



User Privileges give a user access to information, allow the user to update account information, or affect how the account operates. See the Matrix below for the User Privileges and what they do

1. Manage Users	Grants the user access to add, delete, and update user profiles
2. Manage Plans	Grants the user access to add, delete, or request the creation of a custom loan program
3. Form Analyzer	Grants the user the access to DocMagic's Form Analyzer tool to view and manage the documents on the account.
4. Manage Plan Sorting	Grants the user access to DocMagic's Stacking Order tool to view and manage the sequence for forms to appear in the generated document sets
5. Manage Lender Profile	Grants the user access to updating the Company Name, Contact Information, Beneficiary, Loss Payee, Payment Information, When Recorded Mail To, Trustee, Licensing/Identification, and UCD Provider Credentials
6. Manage Loan Defaults	Grants the user access to preset charges and fees that can loaded into worksheet
7. Generate Reports	Grants the user access to the Report Manager page to create HMDA, Closing, 1098 and Charge Reports
8. DocMagic - Process Docs - Manage Alt. Lenders	Grants the user the ability to process loans in the DocMagic software. The "Process Documents" box must be checked to process a package. The "Alt. Lender" box must be checked if the user needs to close loans in a name different from what is in the Lender Profile. <b>The current version of Java must be installed on the computer to launch the software.</b>
9. Document Files Administrator	Grants the user access to all processed packages regardless of whose login credentials it was processed with
10. DocMaster Document Viewer	Grants the ability to use the email, attachments and annotation features in the DocMaster viewer when the boxes are checked. Download DocMaster <a href="#">here</a> .
11. eSign Console	Grants access to the eSign Console: <ul style="list-style-type: none"><li>• eSign Console Admin grants the user access to all eDisclosures</li><li>• eSign Loan Originator grants the user access to only the eDisclosures processed using their login credentials</li><li>• eSign Reviewer grants the user access to view the eDisclosure but will not have any links to resend eDisclosures from within the console</li></ul>
12. Compliance	Grants the user access to the compliance articles on our website – see your sales representative for pricing details
13. eVault	A secure short or long-term solution that offers real-time control of your electronic loan files, reducing cycle times and increasing process efficiencies throughout the entire mortgage lifecycle
14. SmartRegistry	A solution to initiate transactions with the MERS eRegistry
15. SmartCLOSE	A solution where lenders, settlement providers and associates can work together inside a secure real-time collaborative closing software to view, edit, and exchange data and fees prior to closing
16. LoanMagic for Borrowers	A mobile solution for borrowers to stay updated on the progress of their loan that includes eSign
17. Role Administration	Grants a user the ability to create, name, and select user privileges within the roles created
18. AutoPrep	Grants the user the authority to use DocMagic's AutoPrep solution

Package	Description
Adverse Action/Denial	"Adverse Action" is a loan document package consisting of primarily the notice required under the Equal Credit Opportunity Act, advising the applicant of adverse action or a credit denial on the applicant's loan application, and any notice of the applicant's right to request a copy of an appraisal report.
Application	"Application" is a loan document package to be sent to the applicant-borrower at the point of application and includes the "Uniform Residential Loan Application (1003)".
Appraisal	"Appraisal" consists of the Acknowledgment of Receipt of Appraisal Report and may include an appraisal report for a given loan transaction.
Closing Documents	"Closing Loan" means a loan document package consisting of documents necessary to consummate a mortgage loan and includes a promissory note, security instrument, the closing disclosure, and other federal and state-specific disclosures and documentation required to be provided to the consumer at consummation of the loan.
Closing Disclosure	"Closing Disclosure" is a loan document package consisting of the Closing Disclosure required under the TILA/RESPA Integrated Disclosure rule.
Compliance Review	"Compliance Review" is a loan document package consisting of the Loan Detail Report containing the detailed breakdown of High Cost/Anti-Predatory lending analysis, loan calculations and audits.
eConsent	"eConsent" contains DocMagic's ESIGN Consent and Disclosure and is used to secure a borrower's consent to DocMagic eSign pursuant to the federal ESIGN Act as early as possible in the mortgage loan origination process. Doing so expedites the electronic delivery of the loan estimate and other disclosures contained in an Initial Disclosure Package without any waiting period.
Electronic Note	"Electronic note" is a loan document package consisting of the MISMO-Compliant SMARTDoc 1.02 electronic note.
Flood Certification	"Flood Certification" is a loan document package containing the Notice of Special Flood Hazards related to the subject property. By default, this document package utilizes DocMagic's Flood Determination service to

	obtain the instant flood information about the borrower's property and neighborhood.
<b>Initial Disclosure</b>	"Initial Disclosure" means a loan document package consisting of the documents required under TILA and its implementing regulation, Regulation Z, and, when applicable, the documents required under the Real Estate Settlement Procedures Act of 1974 ("RESPA") and its implementing regulation, Regulation X, together with other federal and state-specific disclosures that are required to be delivered or mailed to the consumer not later than the third business day after the creditor receives the consumer's written application. The disclosure required under TILA and Regulation Z are the loan estimate required under 12 C.F.R. Sections 1026.37, and for other transactions not subject to the TILA – RESPA Integrated Disclosure rule (the "TRID Rule"), the "Good Faith Estimate" ("GFE") under RESPA and Regulation X, and the disclosures required under TILA and Regulation Z, referred to as the "TILA Statement" and "Itemization of Amount Financed."
<b>Loan Approval</b>	"Loan Approval" is a loan document package consisting of any required disclosure regarding a creditor's commitment to extend credit to an applicant for a mortgage loan.
<b>Loan Estimate</b>	"Loan Estimate" is a loan document package consisting of the Loan Estimate required under the TILA/RESPA Integrated Disclosure rule.
<b>Loan Modification</b>	"Loan Modification" means a loan document package consisting of documents necessary to modify a mortgage loan, including a loan modification agreement.
<b>Other (Forms List)</b>	"Other", also known as Forms List, is a loan document package used to provide individual documents, such as Letters, Missing Information Notices, and specialty forms, that are not included in the other defined document packages.
<b>Point of Sale</b>	"Point of Sale" is a loan document package consisting of disclosures required to be provided to a prospective applicant for a mortgage loan at the point of first contact between the mortgage loan originator and such applicant.
<b>Post-Closing (Trailing Docs)</b>	"Post-Closing (Trailing Docs)" means a loan document package consisting of documents necessary to fund a loan, including an assignment of a security instrument and closing disclosure.
<b>Pre-Closing</b>	"Pre-Closing" refers to a loan document package containing updated federal and state disclosures required due to changes in loan terms, fees, or interest rate, and any additional state-mandated disclosures that must be provided to

	<p>the borrower before the loan closes. The corrected disclosures required under the Mortgage Disclosure Improvement Act ("MDIA") could be included in this loan package. The "core" Mandatory Federal Documents that are included in this loan document package consist of the following:</p> <ul style="list-style-type: none"> <li>• "Uniform Residential Loan Application (1003)"</li> <li>• "HUD/VA Addendum to the Uniform Residential Loan Application (FHA/VA only)"</li> <li>• "Closing Disclosure"</li> <li>• "Initial Escrow Account Statement"</li> </ul>
<b>Prequalification</b>	"Prequalification" is a loan document package that is sent to prospective borrowers in advance of a formal application.
<b>Processing</b>	"Processing" is a loan document package that includes, but may not be limited to, the "Uniform Residential Loan Application (1003)"; if applicable, the "URLA Addendum to HUD/VA Application"; "Request for Verification of Employment (Form 1005)"; "Request for Verification of Deposit (Form 1006)"; "Request for Appraisal"; "Request for Title Commitment"; "Request for Verification of Gift/Gift Letter"; and "Request for Verification of Rent or Mortgage Account."
<b>Rate Lock</b>	"Rate Lock" is a loan document package consisting of any required disclosure to evidence the creditor's locking of the interest rate on a mortgage loan.
<b>Re-Disclosure</b>	"Re-Disclosure" is a pared down version of the Pre-Closing Package and consists only of the loan estimate. The corrected disclosures required under the MDIA could be included in this loan package.
<b>Servicing Transfer</b>	"Servicing Transfer" means a post-closing loan document package sent to the party to whom servicing of a mortgage loan has been transferred.
<b>Underwriting</b>	"Underwriting" refers to a loan document package containing forms used to evaluate a mortgage loan application, including the 1003, and if applicable, the URLA Addendum, FHA Underwriting Summary, Loan Analysis, and Form 1008.
<b>Uniform Residential Loan Application</b>	"Uniform Residential Loan Application" is a loan document package consisting of the Uniform Residential Loan Application ("URLA"). The URLA is included in several other loan document packages. The "Application" package contains the URLA along with any Federal, State, Jurisdictional, or Agency disclosures required to be provided at the time the loan application is received.