bar with 'File' and 'Edit'. Below the menu bar is a toolbar with icons for 'Exit', 'Save', 'Zoom In', 'Zoom Out', 'Checkmark', 'Print', and 'Calculator'. The 'Checkmark' icon is highlighted with a green box. The main area contains a form with the following fields:

First	Mid	Last	Generation	Title	
Penny		Sample			
Current Address			Unit		
2935 Augusta			3		
City	San Luis Obispo	State	CA	Zip	93401-
Email	jeff_finlay2000@yahoo.com		Cell	(865)773-6478 ...	
Subject Property			Unit		
99 Lemon Lane					
City	Knoxville	State	TN	Zip	37923-
Type	Single Family Dwelling ...	Occupancy	Owner		

The green checkmark in this window indicates that everything is ready to go.



Mortgage Director

Disclosures

Exit the qualifications and select a Disclosure to bring up this window again.

The screenshot shows the 'Closing Documents - DocMagicMISMO' application window. The 'eDocs' tab is selected, and the 'Use DocMagic BLK' checkbox is highlighted with a green box. A blue arrow points from the 'eDocs' tab to the 'Use DocMagic BLK' checkbox.

The interface includes a navigation pane on the left with sections like Qualification, General Information, Extra Data, Subject Property, and Sample, Sammy. The main area contains various fields for document generation, including Lender, Investor, Credit Grade, Program Code, MERS as Original Mortgagee, MERS Assignment, Instrument, File Number, Assignment Book, Assignment Page, Conforming Year Type, Document Custodian, DM Origination Type, DM Channel Type, Package Type, Loan Stage, and HELOC Demographics. The 'Closing' section includes fields for City, County, State, and Zip. The 'Recording Jurisdiction' section includes fields for Type, Name, and District. The 'Notary' section includes fields for Name, Commission, and Expiration Date. A checkbox for 'Names/Addresses in uppercase' is also present. The 'Use DocMagic BLK' checkbox is currently checked.

Uncheck Use DocMagic BLK and go to the eDocs tab.



Mortgage Director

eDocs Tab

Checking eDisclosure allows the participants to receive these disclosures electronically.

The screenshot displays the Mortgage Director software interface. The top menu bar includes File, Home, Analyze, Manage, Services, Rates, and Help. The main window title is "Closing Documents - DocMagicMISMO". The interface is divided into several sections: a left-hand navigation pane with categories like Qualification, General Information, Extra Data, Subject Property, and Rental Obligations; a central workspace with tabs for "Closing" and "eDocs"; and a right-hand pane with "Data" and "Data Checks (5)". The "eDocs" tab is active, showing a configuration form with the following options:

- eDisclosure
- Enable eSign
- Event Notification
- E-mail Secure Link to
- Require Password
- Retrieval Notification

There are also several text input fields, including one labeled "To:" and another with a cursor. The bottom of the screen shows a "DELL" logo.

Checking Enable eSign allows borrowers to click sign their documents. Event Notification is a feature where you can add anyone via email that you want to be alerted of the transaction.



Mortgage Director

eDocs Tab

Enter participant e-mails and click here to send out the package.

The screenshot displays the Mortgage Director software interface. The top menu bar includes File, Home, Analyze, Manage, Services, Rates, and Help. The left sidebar shows a tree view of the loan structure, including Qualification, General Information, Extra Data, Subject Property, and Sample, Sammy. The main window shows the eDocs configuration window, which is currently open. The eDocs window has several tabs: Trust, Power Of Attorney, Servicing, Processing, Title Endorsement, Wiring Instructions, Closing, eDocs, Borrower Vesting, Seller, Deed Trustee, Legal Description, and Relative. The eDocs tab is selected, and it contains the following options:

- eDisclosure
- To: [Redacted]
- Enable eSign
- Event Notification [Redacted]
- E-mail Secure Link to [Redacted]
- Require Password [Redacted]
- Retrieval Notification

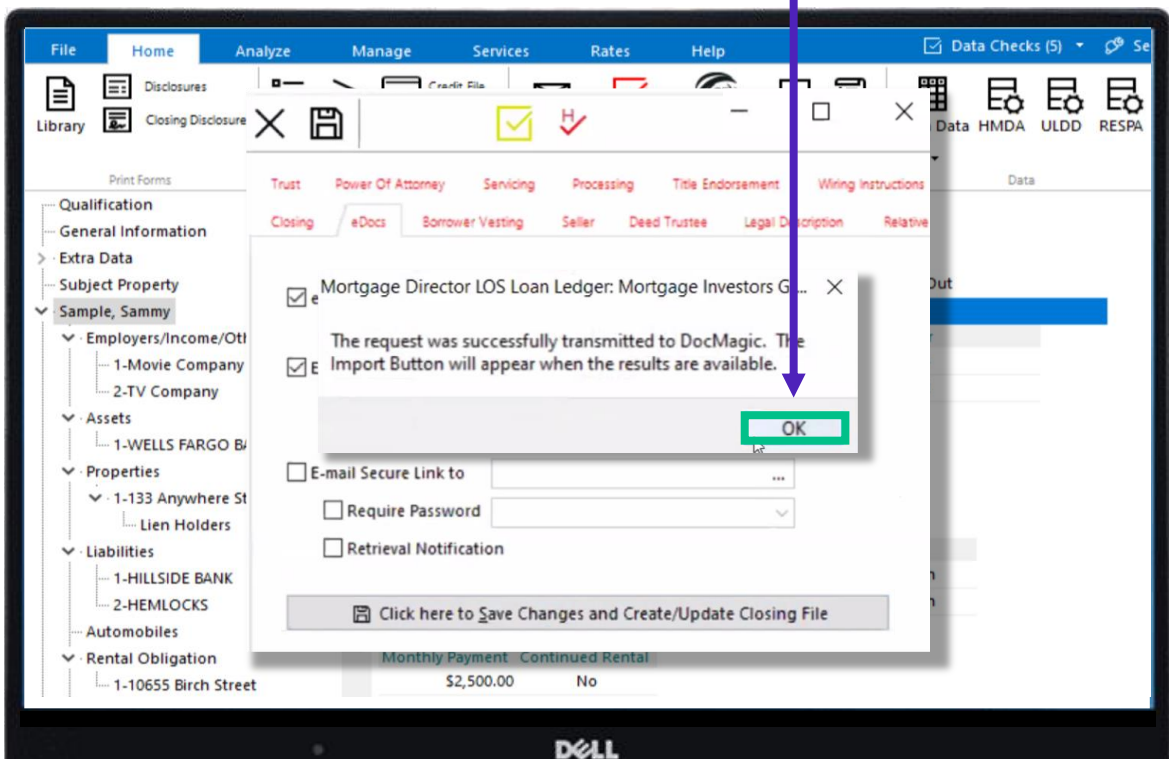
At the bottom of the eDocs window, there is a button labeled "Click here to Save Changes and Create/Update Closing File". A blue arrow points from the text box above to this button. The Dell logo is visible at the bottom of the screen.



Mortgage Director

eDocs Tab

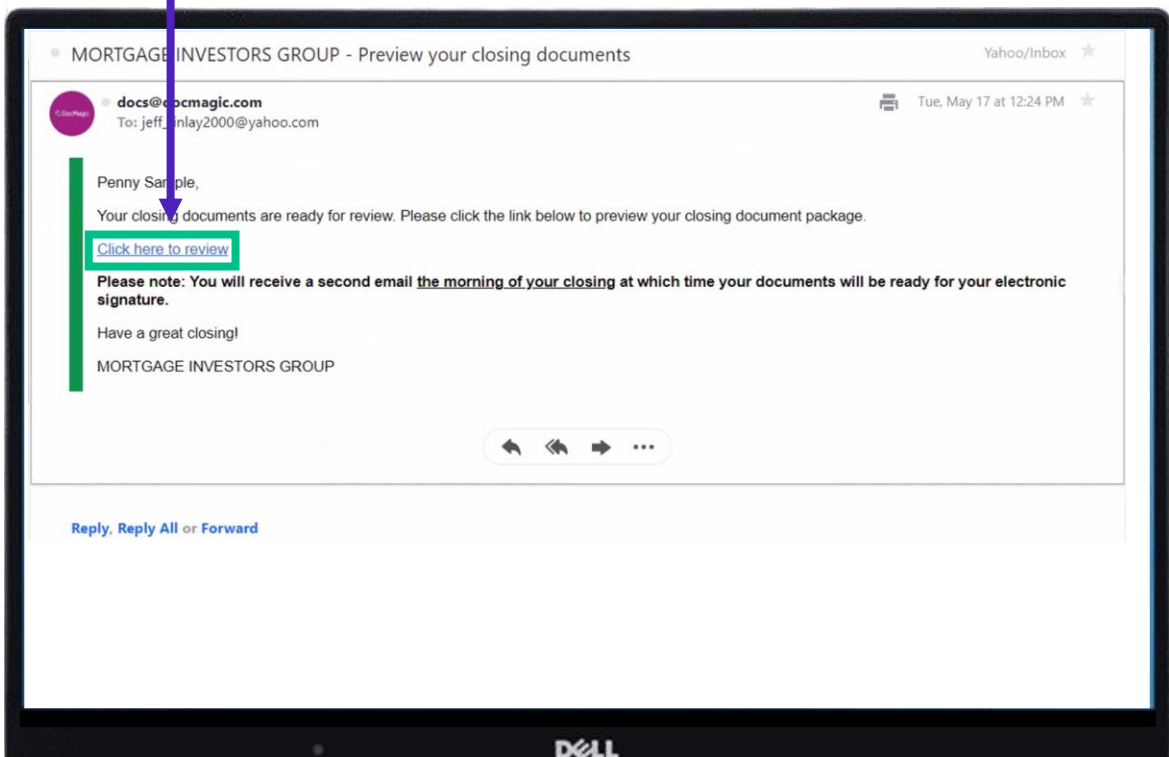
If the request was successful, you'll see this window. Click OK.



Mortgage Director

Participant E-mails

Participants will receive e-mails where they can click a link to access their appropriate closing portals.



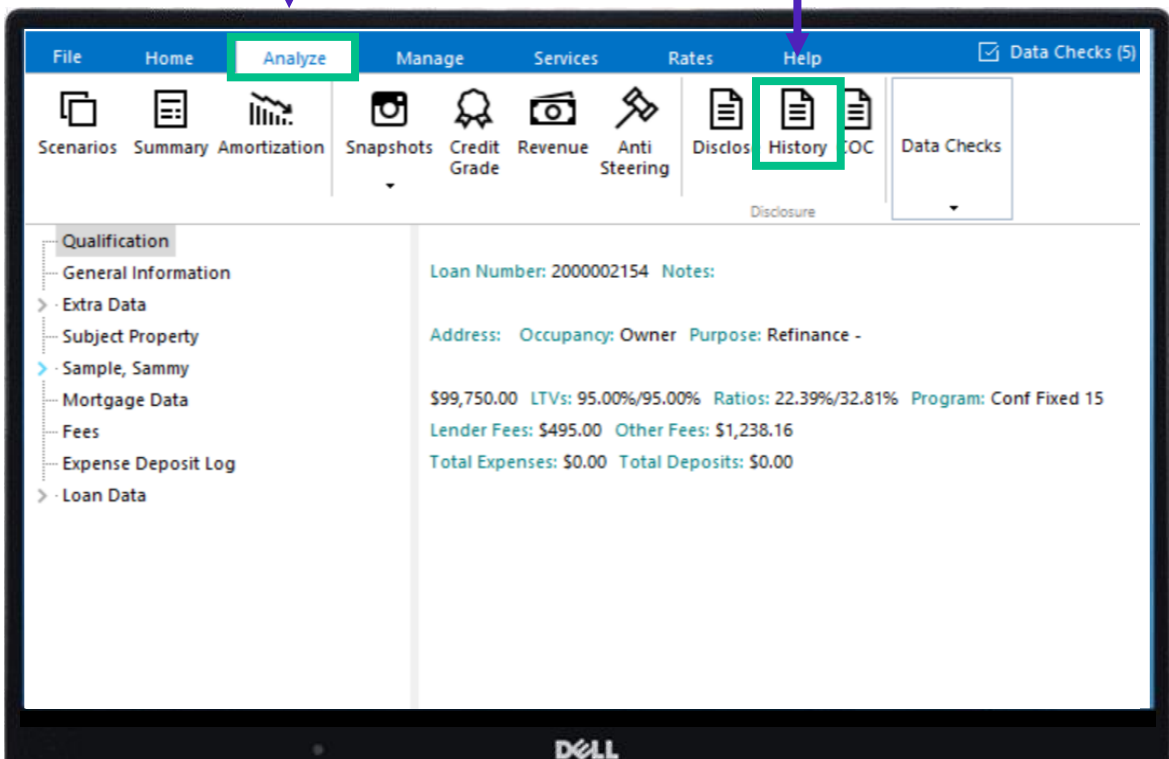
Please see the [Total eClose section](#) of DocMagic's Product Training Page for more resources on our end-to-end eClosing solutions.



Mortgage Director

Accessing eSigned Documents

Completed and signed document packages can be viewed directly in the LOS. Go to the Analyze tab and click History.



Mortgage Director

Disclosure History

The Disclosure History window will appear.
Choose a loan, then click View Disclosures.

