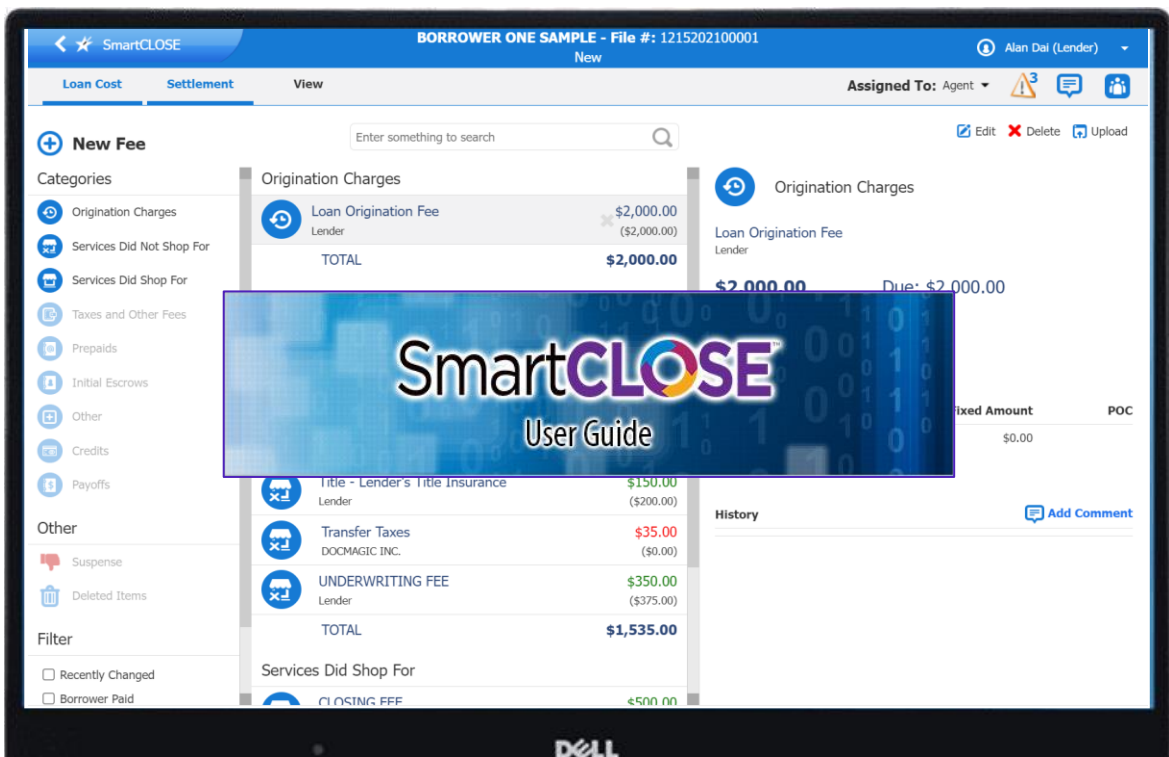




SmartCLOSE®  
User Guide

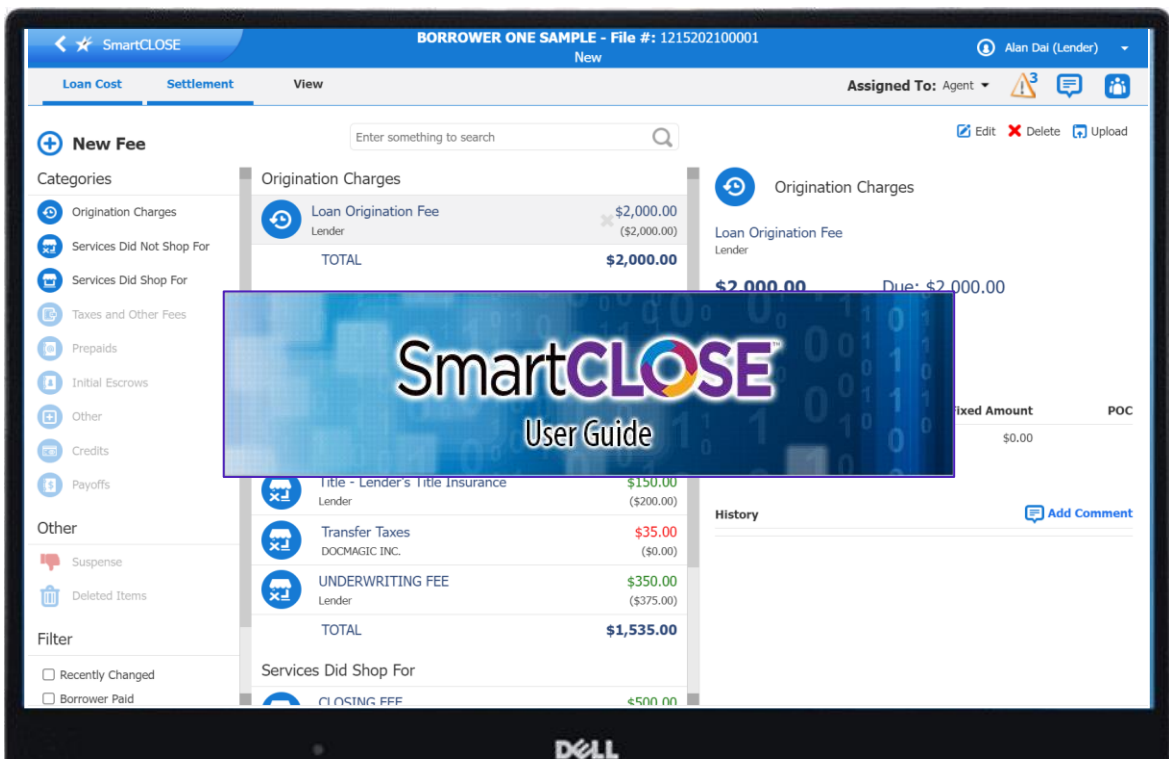
Welcome to the SmartCLOSE User Guide which provides an end-to-end walkthrough of its key features.



SmartCLOSE is the DocMagic Collaborative Closing Portal which provides a on-stop shop to prepare and submit Disclosure Packages.



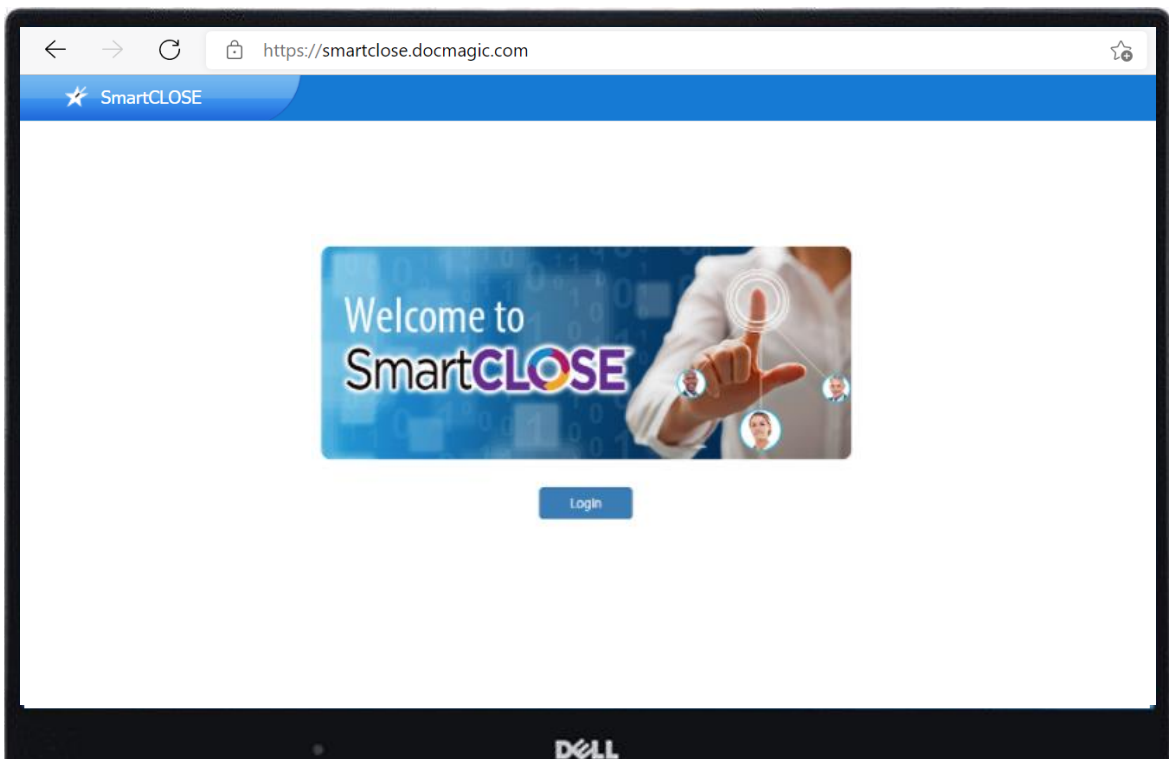
Accessing SmartCLOSE is simple and intuitive. As a lender, all you need are DocMagic credentials. These credentials will grant you access to any DocMagic solution you use.



We will cover several ways that you can access SmartCLOSE in the following pages.



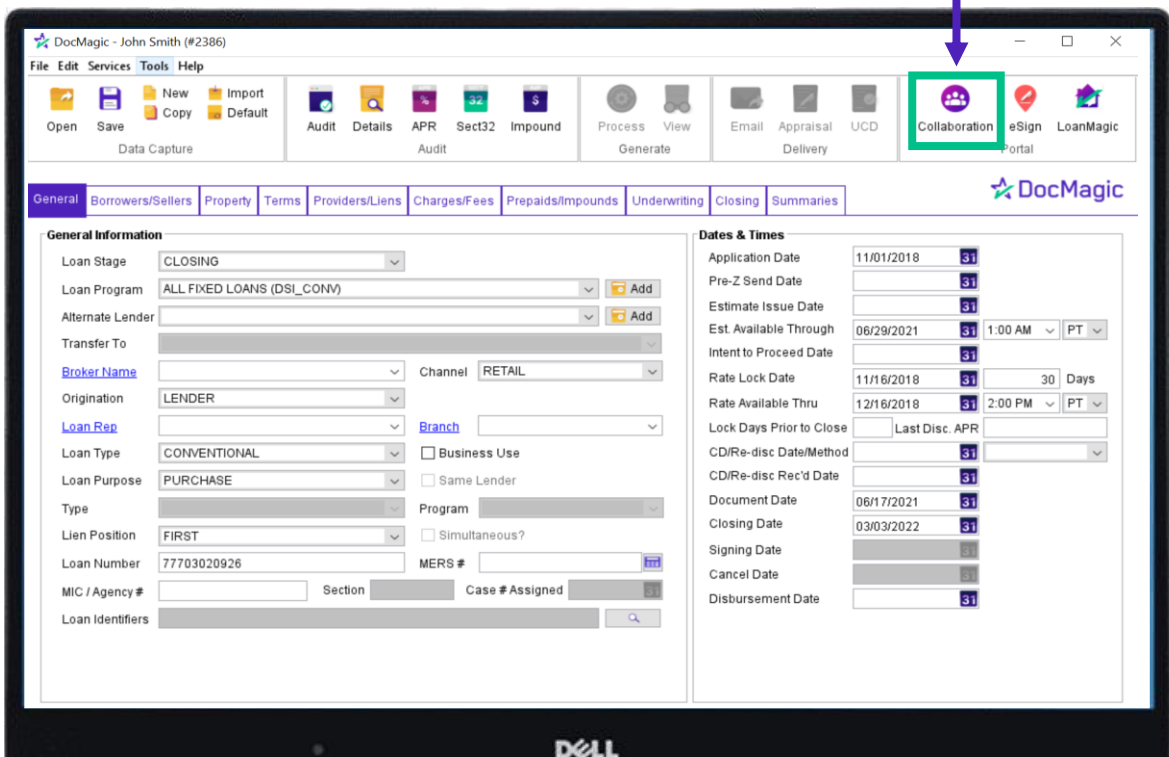
Go directly to [smartclose.docmagic.com](https://smartclose.docmagic.com)  
and enter in your credentials.



You will be presented with all your worksheets and a listing of all collaborations that have been initiated.



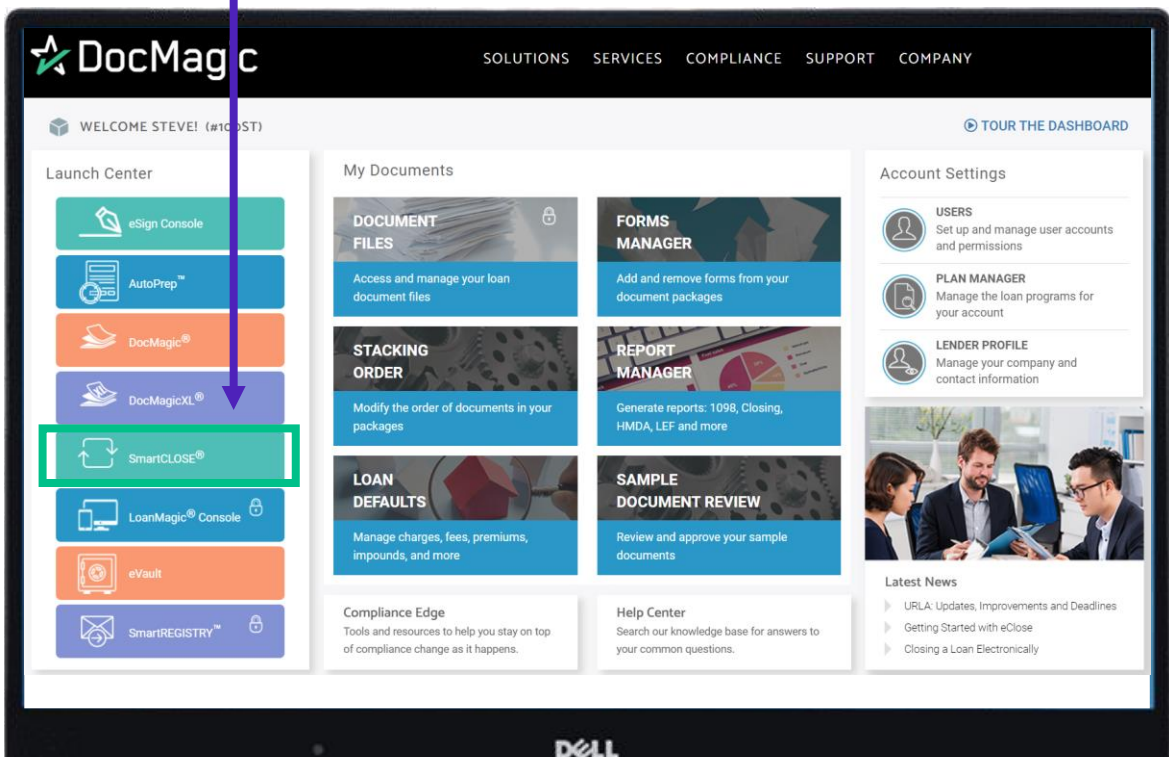
Click on the Collaboration icon viewable within DocMagic Online after having selected a specific worksheet.



From inside DocMagic Online, select a specific worksheet and then click the icon to begin collaboration.



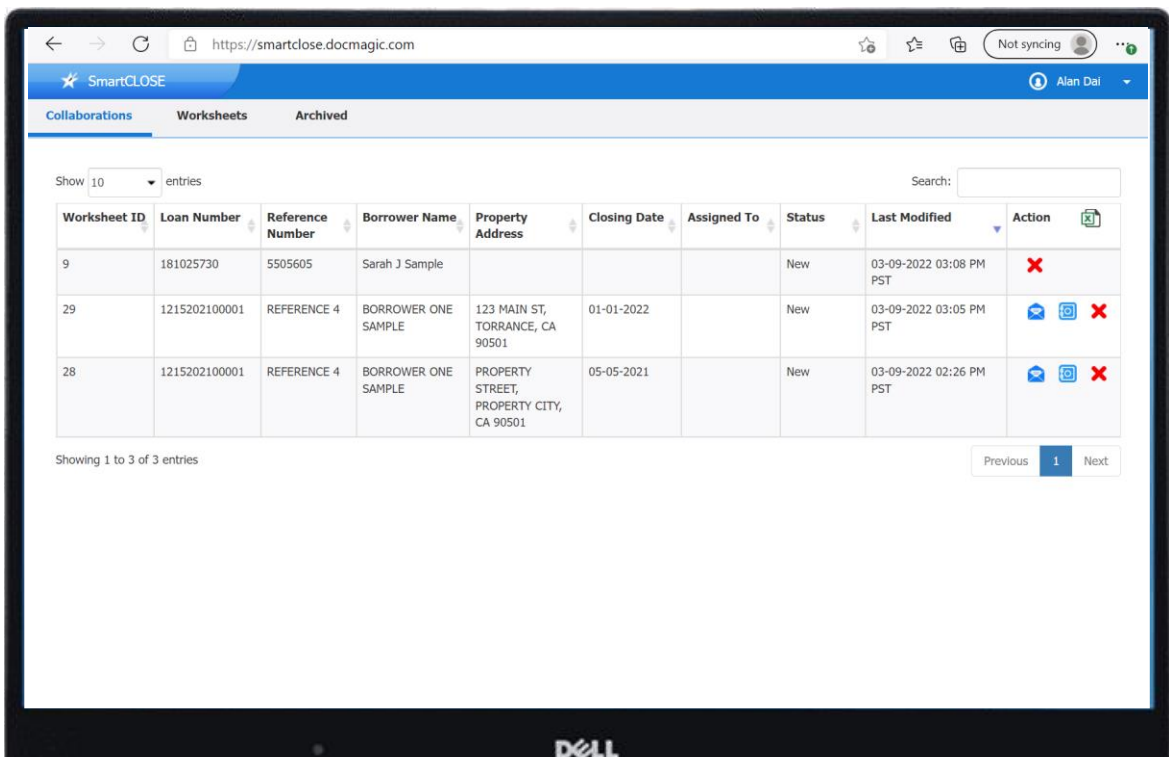
Log into docmagic.com and launch SmartCLOSE from the Launch Center.



From inside DocMagic Online, select a specific worksheet and then click the icon to begin collaboration.



The Pipeline view provides a list of collaborations that have been initiated within SmartCLOSE.



The screenshot displays the SmartCLOSE Pipeline View interface. At the top, there is a navigation bar with tabs for 'Collaborations', 'Worksheets', and 'Archived'. Below the navigation bar, there is a search bar and a 'Show 10 entries' dropdown. The main content is a table with the following columns: Worksheet ID, Loan Number, Reference Number, Borrower Name, Property Address, Closing Date, Assigned To, Status, Last Modified, and Action. The table contains three entries. The first entry has a status of 'New' and a last modified date of '03-09-2022 03:08 PM PST'. The second and third entries have a status of 'New' and last modified dates of '03-09-2022 03:05 PM PST' and '03-09-2022 02:26 PM PST' respectively. The Action column for each entry contains icons for email, social media, and a red 'X'.

Worksheet ID	Loan Number	Reference Number	Borrower Name	Property Address	Closing Date	Assigned To	Status	Last Modified	Action
9	181025730	5505605	Sarah J Sample				New	03-09-2022 03:08 PM PST	✖
29	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	123 MAIN ST, TORRANCE, CA 90501	01-01-2022		New	03-09-2022 03:05 PM PST	✉ 📧 ✖
28	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	PROPERTY STREET, PROPERTY CITY, CA 90501	05-05-2021		New	03-09-2022 02:26 PM PST	✉ 📧 ✖

Showing 1 to 3 of 3 entries

Previous 1 Next

This view provides critical information to include status, borrower, loan and property information.



For the lender, it provides a list of active collaborations and the ability to resend an invitation, archive and delete collaborations. Lenders can access all their worksheets and archived collaborations from here.

The screenshot shows the SmartCLOSE Pipeline View interface. At the top, there are navigation tabs for 'Collaborations', 'Worksheets', and 'Archived'. Below the tabs, there is a search bar and a 'Show 10 entries' dropdown. The main content is a table with the following columns: Worksheet ID, Loan Number, Reference Number, Borrower Name, Property Address, Closing Date, Assigned To, Status, Last Modified, and Action. The table contains three rows of data. Below the table, there is a pagination control showing 'Showing 1 to 3 of 3 entries' and 'Previous 1 Next'.

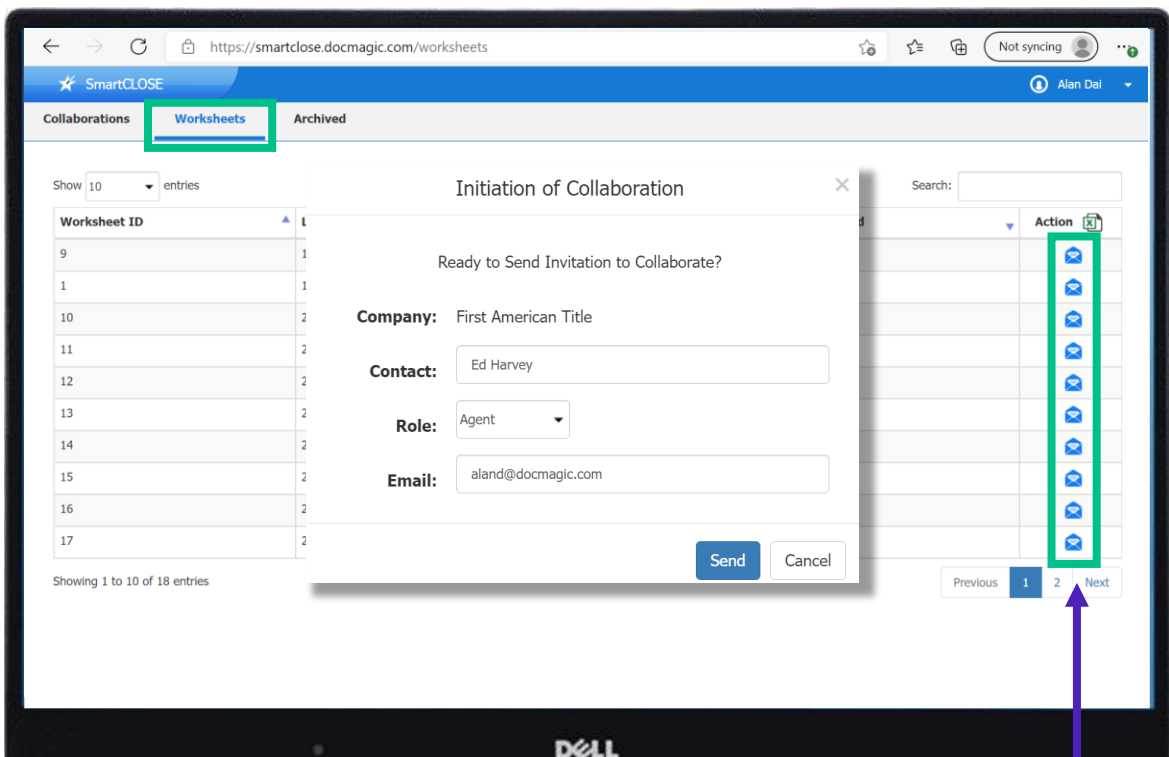
Worksheet ID	Loan Number	Reference Number	Borrower Name	Property Address	Closing Date	Assigned To	Status	Last Modified	Action
9	181025730	5505605	Sarah J Sample				New	03-09-2022 03:08 PM PST	✖
29	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	123 MAIN ST, TORRANCE, CA 90501	01-01-2022		New	03-09-2022 03:05 PM PST	✉ @ ✖
28	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	PROPERTY STREET, PROPERTY CITY, CA 90501	05-05-2021		New	03-09-2022 02:26 PM PST	✉ @ ✖

For the agent, this view provides a list of collaborations where they are listed as the agent.





To work with collaborators such as settlement service providers, SmartCLOSE offers several options for inviting key participants.



From the worksheets tab, click on the envelope to bring up the "Initiation of Collaboration" window.



From the collaboration view, the lender will be presented with all active collaborations and can invite parties to collaborate by selecting the envelope.

The screenshot displays the SmartCLOSE web interface. The 'Collaborations' tab is active, showing a table of collaborations. An 'Initiation of Collaboration' dialog box is open, prompting the user to send an invitation. The dialog contains the following information:

- Company:** First American Title
- Contact:** Ed Harvey
- Role:** Agent
- Email:** aland@docmagic.com

The dialog has 'Send' and 'Cancel' buttons at the bottom. A blue arrow points from the text box above to the 'Send' button.

Worksheet ID	Loan Number	Refere Numbr
9	181025730	550560
29	1215202100001	REFERE
28	1215202100001	REFERE



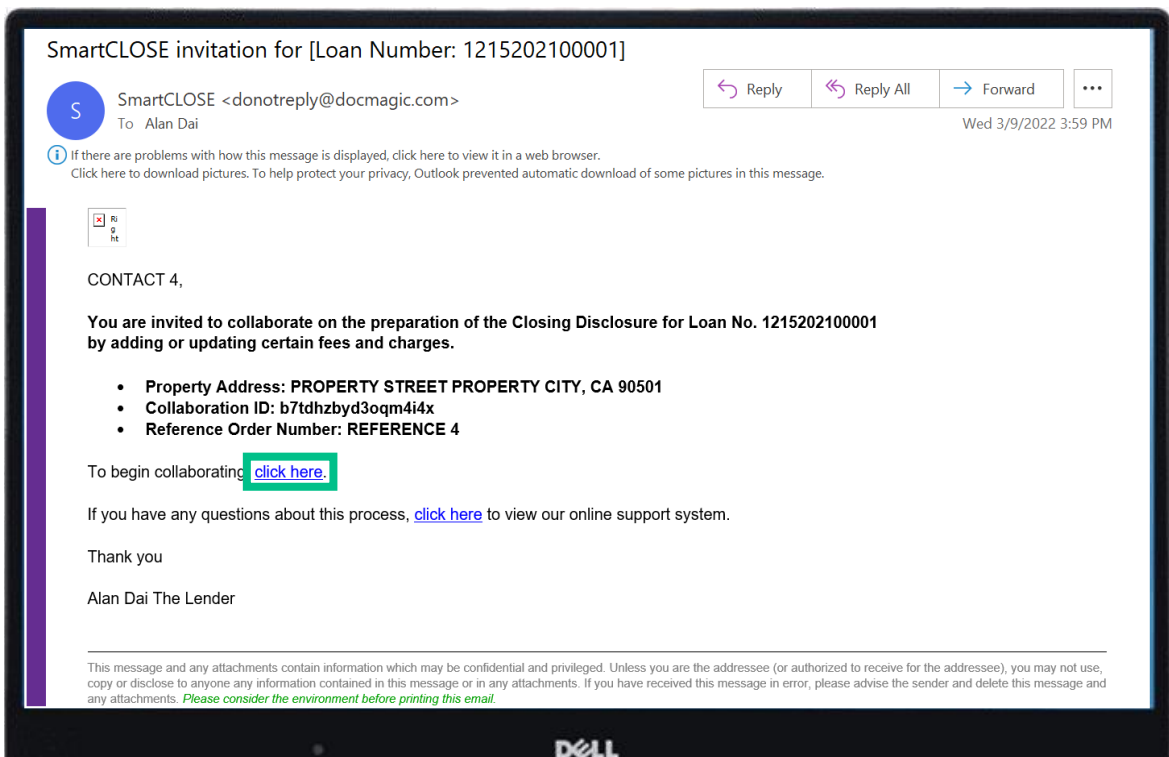
Clicking on the People Card on the main loan costs and fees page, allows lenders to invite individuals to collaborate.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a table of loan costs and fees. A 'People Card' is overlaid on the table, allowing the user to invite collaborators. The card contains fields for Name, Address, NMLS ID, ST License ID, Contact, Contact NMLS ID, Contact License ID, Email, and Phone. Each field has a corresponding 'Invite' button. The card also shows the role of the collaborator (e.g., Lender, Mortgage Broker, Real Estate Broker, Real Estate Broker (S), Settlement Agent) and a 'Role' dropdown menu. The card is titled 'Assigned To: Agent' and has a 'Close' button in the bottom right corner.

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	LO TEST PROVIDER	BROKER NAME			SETTLEMENT/CLOSING CO.
<b>Address</b>	STREET CITY CA 90501-____				111 STREET CARSON CA 90000-____
<b>NMLS ID</b>	2222222-007				
<b>ST License ID</b>	11111111				123456789
<b>Contact</b>	CONTACT HERE				CONTACT 4
<b>Contact NMLS ID</b>	2222222-007				
<b>Contact License ID</b>	11111111				123456789
<b>Email</b>	contact@email.com				aland@docmagic.com
<b>Phone</b>	(800) 000-0000				(310) 555-5555
	Role: Lender	Role: Read Only	Role: Read Only	Role: Read Only	<b>Role:</b> Lender Invitation Link Resend Invitation Change Role



Once the collaborator receives the invitation via email, they will be prompted to create a username and password. These credentials will be used going forward for all collaborations.



Once logged into SmartCLOSE, settlement providers can access a Pipeline view which will list all collaborations where they are named as the collaborating settlement agent.



Once the user selects a specific collaboration, they will be brought directly to the Loan Cost Worksheet View.

**SmartCLOSE** BORROWER ONE SAMPLE - File #: 1215202100001 In Progress Alan Dai (Agent)

Loan Cost Settlement **View** Assigned To: Agent

Send to borrower Lender Agent

Documents

Loan Detail Report

Closing Disclosure

- Page 1
- Page 2
- Page 3
- Page 4
- Page 5
- Page 6

Loan Estimate

Other

Settlement/Title

Action Log

### Closing Disclosure

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
<b>Date Issued</b> 3/2/2021	<b>Borrower</b> Borrower One Sample	<b>Loan Term</b> 30 years
<b>Closing Date</b> 5/5/2021	Property Street	<b>Purpose</b> Purchase
<b>Disbursement Date</b> 5/10/2021	Property City, CA 90501	<b>Product</b> Fixed Rate
<b>Settlement Agent</b> Settlement/Closing Co.	<b>Seller</b> Seller One Sample	<b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
<b>File #</b> REFERENCE 4	Seller Street	<input type="checkbox"/> VA <input type="checkbox"/>
<b>Property</b> Property Street	Seller City, CA 90000	<b>Loan ID #</b> 1215202100001
<b>Sale Price</b> \$250,000	<b>Lender</b> DSI Test Lender (Alan Dai)	<b>MIC #</b>

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$200,000	NO
<b>Interest Rate</b>	3.75%	NO
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

Within this view, you will see a blue tool bar on top that shows the SmartCLOSE icon on the left.



Once the user selects a specific collaboration, they will be brought directly to the Loan Cost Worksheet View shown below.

**SmartCLOSE** BORROWER ONE SAMPLE - File #: 1215202100001 In Progress Alan Dai (Agent)

Loan Cost Settlement View Assigned To: Agent

Documents

- Loan Detail Report
- Closing Disclosure
  - Page 1
  - Page 2
  - Page 3
  - Page 4
  - Page 5
  - Page 6
- Loan Estimate
- Other
- Settlement/Title
- Action Log

### Closing Disclosure

*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information		
Date Issued	3/2/2021	Borrower	Borrower One Sample	Loan Term	30 years	
Closing Date	5/5/2021	Property	Property Street	Purpose	Purchase	
Disbursement Date	5/10/2021	City	Property City, CA 90501	Product	Fixed Rate	
Settlement Agent	Settlement/Closing Co.	Seller	Seller One Sample	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA	
File #	REFERENCE 4	Seller Street	Seller Street	<input type="checkbox"/> VA <input type="checkbox"/>	Loan ID #	1215202100001
Property	Property Street	City	Seller City, CA 90000	MIC #		
Sale Price	\$250,000	Lender	DSI Test Lender (Alan Dai)			

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23 NO

Clicking on the SmartCLOSE icon on the top left brings the user back to the Pipeline view.



Centered on the blue bar is the borrower's name, loan number and status of the collaboration. Statuses include New, In Progress, Agent Approved, Lender Approved, and Cleared to Close.

The screenshot shows the SmartCLOSE interface. At the top, a blue navigation bar displays the borrower's name and file number: "BORROWER ONE SAMPLE - File #: 1215202100001" with a status of "In Progress". To the right, the agent's name "Alan Dai (Agent)" is shown with a dropdown arrow. Below the navigation bar, there are tabs for "Loan Cost", "Settlement", and "View". The main content area displays a "Closing Disclosure" document. The document includes sections for Closing Information, Transaction Information, Loan Information, and Loan Terms. The Loan Terms section is highlighted with a black header and contains the following data:

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

On the right side, you will see your login name with an arrow to the right which provides a dropdown with links to a product tour, terms of use, help contact us and sign out.



**Loan Cost:** Modifications are made to costs and fees.

**View:** Loan Estimates, Closing Disclosures and other documentation are displayed here.

The screenshot displays the SmartCLOSE web application interface. At the top, the header shows 'smartCLOSE' on the left, 'BORROWER ONE SAMPLE - File #: 1215202100001' in the center, and 'In Progress' below it. On the right, it says 'Alan Dai (Agent)'. Below the header is a navigation bar with three tabs: 'Loan Cost', 'Settlement', and 'View'. The 'View' tab is currently selected. To the right of the tabs, it says 'Assigned To: Agent' and includes a warning icon, a chat icon, and a user icon. Below the navigation bar is a toolbar with various icons for document management, including 'Send to borrower', 'Lender', and 'Agent'. The main content area is titled 'Closing Disclosure' and contains a table with loan details. The table is divided into three columns: 'Closing Information', 'Transaction Information', and 'Loan Information'. Below this, there is a 'Loan Terms' table with columns for 'Loan Terms' and 'Can this amount increase after closing?'. The 'Loan Terms' table includes rows for 'Loan Amount', 'Interest Rate', and 'Monthly Principal & Interest'. The 'Can this amount increase after closing?' column has 'NO' for all three rows.

Closing Information	Transaction Information	Loan Information
<b>Date Issued</b> 3/2/2021	<b>Borrower</b> Borrower One Sample	<b>Loan Term</b> 30 years
<b>Closing Date</b> 5/5/2021	Property Street	<b>Purpose</b> Purchase
<b>Disbursement Date</b> 5/10/2021	Property City, CA 90501	<b>Product</b> Fixed Rate
<b>Settlement Agent</b> Settlement/Closing Co.	<b>Seller</b> Seller One Sample	<b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
<b>File #</b> REFERENCE 4	Seller Street	<input type="checkbox"/> VA <input type="checkbox"/>
<b>Property</b> Property Street	Seller City, CA 90000	<b>Loan ID #</b> 1215202100001
<b>Sale Price</b> \$250,000	<b>Lender</b> DSI Test Lender (Alan Dai)	<b>MIC #</b>

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b> \$200,000	NO
<b>Interest Rate</b> 3.75%	NO
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	NO

**Settlement:** Closing, disbursement, and other accounting adjustments are managed here.





On the right side of the gray tool bar, there are several banners that include Assigned To, Audits, Messenger, and the People Card.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area shows a 'Closing Disclosure' document with the following information:

**Closing Disclosure**  
*This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
<b>Date Issued</b> 3/2/2021	<b>Borrower</b> Borrower One Sample	<b>Loan Term</b> 30 years
<b>Closing Date</b> 5/5/2021	Property Street	<b>Purpose</b> Purchase
<b>Disbursement Date</b> 5/10/2021	Property City, CA 90501	<b>Product</b> Fixed Rate
<b>Settlement Agent</b> Settlement/Closing Co.	<b>Seller</b> Seller One Sample	<b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
<b>File #</b> REFERENCE 4	Seller Street	<input type="checkbox"/> VA <input type="checkbox"/>
<b>Property</b> Property Street	Seller City, CA 90000	<b>Loan ID #</b> 1215202100001
<b>Sale Price</b> \$250,000	<b>Lender</b> DSI Test Lender (Alan Dai)	<b>MIC #</b>

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$200,000	NO
<b>Interest Rate</b>	3.75%	NO
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

Clicking on any of the banners results in a drop-down "index card" styled display containing all pertinent information.



On the right side of the gray tool bar, there are several banners that include Assigned To, Audits, Messenger, and the People Card.

The screenshot displays the SmartCLOSE interface for a loan. The top navigation bar shows the loan ID 'BORROWER ONE SAMPLE - File #: 1215202100001' and the user 'Alan Dai (Agent)'. The main content area is divided into three sections: 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' section is active, showing a table of fees. The 'Assigned To' dropdown menu is highlighted in the top right corner, showing options for 'Agent' and 'Lender'.

Category	Item	Amount	Original Amount
Origination Charges	Loan Origination Fee	\$2,000.00	(\$2,000.00)
	TOTAL	\$2,000.00	
Services Did Not Shop For	APPRaisal FEE	\$250.00	(\$300.00)
	PROCEssING FEE	\$300.00	(\$350.00)
	TITLE FEE	\$450.00	(\$500.00)
	Title - Lender's Title Insurance	\$150.00	(\$200.00)
	Transfer Taxes	\$35.00	(\$0.00)
	UNDERWRITING FEE	\$350.00	(\$375.00)

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓



SmartCLOSE's continuous compliance validation automatically validates and updates any relevant findings and displays the number of outstanding issues.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area is divided into sections: 'Loan Cost', 'Settlement', and 'View'. A dropdown menu is open, showing a list of audit warnings:

Type	Message	Category	Details
WARNING	Deficiency Rights Preserved information not provided. Default option will be used.	Federal-TRID	[Details]
WARNING	Settlement Agent is missing License ID.	Data/Validation-ServiceProviders	[Details]
WARNING	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	[Details]
WARNING	Transfer Taxes (TSF): \$35.00 exceeds baseline amount \$0.00; Fee violates TILA/RESPA Tolerance.	Federal-TRID	[Details]

The dropdown menu also includes a 'Close' button. Below the dropdown, the 'View' section shows a list of fees and charges, including 'ORIGINATION CHARGES', 'TITLE FEE', and 'UNDERWRITING FEE'. The interface also features a 'Paid By' table and a 'History' section.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

The footer of the interface includes the copyright notice '© Copyright 2022 DocMagic, Inc. - Version 1.34 - ALL RIGHTS RESERVED' and links for 'Home', 'Contact', 'Privacy Policy', and 'Terms of Use'.



The Messaging System provides transaction-level conversations with automated email “poke” email notifications.

The screenshot displays the SmartCLOSE interface for a loan transaction. The top navigation bar includes the SmartCLOSE logo, the file number "BORROWER ONE SAMPLE - File #: 1215202100001", and the status "In Progress". The user "Alan Dai (Agent)" is logged in. The main content area is divided into three tabs: "Loan Cost", "Settlement", and "View". The "Loan Cost" tab is active, showing a list of fees categorized into "Origination Charges" and "Services Did Not Shop For". A "Message History" overlay is visible, allowing the user to send a message. The overlay includes a search bar, a "Message" input field, and "Add" and "Clear" buttons. The "Message History" section shows a list of messages with columns for "Paid By", "Amount", "APR", "Financed", and "POC". The "History" section shows a list of messages with an "Add Comment" button.

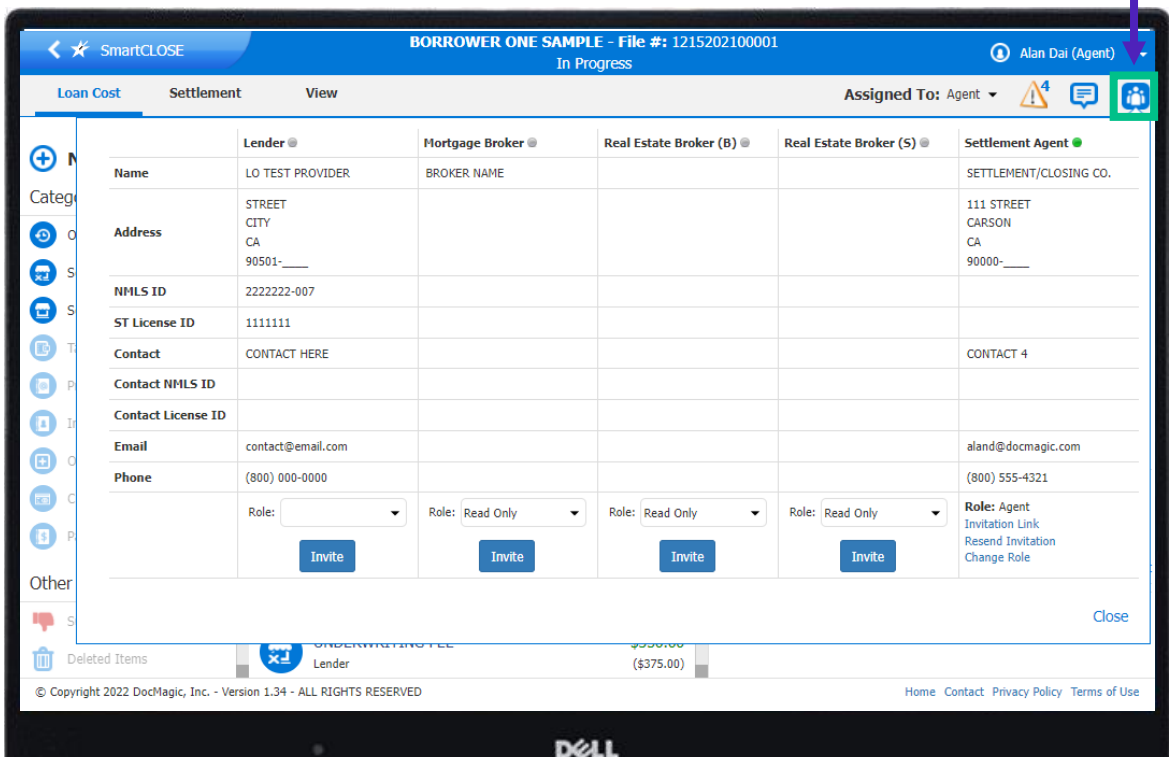
Category	Item	Amount
Origination Charges	Loan Origination Fee Lender	
	TOTAL	
	Services Did Not Shop For	
Services Did Not Shop For	APPRAISAL FEE APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE Lender	\$300.00 (\$350.00)
	TITLE FEE Lender	\$450.00 (\$500.00)
	Title - Lender's Title Insurance Lender	\$150.00 (\$200.00)
	Transfer Taxes DOCMAGIC INC.	\$35.00 (\$0.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

- Messages referencing specific fees are automatically cross-referenced within the comment area of that fee.
- When a message is created, it will display the number of messages that have yet to be read by the other collaborators



The Contact Center provides a convenient area to see all parties to the transaction, their contact information and facilitates distribution of collaboration invitations.



The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower information "BORROWER ONE SAMPLE - File #: 121520210001 In Progress", and the user profile "Alan Dai (Agent)". Below the navigation bar, there are tabs for "Loan Cost", "Settlement", and "View". The main content area is a table with columns for different roles: Lender, Mortgage Broker, Real Estate Broker (B), Real Estate Broker (S), and Settlement Agent. Each column contains contact details such as Name, Address, NMLS ID, ST License ID, Contact, Contact NMLS ID, Contact License ID, Email, and Phone. Below the contact information, there are role dropdown menus and "Invite" buttons for each role. The interface also includes a sidebar with navigation icons and a footer with copyright information and links.

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	LO TEST PROVIDER	BROKER NAME			SETTLEMENT/CLOSING CO.
Address	STREET CITY CA 90501-____				111 STREET CARSON CA 90000-____
NMLS ID	2222222-007				
ST License ID	1111111				
Contact	CONTACT HERE				CONTACT 4
Contact NMLS ID					
Contact License ID					
Email	contact@email.com				aland@docmagic.com
Phone	(800) 000-0000				(800) 555-4321
Role:	<input type="text"/>	Role: Read Only	Role: Read Only	Role: Read Only	Role: Agent Invitation Link Resend Invitation Change Role
	<input type="button" value="Invite"/>	<input type="button" value="Invite"/>	<input type="button" value="Invite"/>	<input type="button" value="Invite"/>	

Users can update service provider information within the People Card based on permissions.



The Loan Cost tab is divided into three columns.

**BORROWER ONE SAMPLE - File #: 1215202100001**  
In Progress  
Assigned To: Agent | Alan Dai (Agent)

**Loan Cost** | Settlement | View

Enter something to search

**New Fee**

Categories

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs

Other

- Suspense
- Deleted Items

Category	Description	Amount
Origination Charges	Loan Origination Fee Lender	\$2,000.00 (\$2,000.00)
	<b>TOTAL</b>	<b>\$2,000.00</b>
Services Did Not Shop For	APPRaisal FEE APPRaisal COMPANY	\$250.00 (\$300.00)
	PROCESSING FEE Lender	\$300.00 (\$350.00)
	TITLE FEE Lender	\$450.00 (\$500.00)
	Title - Lender's Title Insurance Lender	\$150.00 (\$200.00)
	Transfer Taxes DOCMAGIC INC.	\$35.00 (\$0.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)
	<b>TOTAL</b>	<b>\$1,535.00</b>

**Services Did Not Shop For**

APPRaisal FEE  
APPRaisal COMPANY

**\$250.00** Due: \$0.00

Disclosed Amount: \$300.00  
Included in APR: \$0.00  
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)

The left side provides tools to help users view and filter data by category.



The center column displays the complete listing of all fees and costs alphabetized and organized exactly as they appear in the integrated disclosure.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name and file number, and the agent's name. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of fees and costs. A search bar is located at the top of the fee list. The left sidebar contains various categories like 'Origination Charges', 'Services Did Not Shop For', 'Taxes and Other Fees', etc. The central table lists fees such as 'Loan Origination Fee', 'APPRAISAL FEE', 'PROCESSING FEE', 'TITLE FEE', 'Title - Lender's Title Insurance', 'Transfer Taxes', and 'UNDERWRITING FEE'. The right-hand panel provides detailed information for the selected 'APPRAISAL FEE', including the disclosed amount, included in APR, financed in loan, and a table for 'Paid By'.

Origination Charges	
Loan Origination Fee	\$2,000.00
Lender	(\$2,000.00)
<b>TOTAL</b>	<b>\$2,000.00</b>

Services Did Not Shop For	
APPRAISAL FEE	\$250.00
APPRAISAL COMPANY	(\$300.00)
<b>PROCESSING FEE</b>	<b>\$300.00</b>
Lender	(\$350.00)
<b>TITLE FEE</b>	<b>\$450.00</b>
Lender	(\$500.00)
<b>Title - Lender's Title Insurance</b>	<b>\$150.00</b>
Lender	(\$200.00)
<b>Transfer Taxes</b>	<b>\$35.00</b>
DOCMAGIC INC.	(\$0.00)
<b>UNDERWRITING FEE</b>	<b>\$350.00</b>
Lender	(\$375.00)
<b>TOTAL</b>	<b>\$1,885.00</b>

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

The right column provides the individual cost detail information for each loan cost and fee.



Primary cost categories corresponding to the Closing Disclosure form are displayed in the left-hand column.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The 'Loan Cost' tab is selected, showing a list of fees and charges. A 'Categories' sidebar on the left is highlighted with a green box, and a purple arrow points from the text above to it. The main content area shows a table of fees, with the 'APPRAISAL FEE' category selected and its details shown on the right.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
TOTAL		\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
Lender	(\$200.00)	
Transfer Taxes	Transfer Taxes	\$35.00
	DOCMAGIC INC.	(\$0.00)
UNDERWRITING FEE	UNDERWRITING FEE	\$350.00
	Lender	(\$375.00)
TOTAL		\$1,525.00

Clicking a category will bring the fees and charges in that category to the top of the center column.





Clicking the New Fee button in the upper left-hand corner allows for the addition of a new fee.

**BORROWER ONE SAMPLE - File #: 1215202100001**  
In Progress  
Assigned To: Agent | Alan Dai (Agent)

**Loan Cost** | Settlement | View

**+ New Fee** | Enter something to search | Edit | Delete | Upload

**Categories**

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs
- Other
- Suspense
- Deleted Items

**Origination Charges**

Loan Origination Fee	\$2,000.00	
Lender		(\$2,000.00)
<b>TOTAL</b>	<b>\$2,000.00</b>	

**Services Did Not Shop For**

APPRAISAL FEE	\$250.00	
APPRAISAL COMPANY		(\$300.00)
PROCESSING FEE	\$300.00	
Lender		(\$350.00)
TITLE FEE	\$450.00	
Lender		(\$500.00)
Title - Lender's Title Insurance	\$150.00	
Lender		(\$200.00)
Transfer Taxes	\$35.00	
DOCMAGIC INC.		(\$0.00)
UNDERWRITING FEE	\$350.00	
Lender		(\$375.00)
<b>TOTAL</b>	<b>\$1,885.00</b>	

**Services Did Not Shop For**

APPRAISAL FEE  
APPRAISAL COMPANY

**\$250.00** Due: \$0.00

Disclosed Amount: \$300.00  
Included in APR: \$0.00  
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

**History** | Add Comment

Lenders can add new fees across all categories.  
Agents can add fees except for Origination fees  
Read-only users cannot add new fees.



Suspense and Deleted Items – Users can view which items were rejected by the lender and put into suspense for further review and revision.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Alan Dai (Agent)'. The 'Loan Cost' tab is active, showing a list of fees under 'New Fee' categories. A green box highlights the 'Suspense' and 'Deleted Items' options in the left-hand menu. A purple arrow points from the text box above to the 'Suspense' option. The main list of fees includes:

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
TOTAL		\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
Lender	(\$200.00)	
Transfer Taxes	Transfer Taxes	\$35.00
	DOCMAGIC INC.	(\$0.00)
UNDERWRITING FEE	UNDERWRITING FEE	\$350.00
Lender	Lender	(\$375.00)
TOTAL		\$1,535.00

The right-hand panel shows details for the 'APPRAISAL FEE' with a 'Due: \$0.00' and a 'Paid By' table:

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Agents can go to the Suspense bucket to edit and provide additional information prior to restoring the fee for further consideration by the lender while all deleted fees will display in the Deleted Items bucket. Deleted fees can be easily restored.



The center column contains the complete listing of all fees and costs alphabetized and organized exactly as they will appear in the integrated disclosure.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Alan Dai (Agent)'. The 'Loan Cost' tab is selected, showing a list of fees and costs. A green box highlights the central column of fees and costs, which are listed alphabetically. A purple arrow points from the text box above to the highlighted area.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
	<b>TOTAL</b>	<b>\$2,000.00</b>
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
Lender	(\$200.00)	
Transfer Taxes	\$35.00	
DOCMAGIC INC.	(\$0.00)	
UNDERWRITING FEE	\$350.00	
Lender	(\$375.00)	
	<b>TOTAL</b>	<b>\$1,525.00</b>



If a cost item has been recently modified or requires action (approval/denial/review), a blue vertical bar will appear on the left.

The screenshot displays the 'SmartCLOSE' interface for a borrower. The top navigation bar shows 'SmartCLOSE' and 'BORROWER ONE SAMPLE - File #: 1215202100001'. The main content area is titled 'Loan Cost' and 'Settlement View'. A search bar is present at the top of the list. The list of items includes:

- Origination Charges
  - Loan Origination Fee: \$2,000.00 (Lender)
  - TOTAL: \$2,000.00
- Services Did Not Shop For
  - APPRaisal FEE: \$250.00 (APPRaisal COMPANY) - This item has a blue vertical bar on its left and a star icon, indicating it requires action.
  - PROCESSING FEE: \$300.00 (Lender)
  - TITLE FEE: \$450.00 (Lender)
  - Title - Lender's Title Insurance: \$150.00 (Lender)
  - Transfer Taxes: \$35.00 (DOCMAGIC INC.)
  - UNDERWRITING FEE: \$350.00 (Lender)
  - TOTAL: \$1,535.00

On the right side, there is a summary for 'Services Did Not Shop For' with an 'APPRaisal FEE' of \$250.00 and a 'Due' amount of \$0.00. Below this, a table shows the payment status:

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

A 'History' section with an 'Add Comment' button is also visible at the bottom right.

The blue bar disappears after action is taken.



Recently modified amounts are color-coded to reflect their relation to the values originally provided to the borrower (higher or lower).

The screenshot displays the 'Loan Cost' tab for 'BORROWER ONE SAMPLE - File #: 1215202100001'. The interface includes a search bar, a list of categories on the left, and a main table of fees. The 'Loan Origination Fee' and 'TOTAL' rows are highlighted in green, indicating they are less than or equal to the original values. The 'Transfer Taxes' row is highlighted in red, indicating it is greater than the original value. The 'APPRaisal FEE' section shows a disclosed amount of \$300.00, with a revised amount of \$250.00.

Category	Item	Original Value	Revised Value
Origination Charges	Loan Origination Fee	\$2,000.00	\$2,000.00
	TOTAL	\$2,000.00	\$2,000.00
Services Did Not Shop For	APPRaisal FEE	\$300.00	\$250.00
	PROCESSING FEE	\$350.00	\$300.00
	TITLE FEE	\$500.00	\$450.00
	Title - Lender's Title Insurance	\$200.00	\$150.00
	Transfer Taxes	\$0.00	\$35.00
	UNDERWRITING FEE	\$375.00	\$350.00

For example, an amount in red means the revised amount is greater than the originally estimated value while green denotes the revised amount is equal to or less than the originally estimated value.



The individual cost detail information is presented in the far-right column.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar shows 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', and 'In Progress'. The user is identified as 'Alan Dai (Agent)'. The main content area is divided into three tabs: 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of fees under the heading 'New Fee'. A search bar is present above the list. The fees are categorized into 'Origination Charges' and 'Services Did Not Shop For'. A callout box highlights the 'Services Did Not Shop For' section, which includes an appraisal fee of \$250.00. The callout box also shows a table for 'Paid By' and a 'History' section.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
	<b>TOTAL</b>	<b>\$2,000.00</b>
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
Lender	(\$200.00)	
Transfer Taxes	\$35.00	
DOCMAGIC INC.	(\$0.00)	
UNDERWRITING FEE	\$350.00	
Lender	(\$375.00)	
	<b>TOTAL</b>	<b>\$1,525.00</b>

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓



All details associated with a fee are conveniently presented and easily modified by selecting the Edit button at the top of the column.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name and file number, and the current status. The main content area is divided into a left sidebar with categories, a central list of fees, and a right-hand detail panel for the selected fee. The 'APPRAISAL FEE' is selected, and its details are shown in the right panel. A purple arrow points from the text box above to the 'Edit' button in the top right corner of the fee list.

Category	Description	Amount	Lender
Origination Charges	Loan Origination Fee	\$2,000.00	Lender
	TOTAL	\$2,000.00	
Services Did Not Shop For	APPRAISAL FEE	\$250.00	APPRAISAL COMPANY
	PROCESsing FEE	\$300.00	Lender
	TITLE FEE	\$450.00	Lender
	Title - Lender's Title Insurance	\$150.00	Lender
	Transfer Taxes	\$35.00	DOCMAGIC INC.
	UNDERWRITING FEE	\$350.00	Lender
	TOTAL	\$1,535.00	

APPRAISAL FEE Details:  
APPRAISAL COMPANY  
\$250.00 Due: \$0.00  
Disclosed Amount: \$300.00  
Included in APR: \$0.00  
Financed in Loan: \$0.00  
Paid By: Borrower, Amount: \$250.00, APR: , Financed: , POC: ✓

A history of changes associated with the fee item appears in the bottom of the column. Hovering over a historical change will result in all data related to that change being displayed.



Every fee includes a comment section for specific information about changes.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', and 'In Progress'. The user is identified as 'Alan Dai (Agent)'. The 'Loan Cost' tab is active, showing a list of fees under the category 'Services Did Not Shop For'. The fees listed are:

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
TOTAL		\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
	Lender	(\$200.00)
Transfer Taxes	\$35.00	
DOCMAGIC INC.	(\$0.00)	
UNDERWRITING FEE	\$350.00	
Lender	(\$375.00)	
TOTAL		\$1,885.00

The detailed view of the 'APPRAISAL FEE' shows a 'Paid By' table and a 'History' section. The 'Paid By' table has columns for 'Paid By', 'Amount', 'APR', 'Financed', and 'POC'. The 'History' section has an 'Add Comment' button. A purple arrow points from the text box above to the 'Add Comment' button.

In addition, references to fees that occur in the messaging system are automatically cross-referenced to the fee item's comment section.





The upload button allows for the upload of any pertinent source documentation associated with a fee such as an invoice.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar shows the user is logged in as Alan Dai (Agent) and is viewing the 'Loan Cost' tab for 'Borrower One Sample - File #: 1215202100001'. The interface is divided into three main sections: a left sidebar with 'New Fee' categories, a central list of fees, and a right-hand detailed view of a selected fee.

**Categories:**

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs
- Other
- Suspense
- Deleted Items

**Fee List:**

Category	Item	Amount
Origination Charges	Loan Origination Fee (Lender)	\$2,000.00 (\$2,000.00)
	<b>TOTAL</b>	<b>\$2,000.00</b>
Services Did Not Shop For	APPRAISAL FEE (APPRAISAL COMPANY)	\$250.00 (\$300.00)
	PROCESSING FEE (Lender)	\$300.00 (\$350.00)
	TITLE FEE (Lender)	\$450.00 (\$500.00)
	Title - Lender's Title Insurance (Lender)	\$150.00 (\$200.00)
	Transfer Taxes (DOCMAGIC INC.)	\$35.00 (\$0.00)
	UNDERWRITING FEE (Lender)	\$350.00 (\$375.00)
	<b>TOTAL</b>	<b>\$1,535.00</b>

**Selected Fee Details (Appraisal Fee):**

- Amount: \$250.00
- Due: \$0.00
- Disclosed Amount: \$300.00
- Included in APR: \$0.00
- Financed in Loan: \$0.00

**Paid By Table:**

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

**Buttons:** Edit, Delete, Upload (highlighted), Add Comment

Users can also delete the specific fee by clicking the Delete icon from this pane.



The workflow kicks off as soon as the collaboration is loaded with SmartCLOSE.

The screenshot displays the SmartCLOSE interface for a borrower. The header shows 'SmartCLOSE' and 'BORROWER ONE SAMPLE - File #: 1215202100001'. The user is identified as 'Alan Dai (Agent)'. The main content area is titled 'Loan Cost' and shows a list of fees and charges. A sidebar on the left lists various categories like 'Origination Charges', 'Services Did Not Shop For', etc. The main table lists items such as 'Loan Origination Fee' for \$2,000.00, 'APPRAISAL FEE' for \$250.00, 'PROCESSING FEE' for \$300.00, 'TITLE FEE' for \$450.00, 'Title - Lender's Title Insurance' for \$150.00, 'Transfer Taxes' for \$35.00, and 'UNDERWRITING FEE' for \$350.00. A summary section on the right shows 'Services Did Not Shop For' with an 'APPRAISAL FEE' of \$250.00 and a 'Due' amount of \$0.00. A table below shows the 'Paid By' information, indicating the borrower has paid the \$250.00. A 'History' section is also visible at the bottom.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	<b>TOTAL</b>	<b>\$2,000.00</b>
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	PROCESSING FEE	\$300.00
	TITLE FEE	\$450.00
	Title - Lender's Title Insurance	\$150.00
	Transfer Taxes	\$35.00
	UNDERWRITING FEE	\$350.00
	<b>TOTAL</b>	<b>\$1,535.00</b>

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Once the agent logs in after receiving their invitation, they review and edit loan costs and fees.



If a fee is added or modified by the agent, the lender will see in real-time a blue bar with a thumbs up or thumbs down to capture the result of the lender review.

The screenshot displays the SmartCLOSE interface for a borrower named 'BORROWER OF E SAMPLE - File #: 1215202100001'. The interface is divided into several sections:

- Header:** Shows the user 'Alan Dai (Agent)' and the loan status 'In Progress'.
- Navigation:** Includes tabs for 'Loan Cost', 'Settlement', and 'View', along with an 'Assigned To: Agent' dropdown.
- Left Sidebar:** Lists various categories such as 'New Fee', 'Origination Charges', 'Services Did Not Shop For', 'Taxes and Other Fees', 'Prepays', 'Initial Escrows', 'Other', 'Credits', 'Payoffs', and 'Other' (with 'Suspense' and 'Deleted Items' sub-items).
- Main Content Area:** Displays a list of fees under the 'Origination Charges' category. The fees include:
  - Loan Origination Fee: \$2,000.00
  - TOTAL: \$2,000.00
  - APPRAISAL FEE (highlighted in a blue bar): \$250.00 with thumbs up and down icons.
  - PROCESSING FEE: \$300.00
  - TITLE FEE: \$450.00
  - Title - Lender's Title Insurance: \$150.00
  - Transfer Taxes: \$35.00
  - UNDERWRITING FEE: \$350.00
- Right Panel:** Shows details for the 'APPRAISAL FEE', including 'Disclosed Amount: \$300.00', 'Included in APR: \$0.00', and 'Financed in Loan: \$0.00'. It also includes a 'Paid By' table and a 'History' section.

Any edit or addition of a fee automatically triggers the audit engine which analyzes the change against rules.



As the lenders and agent go back and forth, they can use the owner drop down to volley the next action to one another.

The screenshot displays the SmartCLOSE interface for a loan file titled "BORROWER ONE SAMPLE - File #: 1215202100001". The interface is divided into several sections:

- Header:** Shows the user "Alan Dai (Agent)" and the loan status "In Progress".
- Navigation:** Includes tabs for "Loan Cost", "Settlement", and "View".
- Left Sidebar:** Lists categories such as "New Fee", "Origination Charges", "Services Did Not Shop For", "Services Did Shop For", "Taxes and Other Fees", "Prepays", "Initial Escrows", "Other", "Credits", "Payoffs", "Other", "Suspense", and "Deleted Items".
- Main Content Area:** Displays a list of fees under "Origination Charges" and "Services Did Not Shop For".

Category	Item	Amount
Origination Charges	Loan Origination Fee (Lender)	\$2,000.00 (\$2,000.00)
	TOTAL	\$2,000.00
	Services Did Not Shop For	
Services Did Not Shop For	APPRAISAL FEE (APPRAISAL COMPANY)	\$250.00 (\$300.00)
	PROCESSING FEE (Lender)	\$300.00 (\$350.00)
	TITLE FEE (Lender)	\$450.00 (\$500.00)
	Title - Lender's Title Insurance (Lender)	\$150.00 (\$200.00)
	Transfer Taxes (DOCMAGIC INC.)	\$35.00 (\$0.00)
	UNDERWRITING FEE (Lender)	\$325.00 (\$375.00)
- Right Panel:** Shows details for "APPRAISAL FEE" with a due amount of \$0.00 and a disclosed amount of \$300.00. It includes a table for "Paid By" and a "History" section.
- Dropdown Menu:** A green box highlights the "Assigned To:" dropdown menu, which is currently set to "Agent". The dropdown options are "Agent", "Lender", and "Lender". A purple arrow points from the text box above to this dropdown.

Anytime the owner is modified, an email is sent to that user notifying action is needed.



Users will go into the Settlement tab to view and edit the summaries of transactions.

The screenshot shows the SmartCLOSE interface for a file named 'BORROWER ONE SAMPLE - File #: 1215202100001'. The 'Settlement' tab is selected in the top navigation bar. On the left sidebar, under 'Transactions', the 'Calculating Cash to Close' option is highlighted. The main content area is divided into two columns: 'BORROWER'S TRANSACTION' and 'SELLER'S TRANSACTION'.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>	<b>\$253,572.50</b>	<b>M. Due to Seller at Closing</b>	<b>\$250,000.00</b>
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included i...	\$0.00	02 Sale Price of Any Personal Property Included i...	\$0.00
03 Closing Costs Paid at Closing (J)	\$3,572.50	03	
04		04	
<b>Adjustments</b>		05	
05		06	
06		07	
07		08	
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Ta...	to	09 City/Town Ta...	to
09 County Taxes	to	10 County Taxes	to
10 Assessments	to	11 Assessments	to
11		12	

Once updated, the user can view the cash to close analysis within the Settlement Tab.



The last portion of the workflow is to view and approve the document that will be sent to the borrower.

The screenshot displays the SmartCLOSE web application interface. The top navigation bar shows the user 'Alan Dai (Lender)' and the file 'Sarah J Sample - File #: 181025730'. The main content area is titled 'Closing Disclosure' and contains the following information:

Closing Information		Transaction Information		Loan Information	
Date Issued	5/9/2019	Borrower	Sarah J Sample	Loan Term	30 years
Closing Date	3/15/2019		408 West 1st Ave	Purpose	Purchase
Disbursement Date	11/16/2018		Montebello, CA 90640	Product	Fixed Rate
Settlement Agent	First American Title	Seller		Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	5505605				<input type="checkbox"/> VA <input type="checkbox"/>
Property	9118 Hornby Avenue	Lender	DSI Test Lender (Alan Dai)	Loan ID #	181025730
	Torrance, CO 90501			MIC #	123465
Sale Price	\$45,464				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$378,510	NO	
Interest Rate	3%	NO	
Monthly Principal & Interest	\$1,505.81	NO	

The 'Action Log' link in the left sidebar is highlighted with a green box and a purple arrow pointing to it. The footer of the application shows '© Copyright 2022 DocMagic, Inc. - Version 1.34 - ALL RIGHTS RESERVED' and 'Home Contact Privacy Policy Terms of Use'.

All activity is tracked within the action log.

The lender and the agent must approve the collaboration by clicking their respective approve icons prior to sending the closing disclosure to the borrower.



Lenders and Agents will review all loan costs and fees within the Loan Costs Tab.

The screenshot shows the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. The 'Loan Cost' tab is selected, and the 'New Fee' button is highlighted with a green box and a blue arrow. The main content area displays a list of fees under 'Origination Charges' and 'Services Did Not Shop For'.

Category	Item	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
TOTAL		\$2,815.00
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Docs	\$12.40 (\$12.40)

The right-hand panel shows details for the 'Administration Fee RCMC' with a total of \$865.00 due. It includes a table for 'Paid By' with columns for Amount, APR, Financed, and POC. The 'Borrower' row shows a payment of \$865.00 with a checkmark in the APR column.

They can add a new fee by clicking the New Fee icon.



Click on a fee to bring up the edit menu on the right column.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name "Sarah J Sample - File #: 181025730", and the user name "Alan Dai (Lender)". Below the navigation bar, there are tabs for "Loan Cost", "Settlement", and "View". The "View" tab is active, showing a list of fees under the "Origination Charges" category. A green box highlights the "Administration Fee" row, which has a value of \$865.00. A blue arrow points from the text above to this row. To the right of the list, an edit menu is open, showing fields for "Category", "Type", "Description", "Paid To Type", "Paid To Name", and "Disclosed Amount". A green box highlights the "Reason for Change" dropdown menu, which is currently set to "Select an item".

Category	Type	Description	Paid To Type	Paid To Name	Disclosed Amount
Origination Charges	Administration Fee	Administration Fee	Lender	RCMC	\$ 865.00
Origination Charges	Application Fee	RCMC			\$450.00 (\$450.00)
Origination Charges	Loan Origination Fee	RCMC			\$1,000.00 (\$1,000.00)
Origination Charges	Mortgage Broker Fee	Other			\$0.00 (\$0.00)
Origination Charges	Processing Fee	RCMC			\$500.00 (\$500.00)
<b>TOTAL</b>					<b>\$2,815.00</b>
Services Did Not Shop For	Appraisal Fee	Appraisal Company			\$450.00 (\$450.00)
Services Did Not Shop For	Courier Fee	Smartly Delivery, Inc.			\$12.40 (\$12.40)

Reason for the change will be required for each change.





Only Lenders can add or edit Origination fees. Any change will automatically trigger the audit engine and display the results with the baseline.

The screenshot shows the SmartCLOSE interface for reviewing and editing fees. The top navigation bar includes the user name 'Alan Dai (Lender)' and the file number 'Sarah J Sample - File #: 181025730'. The main content area is divided into a left sidebar with categories, a central table of fees, and a right-hand detail panel.

Category	Description	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
<b>TOTAL</b>		<b>\$2,815.00</b>
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee	\$12.40 (\$12.40)

The right-hand panel shows the details for the selected 'Administration Fee':

- Category: Origination Charges
- Type: Administration Fee
- Description: Administration Fee
- Paid To Type: Lender
- Paid To Name: RCMC
- Disclosed Amount: \$865.00
- Paid By: Borrower (Amount: \$865.00, APR Financed POC: checked)
- Reason for Change: Select an item

All updates will not be tracked in the overall action log but also for each specific fee.



When a collaborator adds or edits loan fees and costs, the lender will be presented with a thumbs up and thumbs down icon for that fee along with a blue bar, as a decision will be required.

The screenshot displays the SmartCLOSE interface for a user named Alan Dai (Lender). The main view shows a list of fees under the 'Origination Charges' category. A blue bar highlights the 'Administration Fee' row, which includes a thumbs up and thumbs down icon. A blue arrow points from this icon to a text box below. The detailed view on the right shows the fee's details, including the amount of \$865.00 and the category 'Origination Charges'.

Category	Type	Description	Paid To Type	Paid To Name	Disclosed Amount
Origination Charges	Administration Fee	Administration Fee	Lender	RCMC	\$ 865.00

**Paid By**

Amount	APR Financed POC
Borrower \$ 865.00	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

**Reason for Change**

Select an item

If the lender approves the fee, they press thumbs up and it automatically turns green and remains viewable until the end of that session.



When the lender rejects the fee, they click on the thumbs down which automatically turns red.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the user's name, 'Sarah J Sample', and the file number, '181025730'. The interface is divided into several sections: a left sidebar with category icons, a central table of fees, and a right-hand details panel. A purple arrow points from the explanatory text above to a red thumbs-down icon on the 'Administration Fee' row in the fee table.

Category	Type	Description	Paid To Type	Paid To Name	Disclosed Amount
Origination Charges	Administration Fee	Administration Fee	Lender	RCMC	\$865.00
Services Did Not Shop For					
Services Did Shop For					
Taxes and Other Fees					
Prepays					
Initial Escrows					
Other					
Credits					
Payoffs					
Other					
Suspense					
Deleted Items					

The 'Administration Fee' row is highlighted, and a red thumbs-down icon is visible next to it. The right-hand panel shows details for the selected fee, including the category, type, description, and amount.

The red thumb will remain viewable for that rejected fee until the end of that session.



The agent will be notified of an approval by being presented with a blue bar when they log back into SmartCLOSE.

The screenshot displays the SmartCLOSE interface for a user named Alan Dai (Lender) working on a file for Sarah J Sample. The interface is divided into several sections:

- Header:** Shows the user's name, the file number (181025730), and the lender's name (Alan Dai).
- Navigation:** Includes tabs for 'Loan Cost', 'Settlement', and 'View', along with an 'Assigned To' dropdown set to 'Agent'.
- Left Sidebar:** Lists various categories such as 'Origination Charges', 'Services Did Not Shop For', 'Taxes and Other Fees', 'Prepays', 'Initial Escrows', 'Other', 'Credits', 'Payoffs', 'Suspense', and 'Deleted Items'.
- Main Content Area:** Displays a table of fees under the 'Origination Charges' category. The table includes:
 

Category	Description	Amount
Administration Fee	RCMC	\$865.00 (\$865.00)
Application Fee	RCMC	\$450.00 (\$450.00)
Loan Origination Fee	RCMC	\$1,000.00 (\$1,000.00)
Mortgage Broker Fee	Other	\$0.00 (\$0.00)
Processing Fee	RCMC	\$500.00 (\$500.00)
<b>TOTAL</b>		<b>\$2,815.00</b>
- Right Panel:** Provides a form to edit the selected fee, including fields for 'Category', 'Type', 'Description', 'Paid To Type', 'Paid To Name', and 'Disclosed Amount'. It also includes a 'Paid By' section with a table:
 

Paid By	Amount	APR Financed	POC
Borrower	\$ 865.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>

For rejections, the agent will get an automated email notifying them of the rejection and will also be presented with a blue bar next to the rejected fee within the suspense filter. While in suspense, the agent can add additional fees and comments and restore the fee for the lender to reconsider.



If a Lender rejects a fee, it will be sent to the Suspense Filter.

The screenshot displays the SmartCLOSE application interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. A search bar is present with the placeholder text 'Enter something to search'. On the left side, there is a 'Categories' list with icons for various fee types. The 'Suspense (1)' category is highlighted with a red icon and a count of 1. The main area shows a list of fees under 'Origination Charges' and 'Services Did Not Shop For'. The 'Administration Fee' is highlighted with a red icon and a count of 1. The right side of the screen shows a detailed view of the selected fee, including fields for Category, Type, Description, Paid To Type, Paid To Name, Disclosed Amount, and a 'Reason for Change' dropdown menu.

Category	Type	Description	Paid To Type	Paid To Name	Disclosed Amount
Origination Charges	Administration Fee	Administration Fee	Lender	RCMC	\$ 865.00

Category	Amount	APR Financed POC
Borrower	\$ 865.00	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Category	Amount
Administration Fee	\$865.00 (\$865.00)
Application Fee	\$450.00 (\$450.00)
Loan Origination Fee	\$1,000.00 (\$1,000.00)
Mortgage Broker Fee	\$0.00 (\$0.00)
Processing Fee	\$500.00 (\$500.00)
<b>TOTAL</b>	<b>\$2,815.00</b>

Category	Amount
Appraisal Fee	\$450.00 (\$450.00)
Courier Fee	\$12.40 (\$12.40)

The icon on the left side will be highlighted along with a visual indicator as to the number of items in suspense.



The agent can view these rejected items and adjust information by clicking on the edit icon.

The screenshot displays the SmartCLOSE interface for a loan file titled "Sarah J Sample - File #: 181025730". The interface is divided into several sections:

- Header:** Shows the user "Alan Dai (Lender)" and the file name.
- Navigation:** Includes tabs for "Loan Cost", "Settlement", and "View".
- Left Sidebar:** Lists categories such as "New Fee", "Origination Charges", "Services Did Not Shop For", "Services Did Shop For", "Taxes and Other Fees", "Prepays", "Initial Escrows", "Other", "Credits", "Payoffs", "Other", "Suspense", and "Deleted Items".
- Main Content Area:** Displays a table of fees under "Origination Charges" and "Services Did Not Shop For".
- Right Panel:** Provides details for the selected "Administration Fee" item, including the amount (\$865.00), due date, and a table of payment information.
- Actions:** At the top right of the main content area, there are buttons for "Edit", "Delete", and "Upload". The "Edit" button is highlighted with a green box.

Category	Item	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
<b>TOTAL</b>		<b>\$2,815.00</b>
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Drive	\$12.40 (\$12.40)

Paid By	Amount	APR	Financed	PCC
Borrower	\$865.00	✓		

They can also provide additional comments and upload documentation.



The agent can restore the fee for further Lender consideration.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a search bar and a list of categories on the left. The main area is divided into three sections: 'Origination Charges', 'Services Did Not Shop For', and 'Other'. The 'Origination Charges' section contains a table of fees, including an 'Administration Fee' which has a blue circular 'Restore' icon next to it. To the right, a summary for 'Origination Charges' shows a total of \$865.00 due. Below this is a table for 'Paid By' and a 'History' section.

Category	Item	Amount	Restorable
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)	Yes (Restore icon)
	Application Fee RCMC	\$450.00 (\$450.00)	No
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)	No
	Mortgage Broker Fee Other	\$0.00 (\$0.00)	No
	Processing Fee RCMC	\$500.00 (\$500.00)	No
TOTAL		\$2,815.00	
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)	No
	Courier Fee Smartly Delivery Docs	\$12.40 (\$12.40)	No

The Lender will then be presented with a thumbs up or down for their approval on that resubmitted loan cost.



At any point throughout the collaboration, a Lender or Agent may delete a fee.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'View' tab is active, showing a list of fees under 'Origination Charges' and 'Services Did Not Shop For'. The 'Administration Fee' is selected, and its details are shown in the right panel. A red 'X' icon is visible next to the Administration Fee in the middle panel, and a 'Delete' button is highlighted in the top right of the right panel.

Category	Fee Name	Amount	Amount (with sign)
Origination Charges	Administration Fee	\$865.00	(\$865.00)
	Application Fee	\$450.00	(\$450.00)
	Loan Origination Fee	\$1,000.00	(\$1,000.00)
	Mortgage Broker Fee	\$0.00	(\$0.00)
	Processing Fee	\$500.00	(\$500.00)
TOTAL		<b>\$2,815.00</b>	
Services Did Not Shop For	Appraisal Fee	\$450.00	(\$450.00)
	Courier Fee	\$12.40	(\$12.40)

This can be done by clicking on the red x to the right of the fee in the middle panel or by clicking on the specific fee and clicking delete on the right panel.





Blue bars will appear for a user when something has been modified by another collaborator.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. The main content area is divided into a left sidebar with 'New Fee' categories, a central list of fees, and a right-hand summary panel. A blue bar highlights the 'Administration Fee' row in the central list, indicating a modification by a collaborator. The summary panel shows a total of \$865.00 due.

Category	Item	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
TOTAL		\$2,815.00
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Dnc	\$12.40 (\$12.40)

Paid By	Amount	APR	Financed	POC
Borrower	\$865.00	✓		

This is a visual indicator to alert the user that something has changed.



Once the user clicks on that item to acknowledge they have reviewed the update, the blue bar will be cleared.

The screenshot shows the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of categories on the left and a detailed breakdown of 'Origination Charges' in the center. The 'Origination Charges' section includes items like Administration Fee, Application Fee, Loan Origination Fee, Mortgage Broker Fee, and Processing Fee, each with a blue bar next to it. A total of \$2,815.00 is shown. To the right, there is a summary for 'Origination Charges' showing a total of \$865.00 due. Below this is a table for 'Paid By' with columns for Amount, APR, Financed, and POC. The 'Borrower' row shows \$865.00 and a checkmark in the APR column. At the bottom, there is a 'History' section with an 'Add Comment' button.

Category	Item	Amount	Amount
Origination Charges	Administration Fee RCMC	\$865.00	(\$865.00)
	Application Fee RCMC	\$450.00	(\$450.00)
	Loan Origination Fee RCMC	\$1,000.00	(\$1,000.00)
	Mortgage Broker Fee Other	\$0.00	(\$0.00)
	Processing Fee RCMC	\$500.00	(\$500.00)
<b>TOTAL</b>		<b>\$2,815.00</b>	
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00	(\$450.00)
	Courier Fee Smartly Delivery Docs	\$12.40	(\$12.40)

Note that a Lender or Agent must clear out all their blue bars before they are able to approve the worksheet. Once cleared, the file can be locked by the Lender and Agent.



The Settlement tab is where the settlement or title agent works much of their magic.

The screenshot displays the SmartCLOSE interface for a 'NED NEEDS NOTARY SAMPLE' file. The 'Settlement' tab is selected and highlighted with a green box. The interface is divided into two main columns: 'BORROWER'S TRANSACTION' and 'SELLER'S TRANSACTION'. Each column lists various items with their respective amounts. The Borrower's total due is \$253,597.50, and the Seller's total due is \$250,000.00. The interface also includes a sidebar with 'Calculating Cash to Close' and a top navigation bar with 'Loan Cost', 'Settlement', and 'View' tabs.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>	<b>\$253,597.50</b>	<b>M. Due to Seller at Closing</b>	<b>\$250,000.00</b>
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included...	\$0.00	02 Sale Price of Any Personal Property Included...	\$0.00
03 Closing Costs Paid at Closing (J)	\$3,597.50	03	
04		04	
<b>Adjustments</b>		05	
05		06	
06		07	
07		08	
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Ta... to		09 City/Town Ta... to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11		12	
12		13	

Credits, adjustments, and other transactional information can easily be updated for the borrower and seller with the result – an accurate cash to close analysis.



The settlement tab features two transaction options on the left column, including Summaries of Transactions and Calculating Cash to Close.

SmartCLOSE NED NEEDS NOTARY SAMPLE - File #: 100420210001  
New Alan Dai (Lender)

Loan Cost Settlement View Assigned To: Agent

Transactions

- Summaries of Categories
- Calculating Cash to Close

**BORROWER'S TRANSACTION**

**K. Due from Borrower at Closing \$253,597.50**

01	Sale Price of Property	\$250,000.00
02	Sale Price of Any Personal Property Included...	\$0.00
03	Closing Costs Paid at Closing (J)	\$3,597.50
04		
<b>Adjustments</b>		
05		
06		
07		
<b>Adjustments for Items Paid by Seller in Advance</b>		
08	City/Town Ta...	to
09	County Taxes	to
10	Assessments	to
11		
12		

**SELLER'S TRANSACTION**

**M. Due to Seller at Closing \$250,000.00**

01	Sale Price of Property	\$250,000.00
02	Sale Price of Any Personal Property Included...	\$0.00
03		
04		
05		
06		
07		
08		
<b>Adjustments for Items Paid by Seller in Advance</b>		
09	City/Town Ta...	to
10	County Taxes	to
11	Assessments	to
12		
13		

Edit

To make changes, simply click on the Edit button in the top right corner of the Summaries of Transactions tab. The cash to close analysis is read-only.



The View tab contains all applicable documents and disclosures.

The screenshot shows the SmartCLOSE interface for a loan file. The 'View' tab is selected in the top navigation bar. The main content area displays a 'Closing Disclosure' document. The sidebar on the left lists several documents, with 'Loan Estimate' and 'Loan Detail Report' highlighted by a green box. A purple arrow points from the text box above to the 'View' tab, and another purple arrow points from the text box below to the 'Loan Estimate' document in the sidebar.

**SmartCLOSE** NED NEEDS NOTARY SAMPLE - File #: 100420210001  
 New Alan Dai (Lender)

Loan Cost Settlement **View** Assigned To: Agent

Send to borrower Lender Agent

Documents

- Loan Detail Report
- Closing Disclosure
  - Page 1
  - Page 2
  - Page 3
  - Page 4
  - Page 5
  - Page 6
- Loan Estimate
- Other
- Settlement Title
- Action Log

**Closing Disclosure** *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
Date Issued	3/2/2021	Borrower	Ned Needs Notary Sample Property Street Property City, CA 90501	Loan Term	30 years
Closing Date	5/5/2021	Seller	Seller One Sample Seller Street Seller City, CA 90000	Loan Purpose	Purchase
Disbursement Date	5/10/2021	Lender	DSI Test Lender (Alan Dai)	Product	Fixed Rate
Settlement Agent	Settlement/Closing Co.	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA		
File #	REFERENCE 4	Loan ID #	100420210001		
Property	Property Street Property City, CA 90501	MIC #			
Sale Price	\$250,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$926.23	NO

It also provides the Closing Disclosure, Loan Estimate, and Loan Detail Report that provides all pertinent loan data, data validation, and regulatory compliance testing results.



This is where the Lender and the Agent can approve the collaboration and send documents to borrowers.

The screenshot displays the SmartCLOSE 'View' tab for a document titled 'NED NEEDS NOTARY SAMPLE - File #: 100420210001'. The interface includes a navigation bar with tabs for 'Loan Cost', 'Settlement', and 'View'. A toolbar at the top right shows 'Assigned To: Agent' and various action icons. A sidebar on the left lists 'Documents' (Loan Detail Report, Closing Disclosure, Loan Estimate) and 'Action Log'. The main content area displays the 'Closing Disclosure' document, which includes a table of loan terms and a summary table.

**Closing Disclosure** *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
<b>Date Issued</b>	3/2/2021	<b>Borrower</b>	Ned Needs Notary Sample Property Street Property City, CA 90501	<b>Loan Term</b>	30 years
<b>Closing Date</b>	5/5/2021			<b>Purpose</b>	Purchase
<b>Disbursement Date</b>	5/10/2021	<b>Seller</b>	Seller One Sample Seller Street Seller City, CA 90000	<b>Product</b>	Fixed Rate
<b>Settlement Agent</b>	Settlement/Closing Co.			<b>Loan Type</b>	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
<b>File #</b>	REFERENCE 4	<b>Lender</b>	DSI Test Lender (Alan Dai)	<input type="checkbox"/> VA <input type="checkbox"/>	
<b>Property</b>	Property Street Property City, CA 90501			<b>Loan ID #</b>	100420210001
<b>Sale Price</b>	\$250,000			<b>MIC #</b>	

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$200,000	NO
<b>Interest Rate</b>	3.75%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$926.23	NO

Lastly, users can print and download documents, export a MISMOv3.3 file of the collaboration, and view the Action Log.



Display thumbnails or list details in the left column.

Sends selected document to borrower within eSign.

The screenshot displays the SmartCLOSE interface for a document titled "Closing Disclosure". The top navigation bar shows "Loan Cost", "Settlement", and "View" tabs. The "View" tab is active, and the document is assigned to "Agent". The left sidebar shows a list of documents, including "Loan Detail Report", "Closing Disclosure" (with sub-items Page 1 through Page 6), "Loan Estimate", "Other", "Settlement/Title", and "Action Log". The main content area displays the "Closing Disclosure" document, which includes a table of loan terms and a section for "Can this amount increase after closing?". The table of loan terms is as follows:

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23 NO

The toolbar at the top of the main content area contains icons for "Send to borrower", "Lender", and "Agent", which are highlighted with a green box. A purple arrow points from the "Send to borrower" icon to the explanatory text box above. Another purple arrow points from the "Lender" icon to the explanatory text box below.

A lock signifies lender approved – while unlock is not yet approved.



Navigation icons are here - zoom in, zoom out and page up and down.

The screenshot displays the SmartCLOSE interface for a document titled "NED NEEDS NOTARY SAMPLE - File #: 100421210001". The "View" tab is active, showing a "Closing Disclosure" document. The interface includes a top navigation bar with tabs for "Loan Cost", "Settlement", and "View". Below the tabs is a toolbar with various icons. A green box highlights a set of navigation icons: a magnifying glass with a plus sign (zoom in), a magnifying glass with a minus sign (zoom out), a circular arrow (refresh), and a square with a plus sign (page up/down). A purple arrow points from the text box above to these icons. On the right side of the toolbar, there are icons for printing, downloading, saving, and exporting. A purple arrow points from the text box below to these icons. The main content area displays the "Closing Disclosure" document with sections for "Closing Information", "Transaction Information", and "Loan Information". Below these sections is a table with columns for "Loan Terms" and "Can this amount increase after closing?".

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23 NO

These icons allow you to print, download/save and export in that order.





Note that lenders can send the initial disclosures and Loan Estimate directly to the borrower from inside SmartCLOSE by clicking on the Send to Borrower icon.

The screenshot shows the SmartCLOSE interface for a loan titled "NED NEEDS NOTARY SAMPLE - File #: 100420210001". The user is logged in as Alan Dai (Lender). The interface has tabs for "Loan Cost", "Settlement", and "View". The "View" tab is active, and the "Send to borrower" button is highlighted with a green box. Below the tabs, there are icons for "Lender" and "Agent". The main content area displays a "Closing Disclosure" form with the following information:

**Closing Disclosure** *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information	Transaction Information	Loan Information
<b>Date Issued</b> 3/2/2021 <b>Closing Date</b> 5/5/2021 <b>Disbursement Date</b> 5/10/2021 <b>Settlement Agent</b> Settlement/Closing Co. <b>File #</b> REFERENCE 4 <b>Property</b> Property Street, CA 90501 <b>Sale Price</b> \$250,000	<b>Borrower</b> Ned Needs Notary Sample Property Street Property City, CA 90501  <b>Seller</b> Seller One Sample Seller Street Seller City, CA 90000  <b>Lender</b> DSI Test Lender (Alan Dai)	<b>Loan Term</b> 30 years <b>Purpose</b> Purchase <b>Product</b> Fixed Rate  <b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> <b>Loan ID #</b> 100420210001 <b>MIC #</b>

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$200,000	NO
<b>Interest Rate</b>	3.75%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$926.23	NO

This can happen prior to approval of the worksheet.



Note that lenders can send the initial disclosures and Loan Estimate directly to the borrower from inside SmartCLOSE by clicking on the Send to Borrower icon.

The screenshot shows the SmartCLOSE interface for a loan titled "NED NEEDS NOTARY SAMPLE - File #: 100420210001". The user is logged in as Alan Dai (Lender). The interface is divided into several sections:

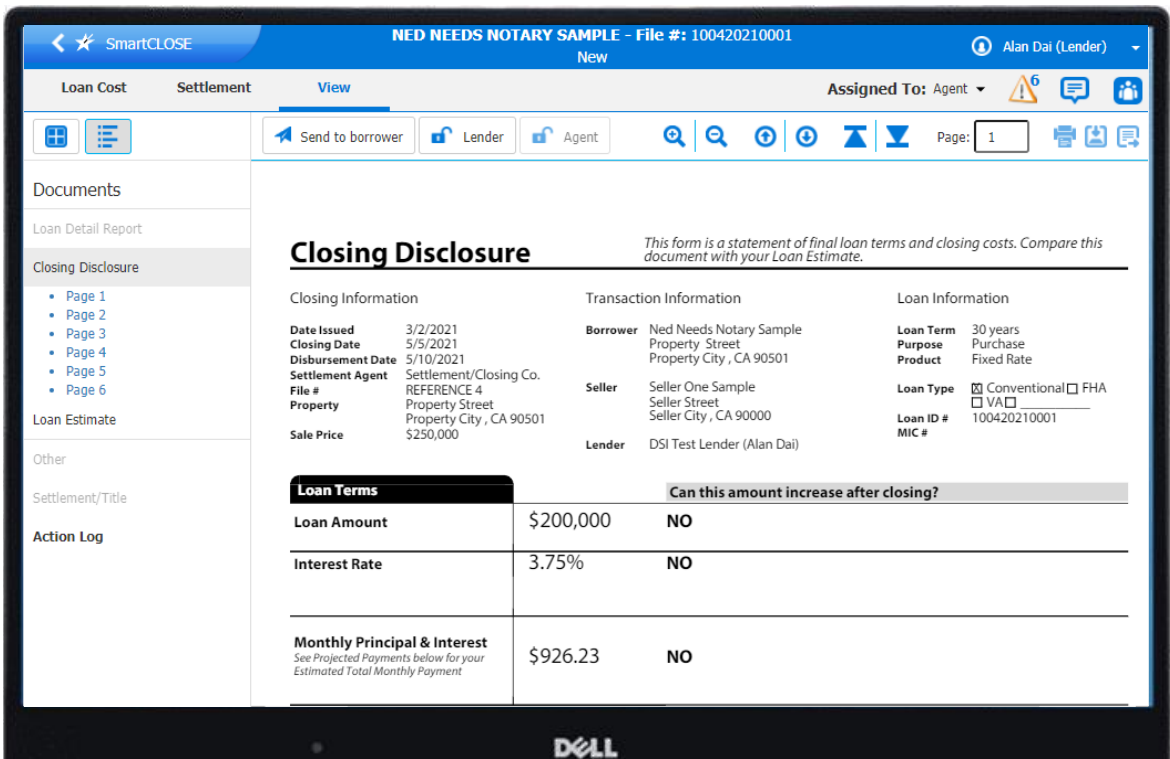
- Navigation Bar:** Shows "SmartCLOSE", "New", and "Assigned To: Agent".
- Sidebar:** Contains "Documents" (Loan Detail Report, Closing Disclosure), "Loan Estimate", "Other", "Settlement/Title", and "Action Log".
- Main Content Area:**
  - Closing Disclosure:** A modal window titled "Closing Disclosure" is open, asking "Are you ready to send the following document to the borrower(s)?" with options for "Loan Estimate" and "Closing Disclosure".
  - Loan Information:**
    - Loan Term: 30 years
    - Purpose: Purchase
    - Product: Fixed Rate
    - Loan Type:  Conventional  FHA  VA
    - Loan ID #: 100420210001
    - MIC #:
  - Loan Terms Table:**

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b> \$200,000	NO
<b>Interest Rate</b> 3.75%	NO
<b>Monthly Principal &amp; Interest</b> <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	NO

This can happen prior to approval of the worksheet.



To send the closing disclosure to the borrower, approval is required by both the Lender and Agent before it can be sent to the borrower.



For the lender or agent to approve the collaboration they must have addressed all their respective action items and have no items with blue bars next to them. Any fatal audit results on the collaboration will prevent approval as well.



Once the file is approved by both the lender and settlement service provider (aka Cleared to Close) the file will be locked and a lock icon will appear.

**Closing Disclosure** *This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.*

Closing Information		Transaction Information		Loan Information	
<b>Date Issued</b>	3/2/2021	<b>Borrower</b>	Ned Needs Notary Sample Property Street Property City, CA 90501	<b>Loan Term</b>	30 years
<b>Closing Date</b>	5/5/2021			<b>Purpose</b>	Purchase
<b>Disbursement Date</b>	5/10/2021	<b>Seller</b>	Seller One Sample Seller Street Seller City, CA 90000	<b>Product</b>	Fixed Rate
<b>Settlement Agent</b>	Settlement/Closing Co. REFERENCE 4	<b>Lender</b>	DSI Test Lender (Alan Dai)	<b>Loan Type</b>	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
<b>File #</b>	PROPERTY STREET PROPERTY CITY, CA 90501			<b>Loan ID #</b>	100420210001
<b>Property</b>				<b>MIC #</b>	
<b>Sale Price</b>	\$250,000				

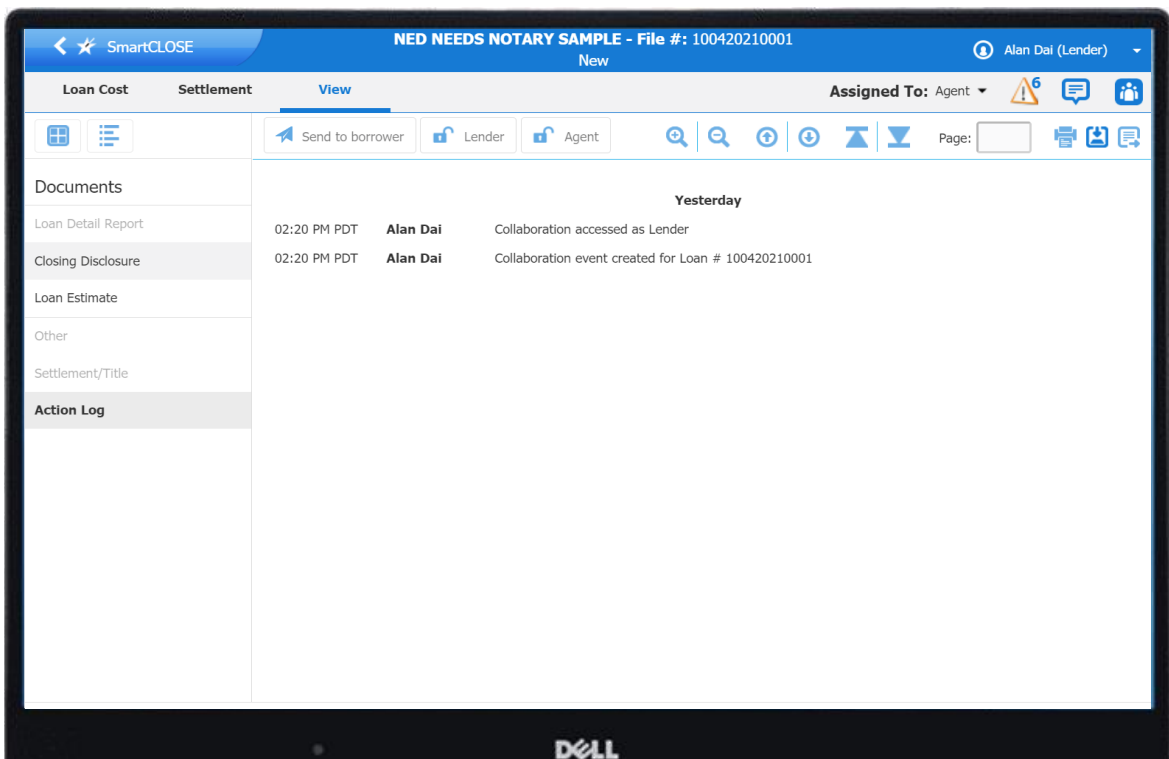
  

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	\$200,000 <b>NO</b>
<b>Interest Rate</b>	3.75% <b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$926.23 <b>NO</b>

When the user clicks Send to Borrower, the Closing Disclosure and/or the entire Pre-Closing document package is instantly provided to the borrower via DocMagic's eSign system, featuring our proprietary ClickSign technology.



The Action Log captures the entire audit trail of all actions taken within SmartCLOSE for that collaboration, starting with most recent action first.



A time and date stamp is included along with a brief summary of the change.

