



eClose with AutoPrep™ – Hybrid 1  
With Settlement Agent Portal and Borrower's Experience

GUIDEBOOK

# Hybrid 1 eClose

## Hybrid #1

- Paper Note
- Paper Notary
- All Other Documents Electronic ✓

## Hybrid #2

- eNote
- Paper Notary
- All Other Documents Electronic

## Hybrid #3

- Paper Note
- eNotary
- All Other Documents Electronic

## Total eClose™

- eNote
- eNotary
- All Other Documents Electronic



# Hybrid 1 eClose Process

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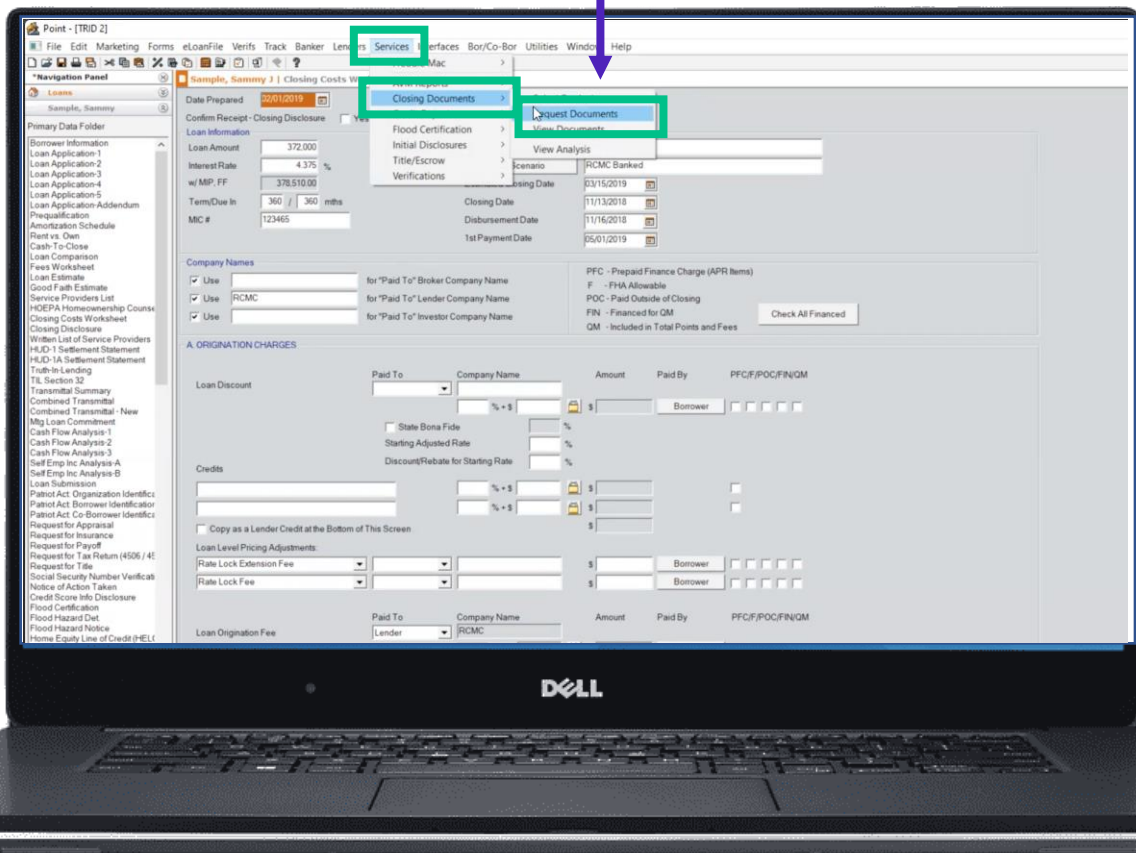




Processing Closing Documents in LOS

# Closing Documents in Your LOS

Depending on which LOS you utilize, you will need to choose Closing Documents when processing a closing package to get started with the process.



# Closing Documents in Your LOS

If using DocMagic Online, choose Closing from the Loan Stage here.

The screenshot displays the DocMagic software interface. The 'Closing' tab is selected in the 'Loan Stage' dropdown menu. The interface includes a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu bar is a toolbar with various icons for actions like 'Open', 'Save', 'New', 'Import', 'Copy', 'Default', 'Audit', 'Details', 'APR', 'Sec32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic'. The main content area is divided into two columns: 'General Information' and 'Dates & Times'. The 'General Information' section includes fields for 'Loan Stage' (set to 'CLOSING'), 'Loan Program', 'Alternate Lender', 'Transfer To', 'Broker Name', 'Channel', 'Origination', 'Loan Rep', 'Branch', 'Loan Type', 'Business Use', 'Loan Purpose', 'Type', 'Program', 'Lien Position', 'Simultaneous?', 'Loan Number', 'MERS #', 'MIC / Agency #', 'Section', 'Case # Assigned', and 'Loan Identifiers'. The 'Dates & Times' section includes fields for 'Application Date', 'Pre-Z Send Date', 'Estimate Issue Date', 'Est. Available Through', 'Intent to Proceed Date', 'Rate Lock Date', 'Rate Available Thru', 'Lock Days Prior to Close', 'CD/Re-disc Date/Method', 'CD/Re-disc Rec'd Date', 'Document Date', 'Closing Date', 'Signing Date', 'Cancel Date', and 'Disbursement Date'. A blue arrow points from the text box above to the 'Closing' option in the 'Loan Stage' dropdown menu.



# Loan Detail Report

Optional: Click here to see the Loan Detail Report before you process.

The screenshot shows the DocMagic software interface. A window titled "Data Validation - Worksheet #1" is open, with a "Details" button highlighted in a green box. A blue arrow points from the text above to this button. Below the button, a "Loan Detail Report" window is displayed, showing the following information:

Loan Number:	777012520220001	File ID:	2252
Borrower Name:	JOHN SMITH	Client Number:	100SALES
Property Address:	935 WILLOW STREET, BURLINGTON NJ 08016	Date of Report:	01/25/2022

The report also includes sections for Lender Info, Loan Identifiers, and Important Dates.



# Processing Documents – Hybrid 1

Process the Document set.

The screenshot shows the DocMagic software interface. A dialog box titled "Data Validation - Worksheet #1" is open, displaying a list of warning and message issues. The "Process" button in the dialog's toolbar is highlighted with a green box. A blue arrow points from the text "Process the Document set." to this button. The dialog also shows a summary of 8 warning issues and 2 messages.

Type	Message	Category	Details
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	Deficiency Rights Preserved information not provided. Default option will be used.	Federal-TRID	
WARNING	Settlement Agent is missing Email, License ID.	DataValidation-Service...	
WARNING	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	
WARNING	Purchase Transaction with no prepaid Homeowner's Insurance detected.	DataValidation	
WARNING	You have entered Broker Information on a non-brokered loan, please ensure this is correct.	DataValidation	
WARNING	Intent to service or transfer service indicator is blank.	TRID	
WARNING	Transfer Taxes (TSF) \$35.00 exceeds baseline amount \$0.00, Fee violates TILA/RESPA Tolerance.	Federal-TRID	
MESSAGE	Worksheet Saved		
MESSAGE	Worksheet Audited (outstanding audits detected)		





# Processing Documents – Hybrid 1

Choose "Closing"  
for Package Type.

The screenshot displays the DocMagic software interface. A 'Data Validation Worksheet #1' window is open, showing a warning: '8 Warning Issues have been detected.' Below this, a 'Document Processing Options' dialog box is open, titled 'Worksheet #26 (SAMPLE) is queued for processing.' The dialog box has several sections: 'General Options' with 'Package Type' set to 'Closing' (highlighted by a green box); 'Loan Application' with 'FNMA 3.x File:' and a 'Browse' button; 'Electronic Delivery' with 'DocMagic eSign' and 'eSignature enable' checked (highlighted by a green box); 'Security' with 'Require Password', 'Retrieval Notification', and 'Disable Recipient Printing' unchecked; and 'Additional Services' with 'Print and Deliver', 'Flood Certification', and 'MERS Registration' unchecked. A 'Process' button is at the bottom. A blue arrow points from the 'Closing' dropdown to the 'eSignature enable' checkbox.

Select DocMagic eSign if utilizing DocMagic eSign Platform AND Select eSignature enable.

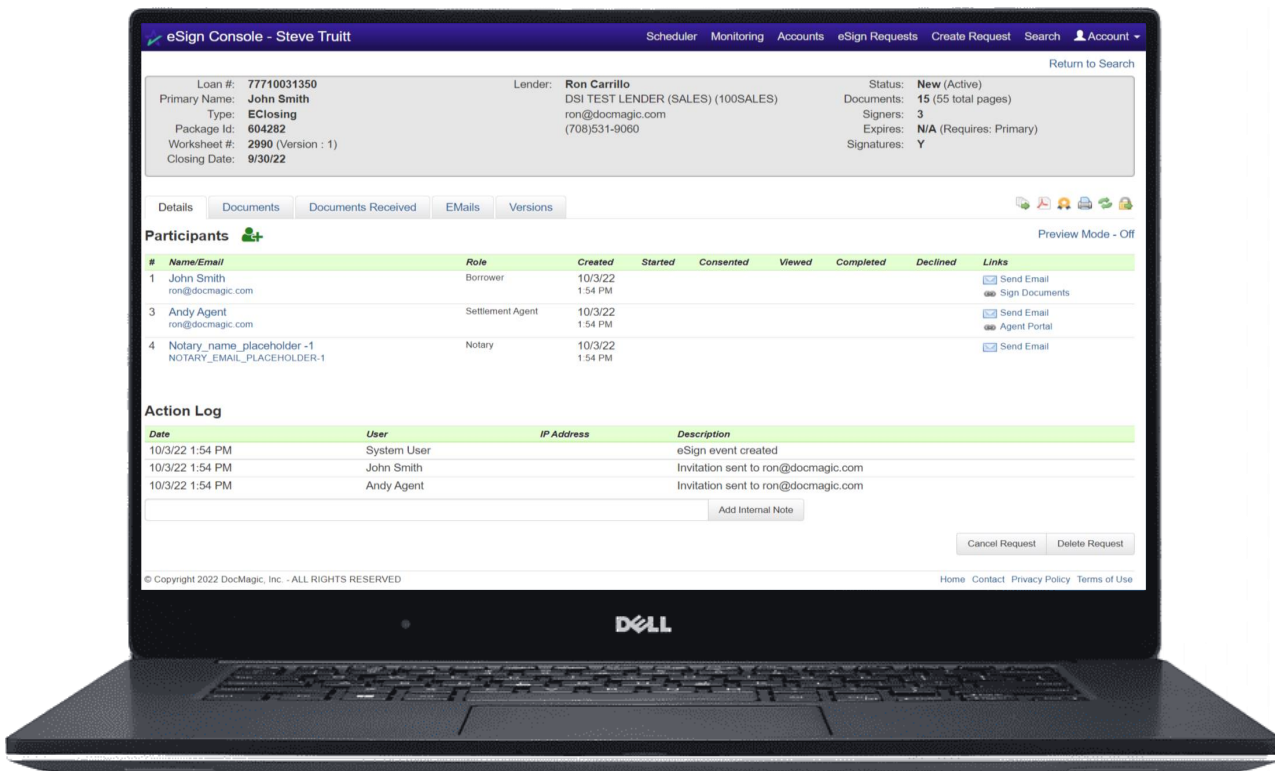




Lender Portal

# Lender Portal

Lenders can monitor the activity of the Settlement Agent and Borrower here.



For detailed instructions on how to use the eSign Console / Lender Portal, please visit our [Product Training Page](#).



# Lender Portal

Reminder emails can be sent to the Borrower and Settlement Agent here.

The screenshot displays the eSign Console interface for a loan. The top navigation bar includes 'eSign Console - Steve Truitt', 'Scheduler', 'Monitoring', 'Accounts', 'eSign Requests', 'Create Request', 'Search', and 'Account'. The main content area is divided into several sections:

- Loan Details:** Loan #: 77710031350, Lender: Ron Carrillo (DSI TEST LENDER (SALES) (100SALES)), Status: New (Active), Documents: 15 (55 total pages), Signers: 3, Expires: N/A (Requires: Primary), Signatures: Y.
- Participants Table:** A table with columns: #, Name/Email, Role, Created, Started, Consented, Viewed, Completed, Declined, Links. The 'Links' column for the Borrower and Settlement Agent includes a 'Send Email' link, which is highlighted by a callout box.
- Action Log Table:** A table with columns: Date, User, IP Address, Description. It shows three entries: 'eSign event created', 'Invitation sent to ron@docmagic.com', and 'Invitation sent to ron@docmagic.com'.

At the bottom of the interface, there are buttons for 'Cancel Request' and 'Delete Request', and a footer with copyright information and links to Home, Contact, Privacy Policy, and Terms of Use.



# Lender Portal

Documents, both click signed and ink signed, are reviewed in the Documents Tab.

**eSign Console - Steve Truitt**

Scheduler Monitoring Accounts eSign Requests Create Request Search Account

Loan #: 77710031350 Lender: Steve Truitt Status: New (Active)  
Primary Name: John Smith DSI TEST LENDER (SALES) (100SALES) Documents: 15 (55 total pages)  
Type: EClosing struitt@docmagic.com Signers: 2  
Package Id: 604824 (800)649-1362 Expires: N/A (Requires: Primary)  
Worksheet #: 2990 (Version : 2) Signatures: Y (Ink Sign)  
Closing Date: 9/30/22

Details Documents Documents Received EMails Versions

**Documents**

Document Name	ClickSign	Page(s)	Mark(s)	Signer(s)	Completed	Sigreq	Document Id	Document Id	Filename	Delete	Operation
1 Borrower's Certification, Authorization and Consent	✓	2	1	1			5175538   5187039		bcac.msc.xml		
2 Multistate Fixed Rate Note		0/4	1	1			5175539   5187040		us3200.not.xml		Mark as Complete
3 New Jersey Mortgage (MERS)		0/19	1	1			5175540   5187041		nj3031.mzm.xml		Mark as Complete
4 Uniform Residential Loan Application	✓	7	1	1			5175541   5187042		urla.msc.xml		
5 Uniform Residential Loan Application - Lender Loan Information	✓	2	0	0	✓		5175542   5187043		urlali.msc.xml		
6 Addendum to Closing Instructions	✓	1	1	1			5175543   5187044		atci3.msc.xml		
7 Specific Closing Instructions	✓	3	4	2			5175544   5187045		sci.msc.xml		
8 Hazard Insurance Authorization and Requirements	✓	2	1	1			5175545   5187046		hazard8.lsr.xml		
9 IVES Request for Transcript of Tax Return	✓	2	2	1			5175546   5187047		4506c.msc.xml		
10 Closing Disclosure	✓	5	1	1			5175547   5187048		cd.dsc.xml		
11 Customer Identification Verification	✓	2	0	0	✓		5175548   5187049		civ.msc.xml		
12 Initial Escrow Account Disclosure Statement	✓	2	1	1			5175549   5187050		ieads.msc.xml		
13 New Jersey Initial Tax Authorization Notice	✓	1	0	0	✓		5175550   5187051		njitan.msc.xml		
14 New Jersey Private Well Testing Act Certification	✓	1	1	1			5175551   5187052		njpw.t.msc.xml		
15 Signature Affidavit and AKA Statement		0/2	1	1			5175552   5187053		saakas.msc.xml		Mark as Complete

Add Internal Note

You can check the status of the signature process here.



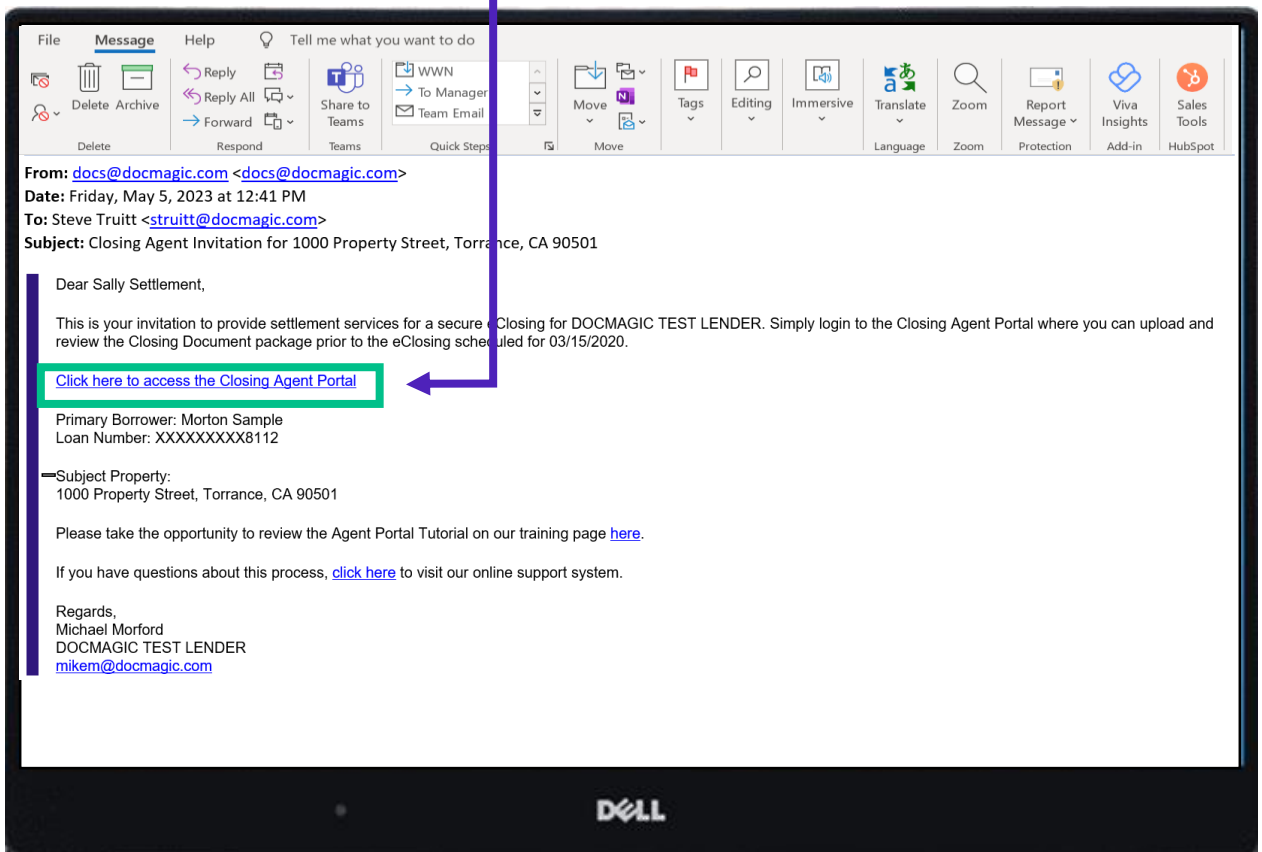


Settlement Agent Process

# Settlement Agent Invitation Email

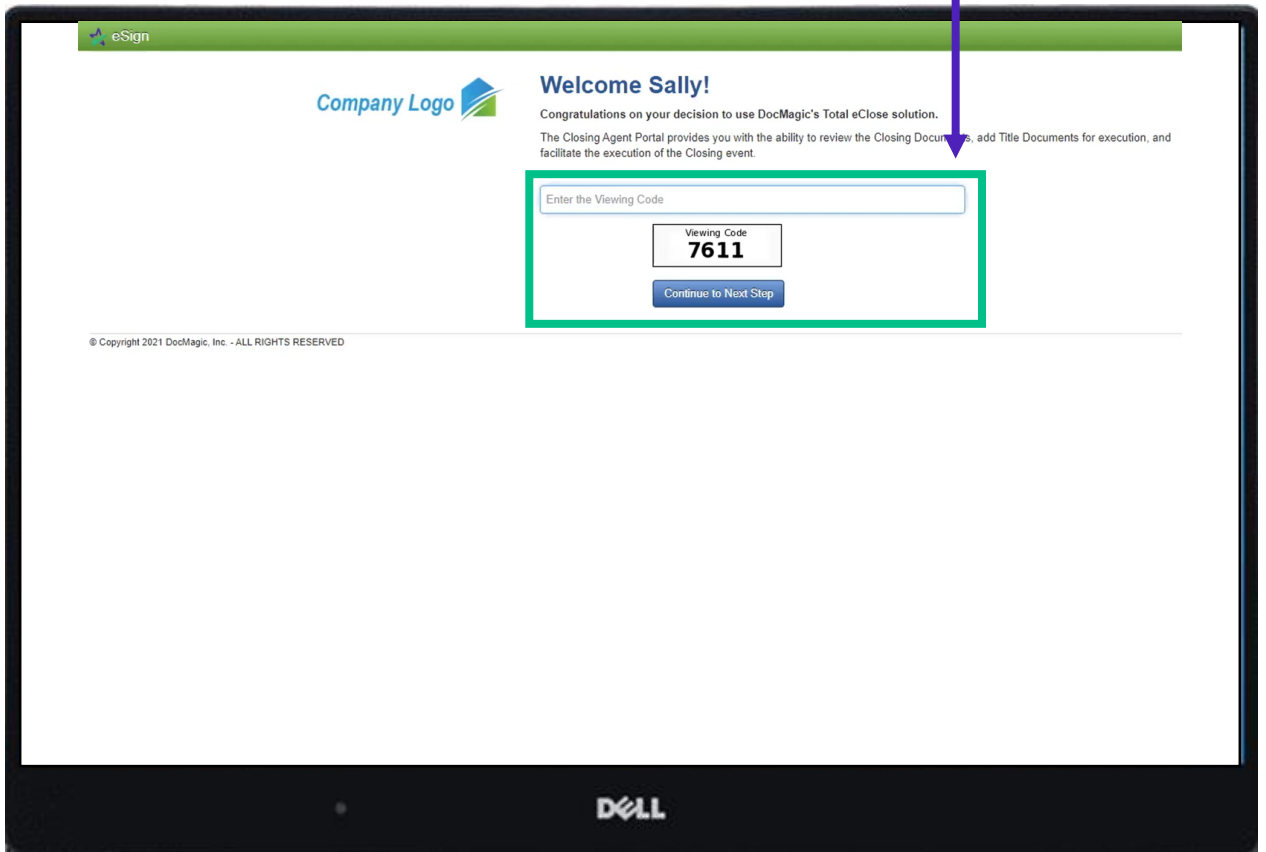
The Settlement Agent will receive an invitation email when the lender creates the eClose event.

This link, along with the email is specific to this particular transaction.



# Agent Login

The Settlement Agent will receive an invitation email and arrive at this verification page.





# eClose Console

This is the Settlement Agent's portal where you can check documents, assign signers, and verify the process as you go.

All pertinent loan information is at the top of your screen including borrower and lender info.

The screenshot displays the DocMagic eClose Console (Settlement Agent) interface. At the top, the user is logged in as Sally. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Navigation:** Details, eJournal, Action Log, and Ready to Close buttons.
- Signers (2):** A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign options.
- Documents (15):** A table listing documents with columns for eSign Enabled, Page(s), Signer(s), and Completed status.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am			● Not Started	Open Signing Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Countdown Clock

The eClosing Countdown Clock keeps you on track right up to the moment of closing.

**DocMagic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: 00 HOURS: 00 MINUTES: 00 SECONDS: 00  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am			● Not Started	<a href="#">Open Signing Room</a>
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (15)** [+](#) [-](#) [📄](#) [🖨](#) [🔄](#) Preview Mode

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

DELL



# Help Button

From the Agent Portal, you can find a tutorial just like the one you're reading now. Just click on the name, then Help.

**DocMagic eClose Console (Settlement Agent)**

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: -  
HOURS: -  
Date: Apr 19, 2023 (Wed)

Dashboard  
My Account  
Preferences  
Contact Us  
**Help**  
Sign Out

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	📧 ⓪	📷 ⓪
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned			

**Documents (15)**

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Signer's Tab

The Signer's area highlights the information of all closing participants.

**Doc Magic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am			● Not Started	<a href="#">Open Signing Room</a>
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (15)** [Print](#) [Edit](#) [Share](#) [Refresh](#) [Preview Mode](#)  ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

DELL



# Signer's Details

Click on the signer's name to view, edit, or delete participant information. Make sure there is an email listed.

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Participant Details" is open, showing the following information:

- View, edit, or delete the participant's information below.**
- First Name:** Erica
- Last Name:** Sample
- Email:** erica.sample@example.com
- Phone Number:** ( ) - -
- Access Code:** 0001
- Role:** Borrower

At the bottom of the modal are three buttons: "Cancel", "Delete", and "Save".

In the background, the "Signers (2)" list is visible, with "Erica Sample" highlighted. The "Documents (15)" list includes items like "Uniform Residential Loan Application" and "MERS California Deed of Trust".



# Adding Participants

Click on the Silhouette Icon to add a participant.

Fill out every line, then select a role for the participant.

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Add Participant" is open, prompting the user to "Add the participant's information below." The form includes fields for First Name, Last Name, Email, Phone Number, Access Code, and a Role dropdown menu. A green box highlights the "Add" button at the bottom of the modal. In the background, the "Signers (2)" section shows a list of participants: Erica Sample and Sally Settlement. The "Documents (15)" section shows a table of documents with columns for document name, page count, number of signers, and completion status.

#	eSign Enabled	Page Count	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

Click Add and they will be saved to the participants list.



# Preview Tab

Preview Mode stays on until Midnight Hawaii time of the closing date. The Lender can disable your ability to toggle preview mode in their settings.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. At the top, the header includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Sally". Below the header, there are three main sections: "LOAN" details (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), "LENDER" information (Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362), and a "COUNTDOWN TO CLOSING" timer showing 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these sections are navigation tabs for "Details", "eJournal", and "Action Log", along with a "Ready to Close" button. The "Signers (2)" section contains a table with two rows: Erica Sample (Borrower, Not Started) and Sally Settlement (Settlement Agent, Ready to Sign). A "Preview Mode" toggle is highlighted with a green box and is currently set to "ON". Below this is a "Documents (15)" table listing various documents and their completion status.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	Sign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⓪	📄 ⓪	● Not Started	Get Signer Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	Get Signer Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Documents Section

The Documents area includes all the documents to be executed. To view, you can click on the title of the document.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT. A 'Ready to Close' button is present.
- Signers (2):** A table listing two signers: Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (15):** A table listing six documents with their page counts, signers, and completion status.

The 'Documents (15)' table is highlighted with a green border. The table data is as follows:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓





# Documents Section

eSign Enabled lists all the documents enabled for electronic signature in the package.

**DocMagic eClose Console (Settlement Agent)** | Sally

**LOAN** | Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** | Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: -- HOURS: -- MINUTES: -- SECONDS: --  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Stat	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am			● Not Started	<a href="#">Open Signing Room</a>
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (15)** | Preview Mode:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Documents Section

At the bottom, "Print and Sign" lists all the documents in the package that require a wet signatures from the borrowers.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The main area shows a list of 14 documents with their respective page counts and completion status. A green box highlights the 'Print and Sign' section at the bottom, which lists documents that require wet signatures.

#	Document Name	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓
7	California Fair Lending Notice	1	1	✓
8	California Private Mortgage Insurance Notice	2	1	✓
9	Closing Disclosure	5	1	✓
10	IVES Request for Transcript of Tax Return	2	1	✓
11	Initial Amortization Schedule	8	0	✓
12	Initial EscNew Account Disclosure Statement	2	1	✓
13	PMI Initial Disclosure - Fixed	2	1	✓
14	Signature Affidavit and AKA Statement	2	2	✓
<b># Print and Sign</b>				
1	Multistate Fixed Rate Note	3/3	1	✓

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DELL



# Adding Documents

Click on this document button to add settlement documents to the package.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. Below the navigation bar, there are three main sections: 'LOAN' details (Loan #, Primary Borrower, Type, Package ID, Worksheet #), 'LENDER' details (Company, Contact, Email, Phone), and a 'COUNTDOWN TO CLOSING' timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. A 'Ready to Close' button is visible in the top right. The main content area is divided into 'Signers (2)' and 'Documents (15)'. The 'Signers' table lists Erica Sample (Borrower) and Sally Settlement (Settlement Agent). The 'Documents' table lists six documents, including 'Uniform Residential Loan Application', 'MERS California Deed of Trust', 'Specific Closing Instructions', 'California Hazard Insurance Disclosure', 'Hazard Insurance Authorization and Requirements', and 'Borrower Consent to the Use of Tax Return Information'. A green box highlights a document icon button in the 'Documents (15)' header, with a blue arrow pointing from the text box above to it.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⓪	📄 ⓪	● Not Started	Open Signing Room
2	Sally Settlement sally.settlement@examp	Settlement Agent	Unassigned				● Ready to Sign	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Adding Documents

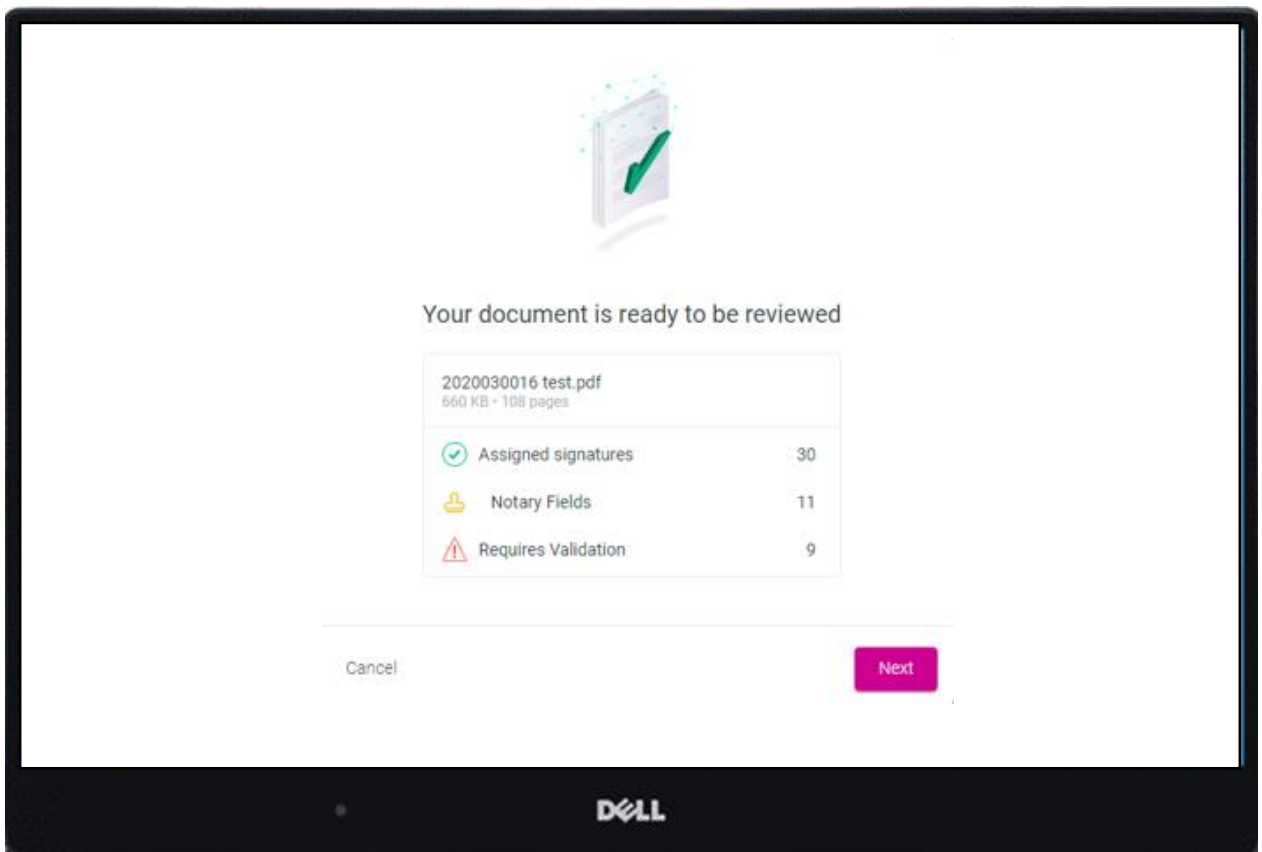
Click the Browse button to navigate to the document you would like to add to the package.

The screenshot displays the DocMagic eClose Console interface. At the top, the user is logged in as 'Sally'. The console shows loan details for Loan # 777-1616630796081, with a primary borrower of Erica Sample. The lender is DSI TEST LENDER (SALES), with contact Michael Morford. A 'COUNTDOWN TO CLOSING' timer is visible, showing 0 days, 0 hours, 0 minutes, and 0 seconds. Below this, there are buttons for 'Ready to Close' and 'Ready to Sign'. A file selection dialog box is open, showing the 'Desktop' folder. The file 'AZACPRS.TTL.pdf' is selected. The dialog box has 'Open' and 'Cancel' buttons. A green box highlights the 'Browse' button in the background interface, with a blue arrow pointing to it from the text above. The document list below the dialog box includes items like 'California Hazard Insurance Disclosure', 'Hazard Insurance Authorization and Requirements', and 'Borrower Consent to the Use of Tax Return Information'.



# AutoPrep™

When the document is uploaded, it activates AutoPrep™ to check for and assign signatures, date boxes, and any Post-fill boxes needed.



AutoPrep™ uses A.I. and machine learning to prepare documents for signature.



# Creating Signing Boxes via AutoPrep™

Green means that the signature line has been identified to match a previously entered borrower/signer

The screenshot shows a document titled "APPRAISAL DELIVERY WAIVER" with two checkboxes. A dropdown menu is open, listing "Unassigned", "Sammy Sample Borrower 1", "Sally Sample Borrower 2", "To be determined Notary", "Belinda Helmick Settlement Agent", and "Unspecified Originator". A red callout bubble with a signature icon points to the "Unassigned" option. A green callout bubble with a checkmark and the number "2" points to the "Sally Sample Borrower 2" option. A red callout bubble with a warning triangle and the number "2" points to the "Unassigned" option in the dropdown. Below the dropdown, the text "Borrower SALLY SAMPLE" and "Date" are visible. The Dell logo is at the bottom of the document frame.

Red means that AutoPrep has found a signature line, but not a signer

Red fields *must* be verified before sending the document to proceed with eSign



You have the option to correct the signature mark or choose 'Not needed for this transaction.' This will help the AI compute this accurately next time.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of \_\_\_\_\_  
County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_  
by John Smith

proved to me on the basis of satisfactory evidence to be the person(s) w

Why are you deleting this signature mark?

- Not a signature mark
- Not needed for this transaction

Cancel Delete

DELL



The borrower will be highlighted in green

The screenshot displays a DocMagic document titled "2020030016 test.pdf". The document text includes a loan agreement clause and a date: "DATED this 24th day of April, 2020." Below the date, there is a dropdown menu with "Terry M Mackey (Borrower 1)" selected, which is highlighted in green. Below this, there is a line for "BORROWER - Terry M Mackey - DATE -". Further down, there are fields for "State of \_\_\_\_\_" and "County of \_\_\_\_\_". A signature line reads "This instrument was acknowledged before me on \_\_\_\_\_ by Terry M Mackey." Below this, there is a dropdown menu with "Notary" selected, which is highlighted in blue. Below the dropdown, there is a field for "Notary Public" and a field for "My Commission Expires: \_\_\_\_\_". A plus sign icon is visible in the bottom right corner of the document area.

Blue indicates a field that needs to be filled out via text/signature





AutoPrep will always guess the borrowers when they are not clearly assigned in signature marks.

### Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

This is an application for joint credit, Borrower and Co-Borrower each agree that we  do not  do apply for joint credit (sign below):

Terry M Mackey (Borrower 1)  A Married Man (Borrower 2)

Borrower  Co-Borrower

#### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: (explain)		Agency Case Number		Lender Case Number	
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service				2020030016	
Amount	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other: (explain):	
\$400,000.00	3.250%	360	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

#### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)					No. of Units
1107 Chesterton Drive, Richardson, TX 75080					1
Legal Description of Subject Property (attach description if necessary)					Year Built
					1978
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: (explain):			Property will be:		
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment		
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made	
2000	\$240,000.00	\$146,914.00	CASH OUT OTHER	Cost: \$	
Title will be held in what Name(s)			Manner in which Title will be held	Estate will be held in:	

Along with other fields, you must check and correct every field before you're done.



Clicking the plus opens a toolbox on the right side. You can use these to fill in blank fields.

The screenshot displays the DocMagic AutoPrep interface. At the top, the DocMagic logo is visible. Below it, the document title "2020030016 test.pdf" is shown. The main content area contains a legal document with several fields. A green callout bubble with a pencil icon points to a dropdown menu containing "Terry M Mackey (Borrower 1)". Another blue callout bubble with a pencil icon points to a dropdown menu containing "Notary". A third blue callout bubble with a plus sign icon points to a plus sign button in a green square at the bottom right of the document area. On the right side, a vertical toolbox is open, featuring a "Done" button at the top. The toolbox is divided into three sections: "Signature Fields" with options for "Signature" and "Initial"; "Notary Fields"; and "PostFill" with options for "Textbox", "Checkbox", and "Date".

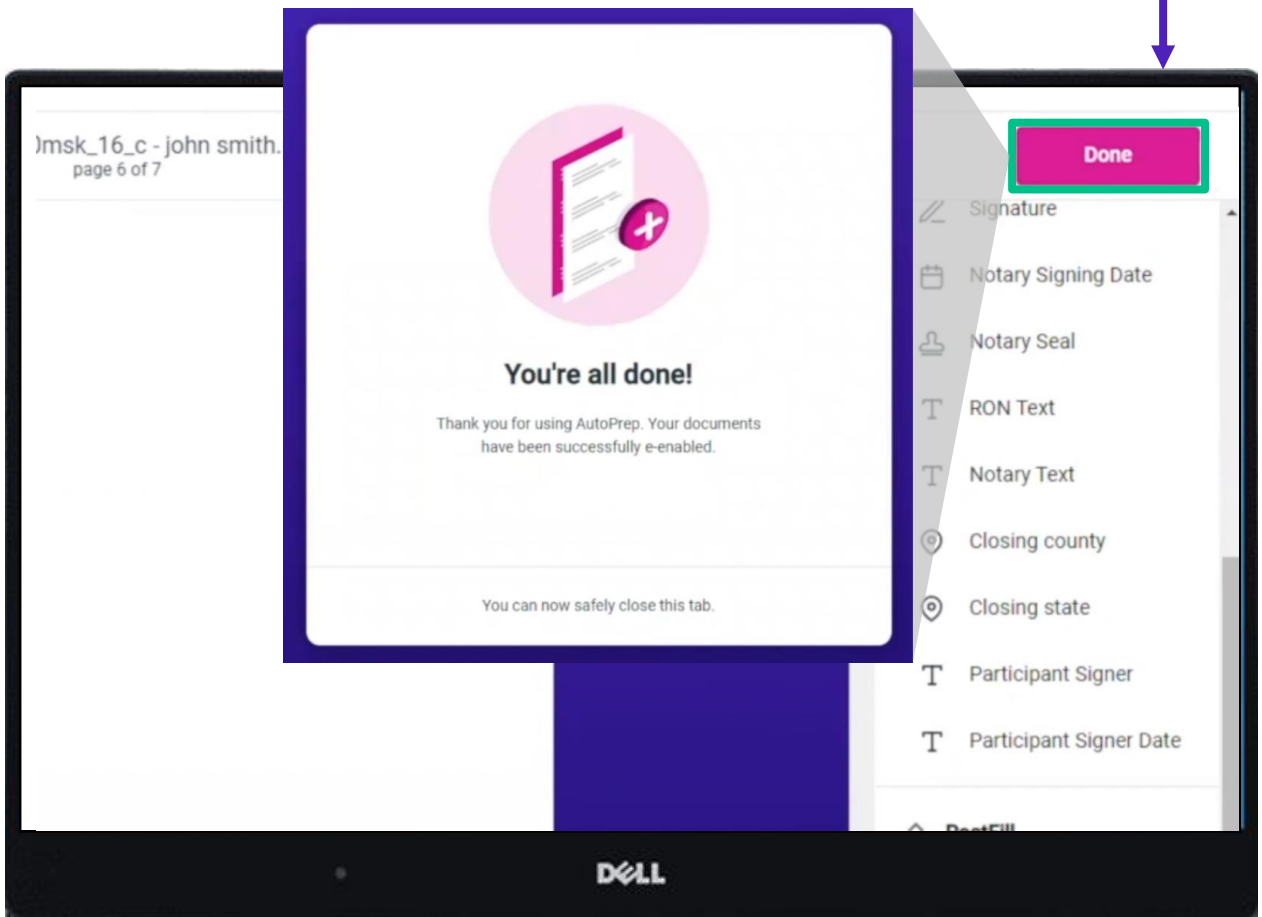


It is crucial that you assign fields correctly and fix wrongly identified fields every time so the system can learn from your edits.

The screenshot displays a document with several fields being assigned to a sidebar menu. The document text includes: "The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).", "DATED this 24th day of April, 2020.", "Terry Mackey (Borrower 1)", "BORROWER - Terry M Mackey - DATE -", "State of", "County of", "This instrument was acknowledged before me on", "by Terry M Mackey.", "Notary", "Notary Public", and "My Commission Expires:". The sidebar menu on the right is titled "Done" and contains three sections: "Signature Fields" with "Signature" and "Initial" options; "Notary Fields" with a dropdown menu; and "PostFill" with "Textbox", "Checkbox", and "Date" options. A green box highlights the sidebar menu, and a purple arrow points from the text box above to the "Signature" option in the "Signature Fields" section.



When the documents are finalized, click done. You will see the confirmation message below.



# Settlement Agent Portal – Post AutoPrep™

After clicking Done, you will be returned to the Settlement Agent portal.

**DocMagic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am			● Not Started	<a href="#">Open Signing Room</a>
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (15)** [Print](#) [Edit](#) [Share](#) [Refresh](#) [Download](#) Preview Mode  ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

DELL

Hit refresh and your AutoPrep document will now be listed in the documents section.



# Tagging Documents + Guide

Click on the Pencil Icon to open the Document Editor that allows you to tag documents. *We strongly advise you to click [here](#) for the Document Editor guide.*

**DocMagic eClosing Console (Settlement Agent)**

**LOAN** Loan #: 16364816291  
Primary Borrower: John Smith  
Type: eClosing  
Package ID: 417659  
Worksheet #: 16364816291 (...)

**LENDER** Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (555) 555-5555

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: strull@docmagic.com  
Phone: (987) 555-4321

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT

Details | eJournal | Action Log | Start eClosing

**Signers (3)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith strull@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am	📧 ○	📄 ○	● Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign	Open Signing Room
3	Sally Settlement strull@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

**Documents (6)** [Pencil Icon] [Print Icon] [Share Icon] Preview Mode: OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	

**California Deed of Trust (MERS)**  
Prepare documents for signing

**BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION**

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for the purpose of:

- (i) providing an offer;
- (ii) originating, maintaining, managing, monitoring, servicing, selling, assigning, and securitizing a loan; or
- (iii) an otherwise permitted by applicable laws, including state and federal privacy and data security laws, or marketing.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquires or any beneficial or other interest in the loan, any mortgage insurers, guarantors, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

**John Smith** [Signature Field]  
Borrower: JOHN SMITH Date: \_\_\_\_\_ Borrower: \_\_\_\_\_ Date: \_\_\_\_\_

Previous Page | Next Page

**Tags**

- Signature & Initials
  - Signature
  - Initials
- Postfill
  - Textbox
  - Phone Number
  - Date
  - Checkbox
  - Radio
- Notary Field
  - Signature
  - Notary Seal
  - Notarization State
  - Notarization County
  - Signing Date
  - Notary Name
  - RON text
  - Commission Expiration
  - Appearance Day



# Action Log

Click here to see the Action Log. This tab shows the actions that everyone involved in the process has taken, and when.

DocMagic eClose Console (Settlement Agent) Sally

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

Details eJournal **Action Log**

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:06 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@example.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@example.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 ()
3/24/21 5:11 PM	Erica Sample		Multistate Fixed Rate Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.98	Document AZACPRS.TTL.pdf added to package

Add Internal Note To Action Log

You may also add notes at the bottom.



# Print Options

Printer Icon allows you to download documents that require wet signatures.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, 'eClose Console', the user role 'Settlement Agent', and the user name 'Sally'. The main content area is divided into several sections:

- LOAN:** Loan #: 777-16166307990, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Signers (2):** A table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. Two signers are listed: Erica Sample (Borrower, Not Started) and Sally Settlement (Settlement Agent, Ready to Sign).
- Documents (15):** A toolbar with icons for document actions, including a printer icon highlighted in a green box. Below the toolbar is a table with columns for #, eSign Enabled, Page(s), Signer(s), and Completed. Six documents are listed, all with 'Completed' status.

PDF Icon allows you to download and print *all* the documents – not always necessary, just an option





# Wet-sign Options

Upload signed and scanned documents here.

The screenshot displays the DocMagic eClose Console interface. On the left, the 'LOAN' section shows details for Loan # 777-1616630796081, Primary Borrower Erica Sample, Type EClosing, Package ID 333727, and Worksheet # 1616630796081. Below this is a 'Signers (2)' table:

#	Signer Name / Email	Role	Notary Name / Email
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placehold NOTARY_EMAIL_PLACE
2	Sally Settlement sally.settlmeni@examp...	Settlement Agent	Inassigned

Below the signers is a 'Documents (15)' list with an 'eSign Enabled' column:

#	eSign Enabled
1	Uniform Residential Loan Application
2	MERS California Deed of Trust
3	Specific Closing Instructions
4	California Hazard Insurance Disclosure
5	Hazard Insurance Authorization and Requirements
6	Borrower Consent to the Use of Tax Return Information

On the right, a document preview is shown with a red border around the top section:

**IMPORTANT**

**YOU MUST USE THIS AS YOUR COVER SHEET.**

**DO NOT WRITE ON THIS FORM.**  
Messages or notes written on this form are discarded and will not be read.

**INSTRUCTIONS**

- 1. Print this document**  
If you are viewing this on a mobile device, use "share" options to either print it from your device or email it to yourself then print it from a computer.
- 2. Carefully review and sign each document**
- 3. Return the document**
  - a) From the LoanMagic App**
    - Go
    - Navigate to the document that requires an ink signature
    - Press the "Scan" button and follow the onscreen instructions.
    - or -
  - b) From the eSign website**
    - Scan signed documents to PDF file.
    - Use Upload link within eSign session and follow on-screen prompts.
    - or -
  - c) Using a fax machine**
    - FAX to 1-866-420-1583

At the bottom of the document preview, a QR code is highlighted with a green box. Below the QR code is the text: 75605744-1. A blue arrow points from the QR code to the bottom text box.

The QR Code on each page will place the signed documents in the right order in the stack.



# Wet-sign Options

Completed wet signed documents will show up at the bottom with a green checkmark.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent named Sally. The main content area shows a list of 14 documents, each with a number, title, page count, and number of signers. A green checkmark is visible in the 'Completed' column for document 11, 'Initial Amortization Schedule'. A blue arrow points from the text box above to this checkmark. Below the main list, a summary table is highlighted with a green border, showing a total of 1 document to be printed and signed, with 3 pages and 1 signer. The 'Completed' column for this summary row also shows a green checkmark.

#	Print and Sign	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Note	3/3	1	✓



# Ready to Close

Once all the documents have been uploaded and prepared for execution, click on "Ready to Close".

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Sally".

The main content area is divided into several sections:

- LOAN:** Displays Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: eClosing, Package ID: 333727, and Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Displays Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, and Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** Shows a timer for DAYS, HOURS, MINUTES, and SECONDS. The current date is Apr 19, 2023 (Wed) and the time is 12:00am PDT.
- Buttons:** Includes "Details", "eJournal", "Action Log", and a prominent "Ready to Close" button.

Below these sections is a "Signers (2)" table:

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⚙️	📄 ⚙️	● Not Started	Open Signing Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	Open Signing Room

Below the signers is a "Documents (16)" section with a toolbar for document actions (add, edit, view, print, share). The document list is as follows:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

At the bottom right of the document list, there is a "Preview Mode" toggle set to "off".

Preview Mode will turn off automatically when the Clock hits Zero and signing begins. To be safe, check that Preview Mode is off the day of signing.

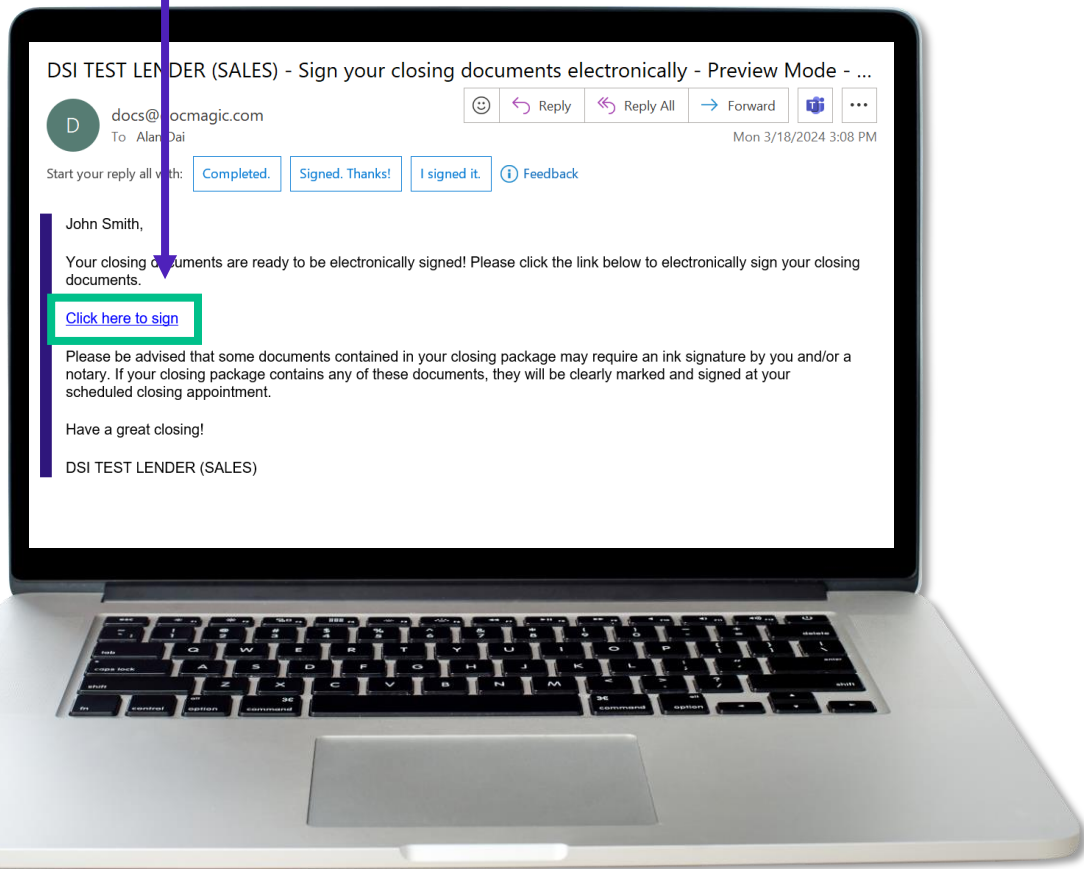




V3 Signing (Borrower's Experience)

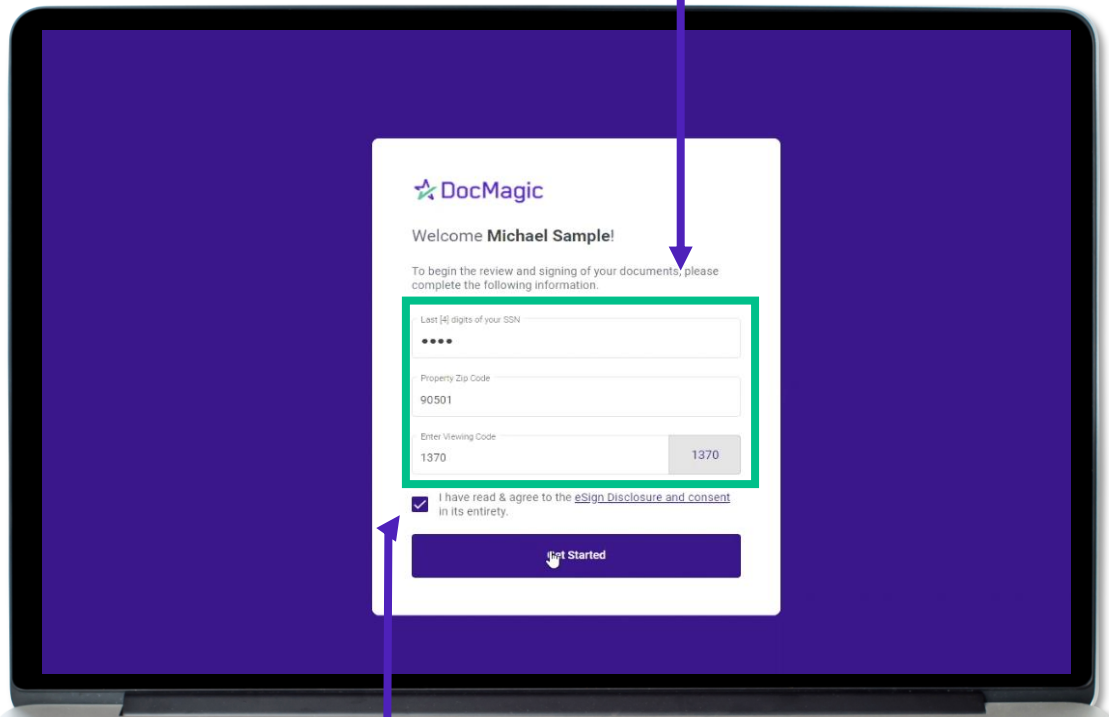
# Logging In

When the Settlement Agent processes the closing documents, the borrower will get an email inviting them to access the signing portal for their set of documents.



## Logging In - Verification

Verification boxes include SSN and viewing code. The lender may add property zip code as a third option.



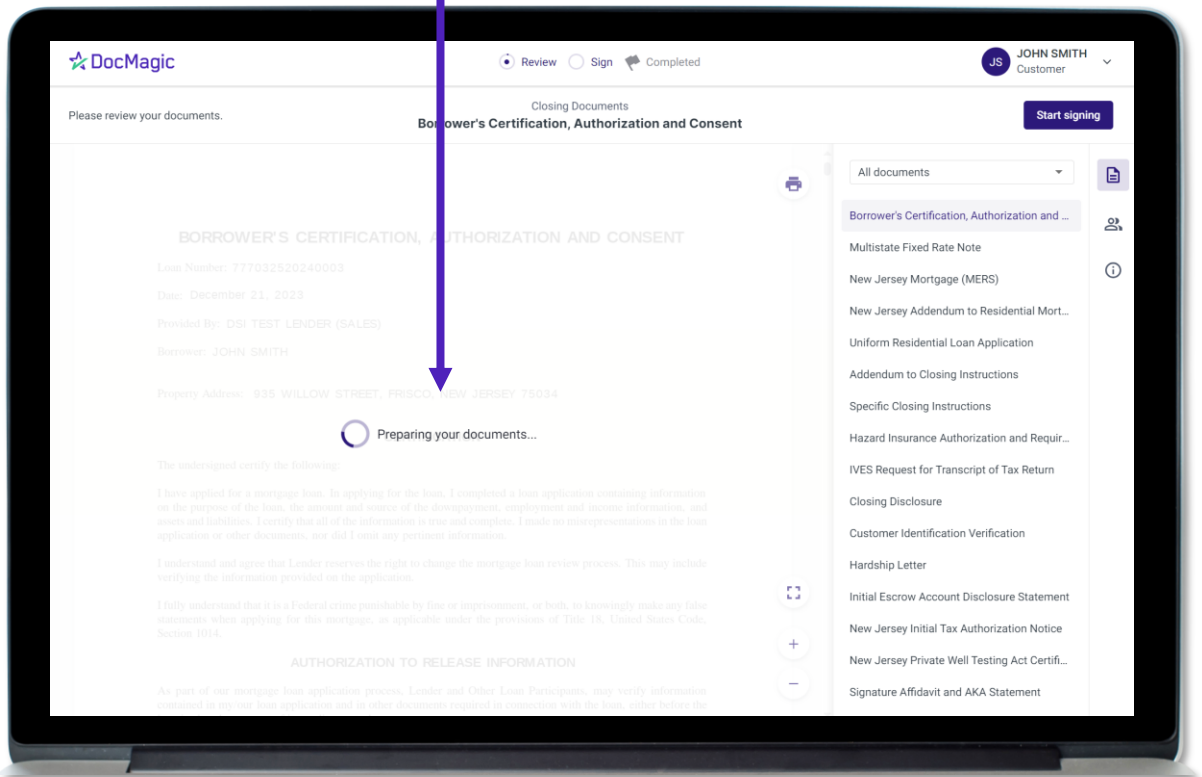
The screenshot shows a laptop displaying the DocMagic login interface. The page has a dark blue background. At the top left is the DocMagic logo. Below it, the text reads "Welcome Michael Sample!". A message states: "To begin the review and signing of your documents, please complete the following information." Below this message is a white form with three input fields: "Last 4 digits of your SSN" (with four dots), "Property Zip Code" (with "90501" entered), and "Enter Viewing Code" (with "1370" entered and a "1370" button to the right). Below the form is a checked checkbox with the text "I have read & agree to the eSign Disclosure and consent in its entirety." At the bottom of the form is a dark blue button labeled "Get Started".

The signer must check the eSign Disclosure and Consent box to sign on.



# Preparing Your Documents

You may see a “Preparing your documents” loading screen when you enter the signing experience.

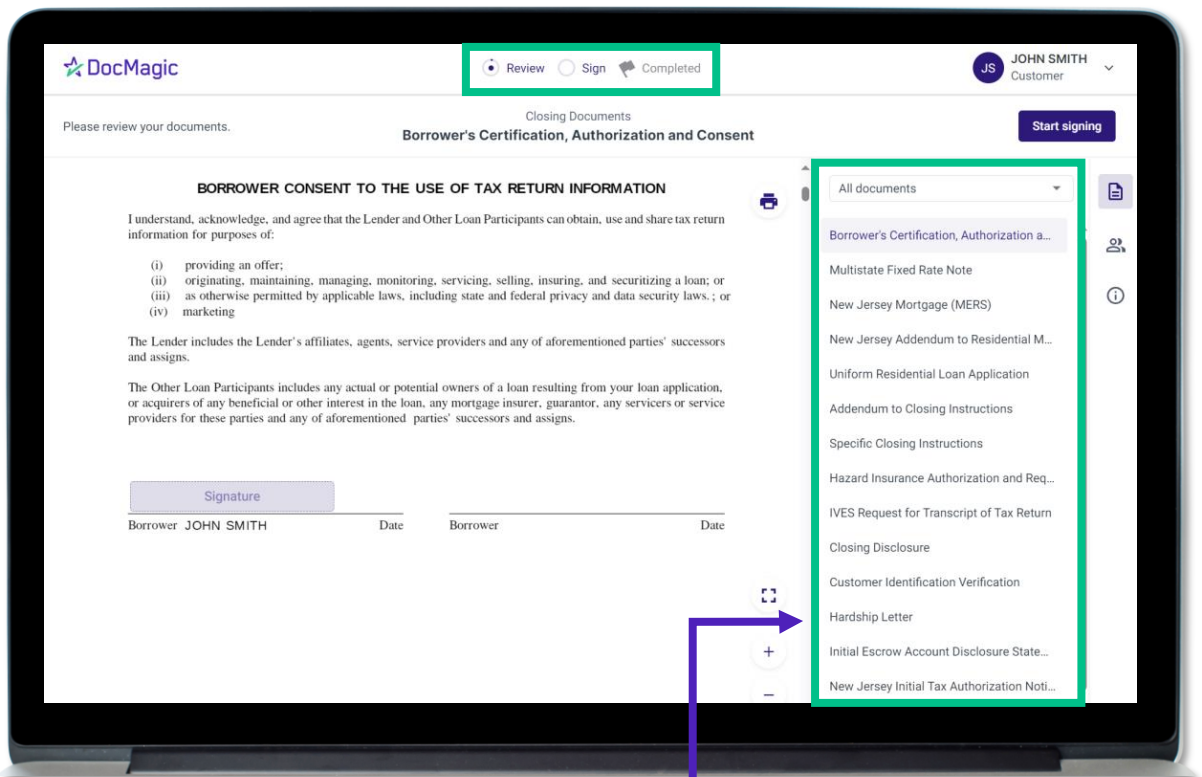


The system will automatically take you to the first document that needs to be signed.



# Page Features

Along the top, you will find indicators that show progress of the Review, and e-Sign processes.



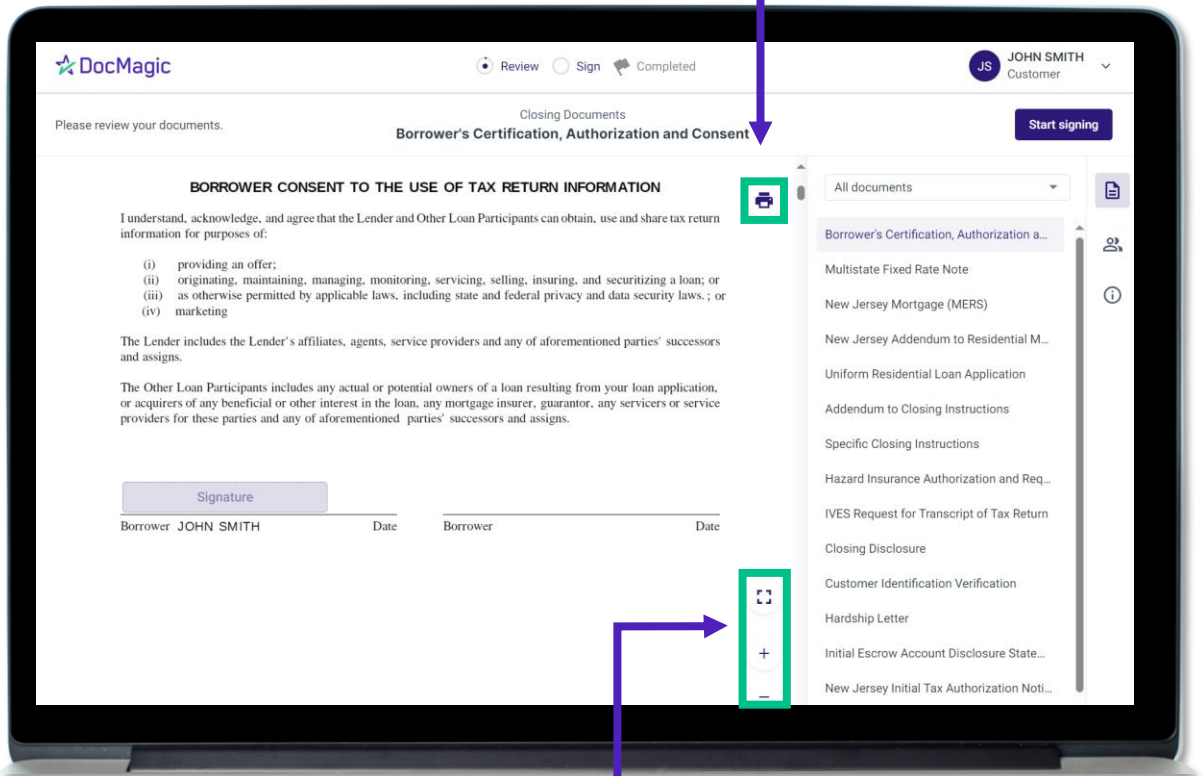
By default, all documents that need to be signed are listed in this column on the right. You can filter this column by documents that need to be ink signed or notarized from the dropdown at the top.





# Page Features

The print icon allows you to print the documents.

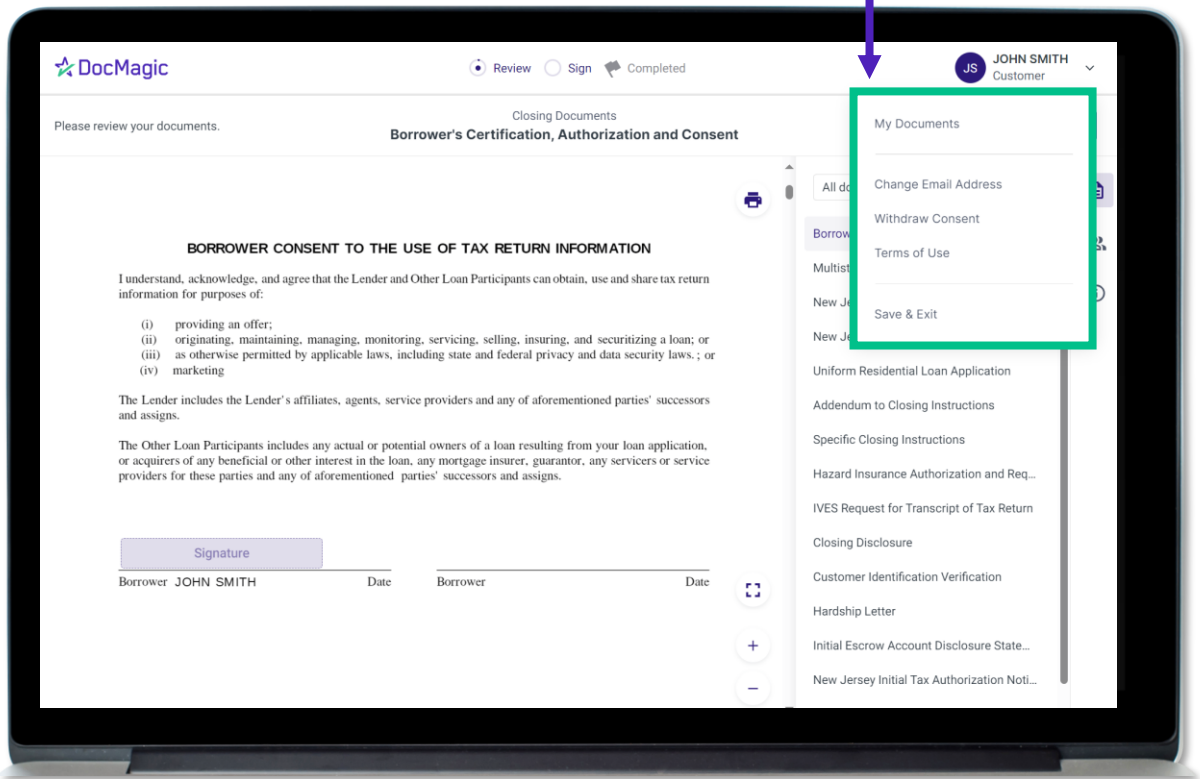


You can expand the signing window and increase or decrease the zoom levels.

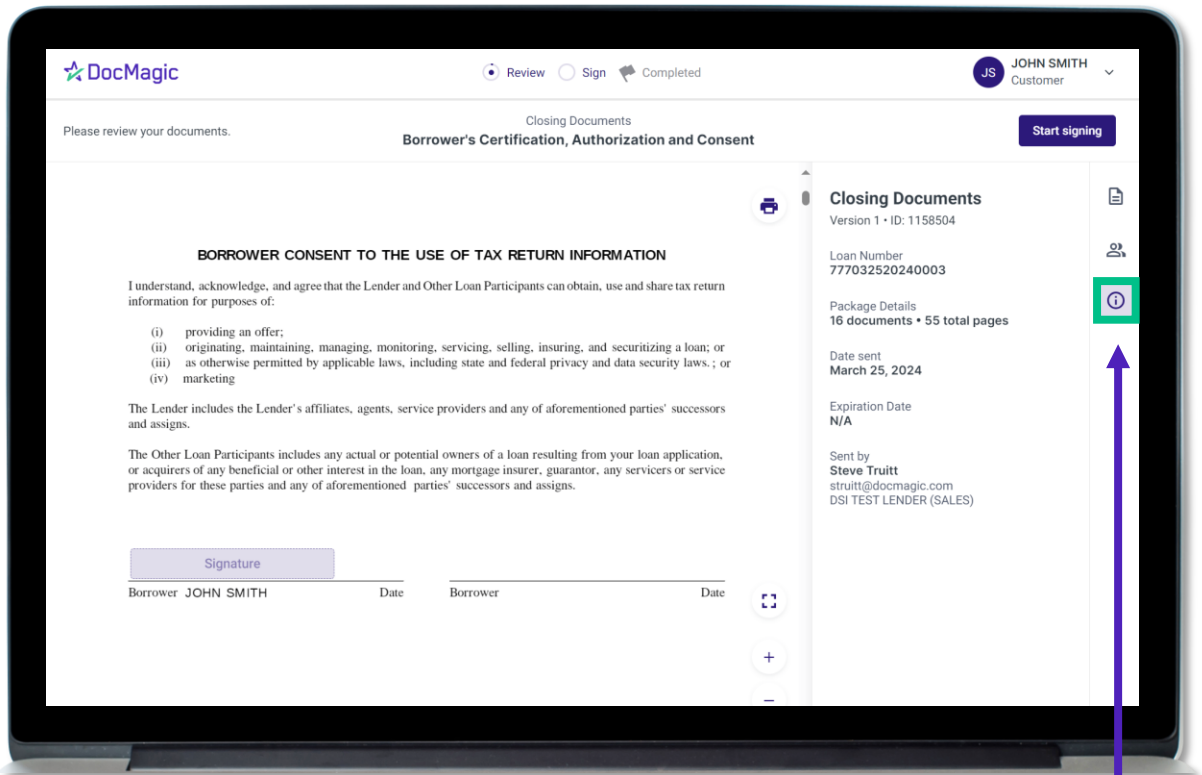


# Borrower Information

The borrower's information can be viewed and edited here.



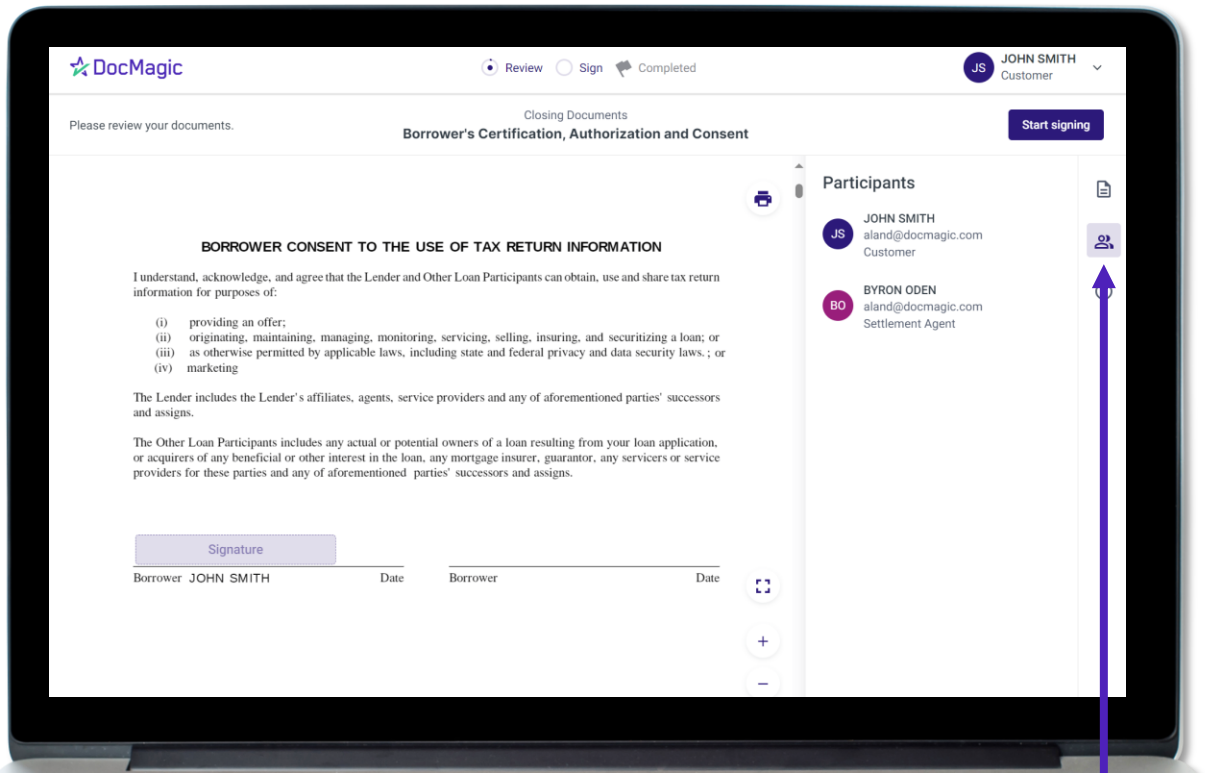
# Document Information



Click the information icon to see document package metadata.



# Participants

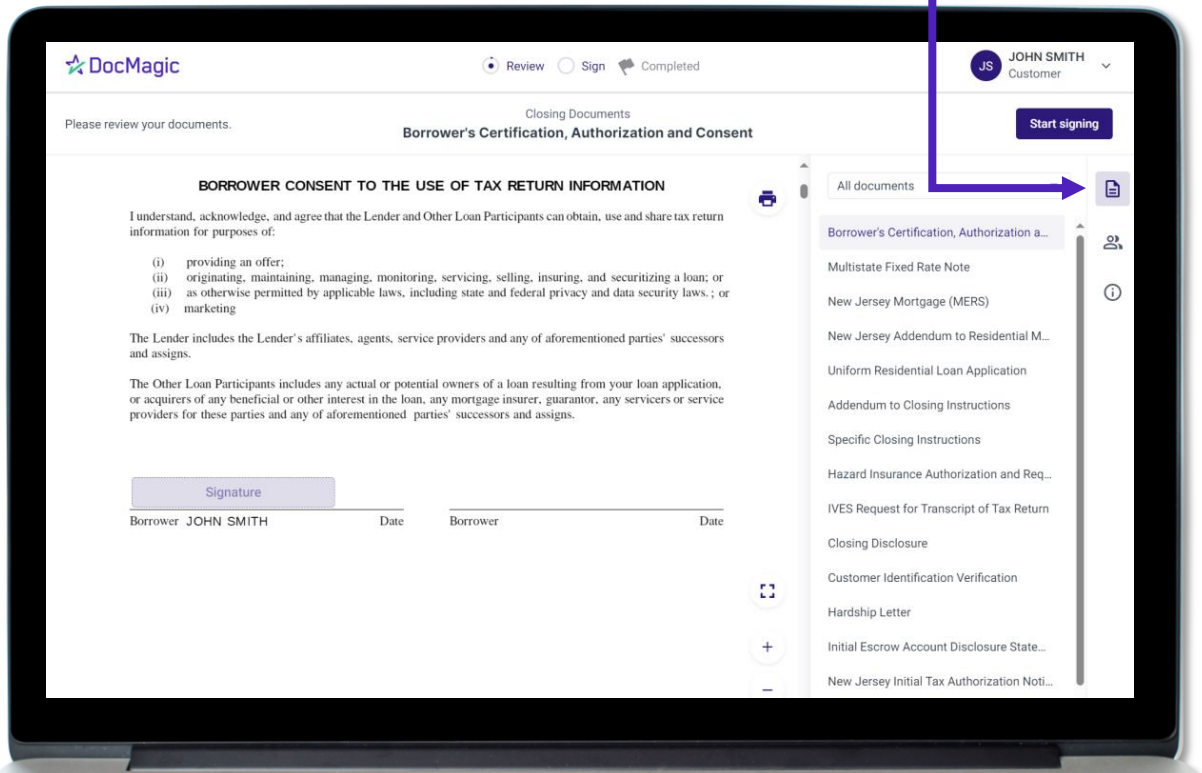


Click here to view participants.



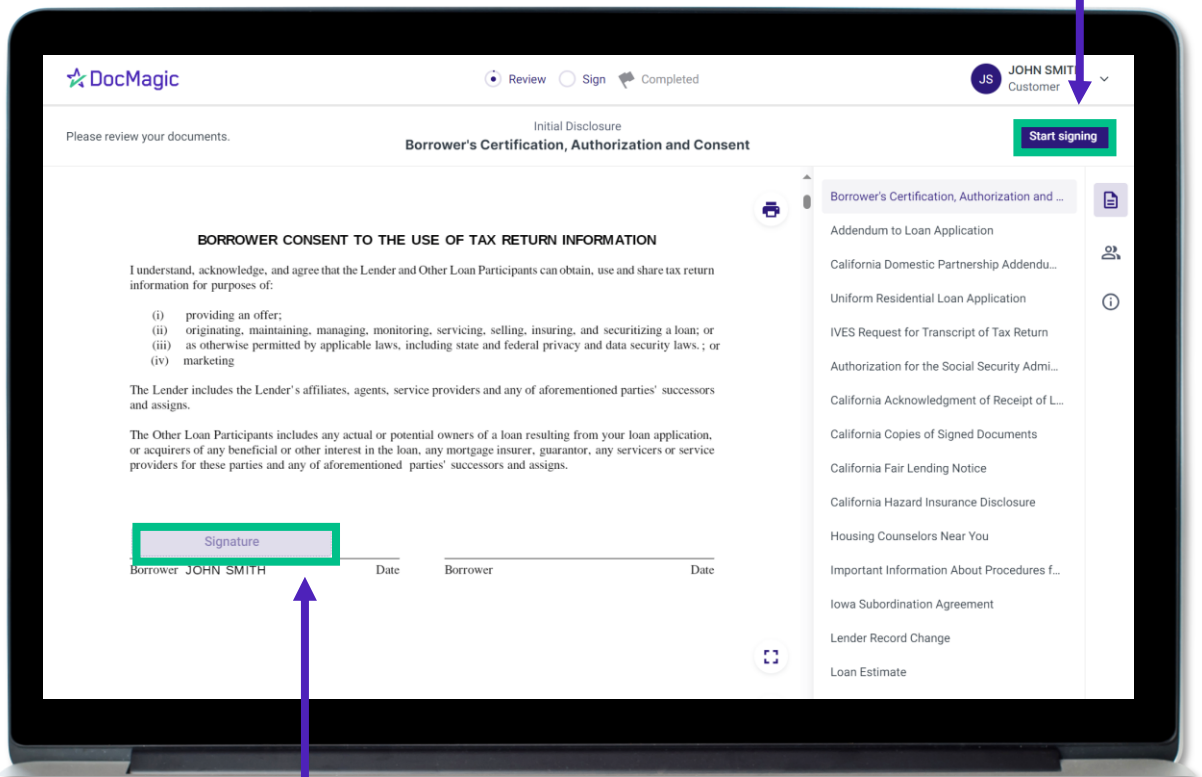
# Return to Documents List

This button brings you back to the list of Documents (selected by default).



# Start Signing

Click "Start Signing" to begin the signing process.



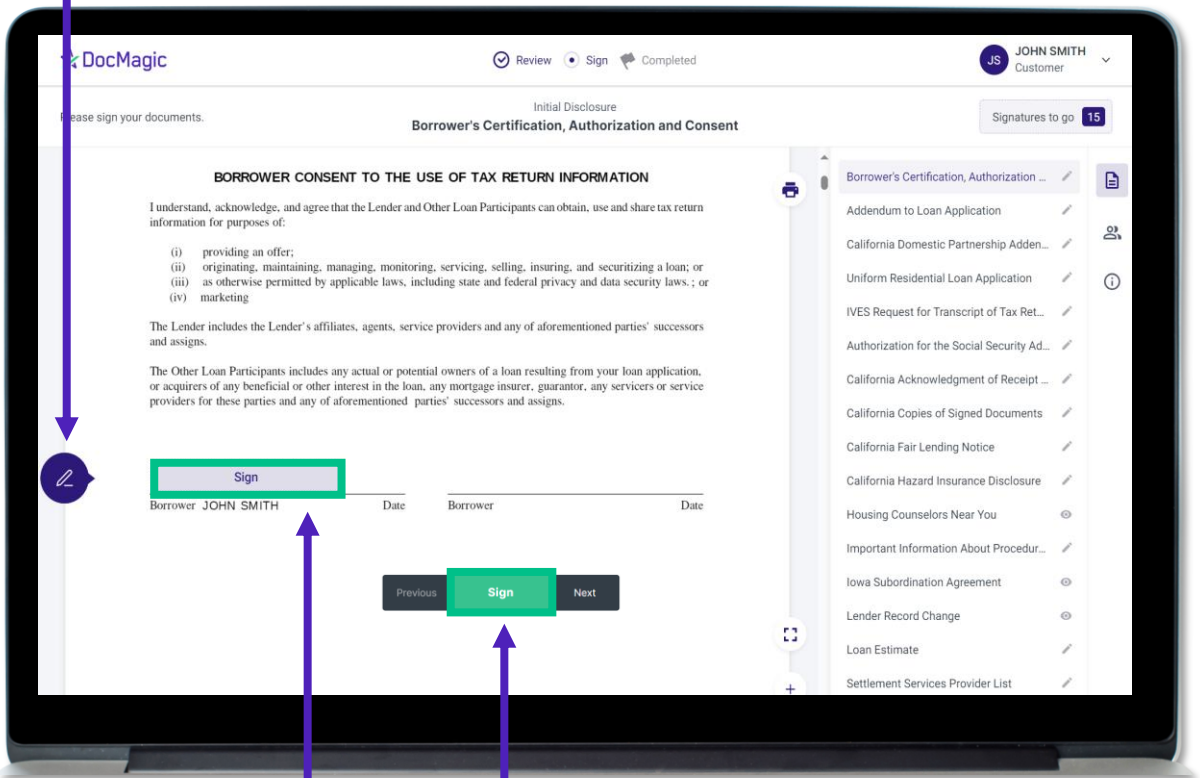
You can't sign anything until you hit the purple button in the top right corner – until then, these will remain greyed out and unclickable.



# Begin Click-Signing

There are three options for click-signing.

1. Clicking the pen icon.



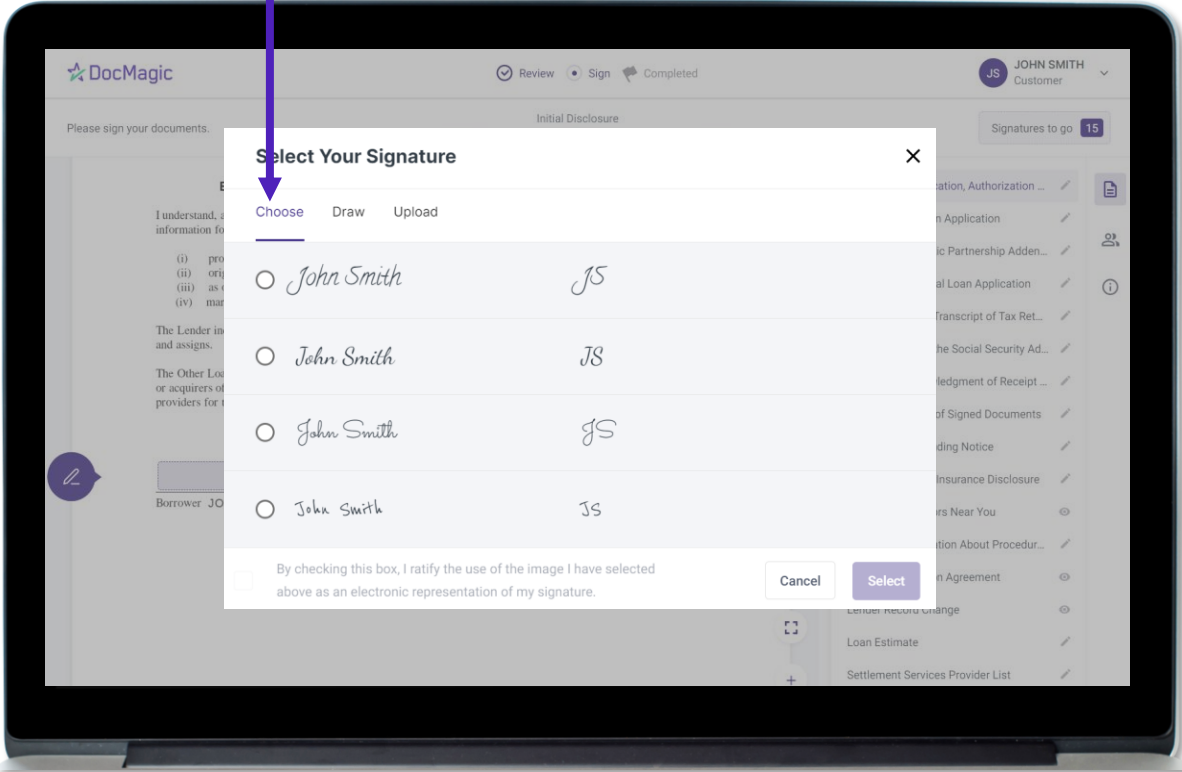
2. Clicking on the "Sign" box directly.

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



# Signature Options

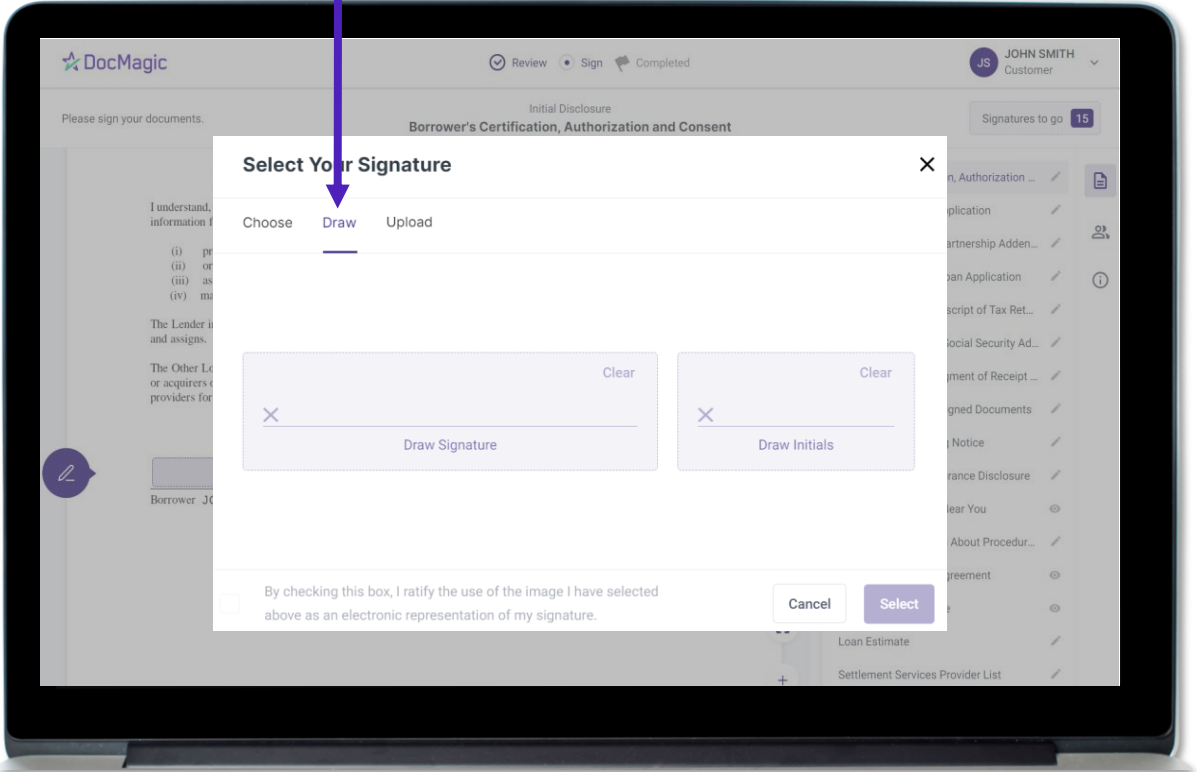
You have the option to choose the pre-formed signatures available in this tab.





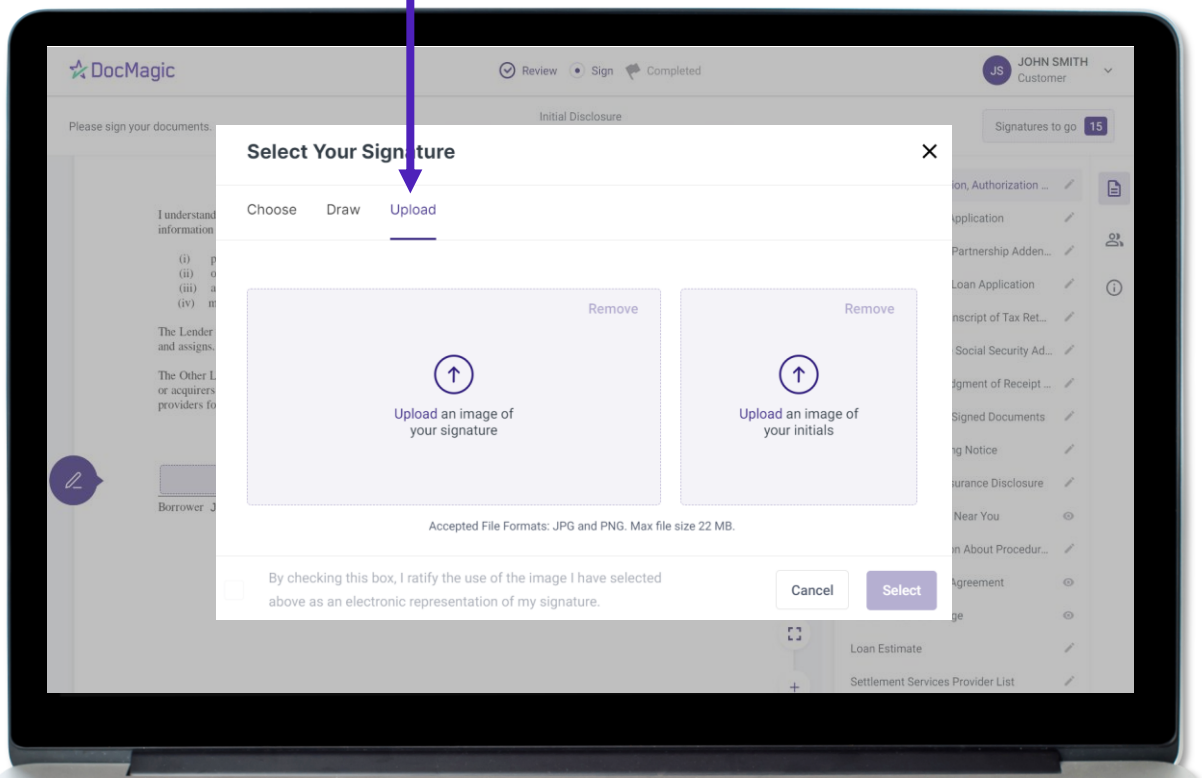
# Signature Options

You can also create a signature and initials using this tab.

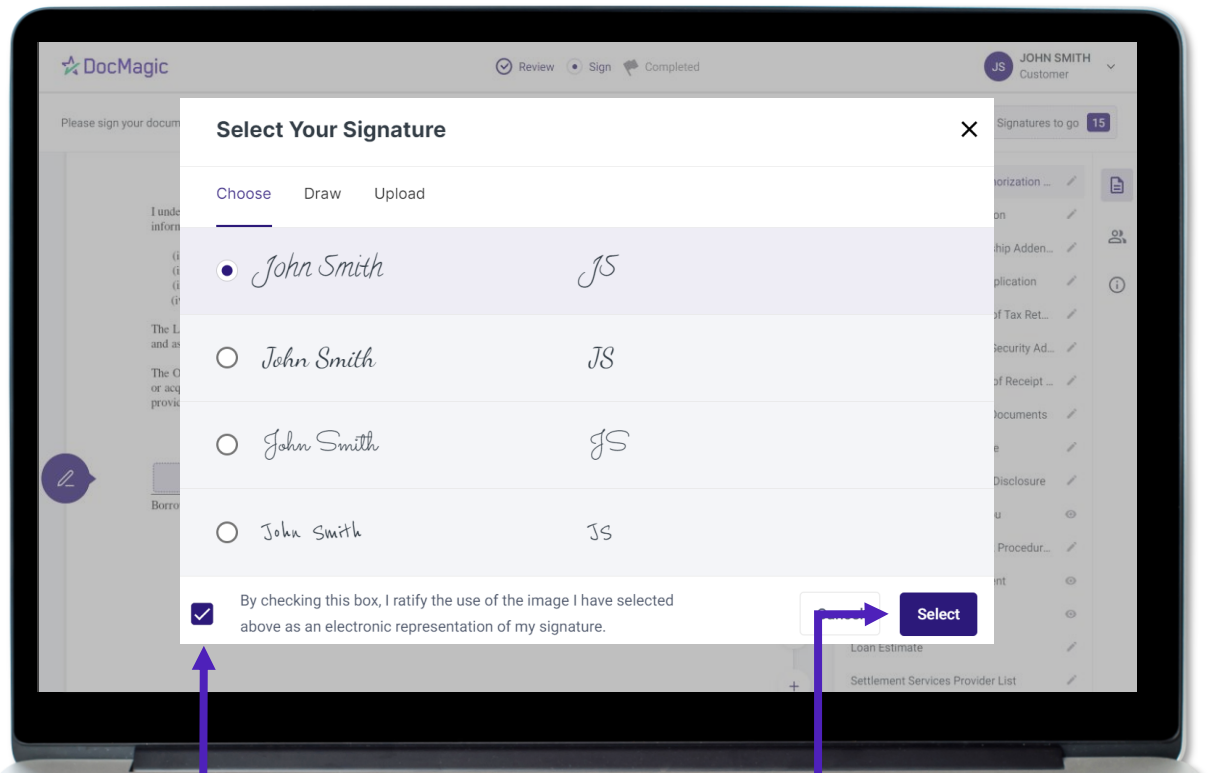


# Signature Options

You also have the option to upload a .JPG or .PNG of your own signature from the computer.



# Signature Options



Regardless of what option is chosen, you must check the box authorizing the use of an electronic signature and then hit Select.



# Check Boxes Required

You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.

**DocMagic** Review Sign Completed **JOHN SMITH** Customer

Please sign your documents. Initial Disclosure **Signatures to go 10**

**IVES Request for Transcript of Tax Return**

**LOAN REQUESTOR:**  
Lender Name: **OSI TEST LENDER (SALES)**  
Street address (including apt., room, or suite no.): **800 W. 213TH STREET**  
City: **TORRANCE** State: **CA** ZIP code: **90501**  
Phone Number: **(800) 649-1362**

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (See instructions)

**Transcript requested:** Enter the tax form number here (1040, 1095, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcript.

1040

Return Transcript  b. Account Transcript  c. Record of Account

**Wage and income transcript** (W-2, 1099-E, 1099-G, etc.)

Enter a max of three form numbers here; if no entry is made, all forms will be sent.

Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a  Line 2a

Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)  
12 / 31 / 2022 12 / 31 / 2021

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested; if the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request, if signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

**Sign Here**

**Signatory for Line 1a** (see instructions)  Sign  Date  Phone number of taxpayer on line 1a or 2a  
(310) 555-5555

Form 4506-C was signed by an Authorized Representative  Signatory confirms document was electronically signed

**Print/Type name**  
**JOHN SMITH**

Title (if line 1a above is a corporation, partnership, estate, or trust)

**Spouse's signature** (required if listed on Line 2a)  Date

Form 4506-C was signed by an Authorized Representative  Signatory confirms document was electronically signed

**Print/Type name**

Catalog Number 72627P www.irs.gov Form **4506-C** (Rev. 10-2022)  
For Privacy Act and Paperwork Reduction Act

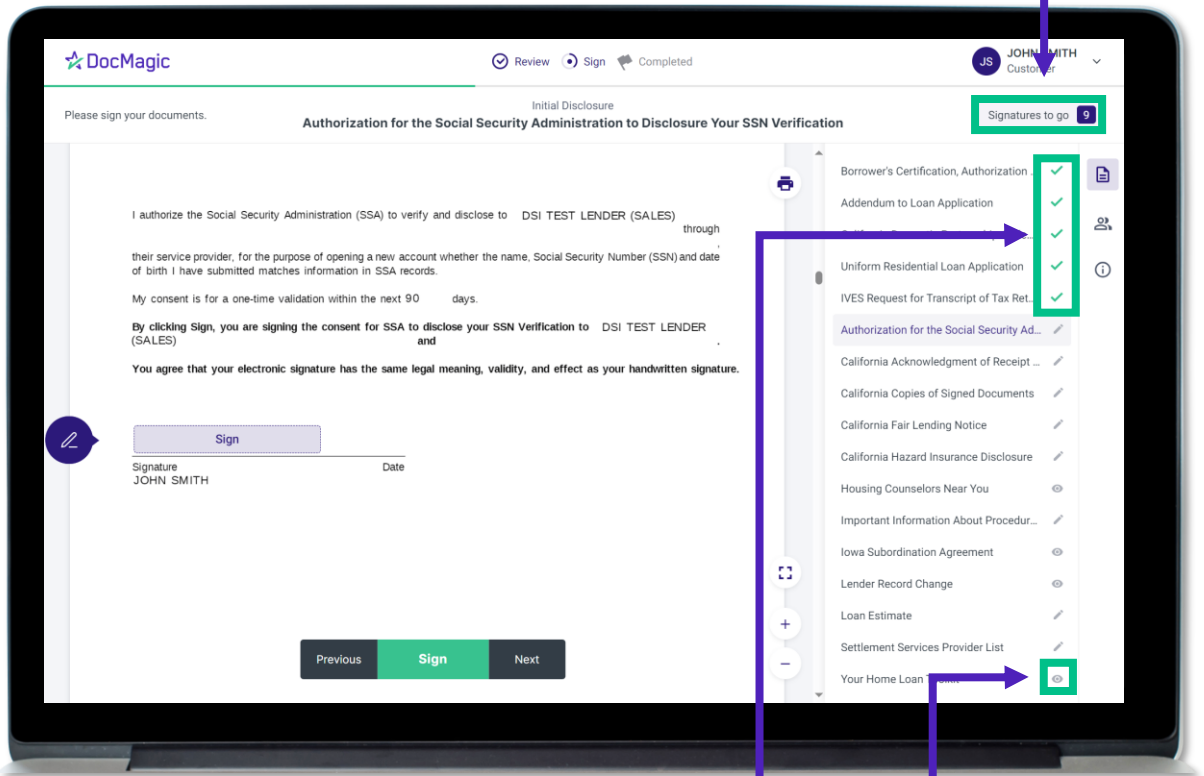
Previous **Check** Next

- Borrower's Certification, Authorization ... ✓
- Addendum to Loan Application ✓
- California Domestic Partnership Adde... ✓
- Uniform Residential Loan Application ✓
- IVES Request for Transcript of Tax Ret...** ✓
- Authorization for the Social Security Ad... /
- California Acknowledgment of Receipt ... /
- California Copies of Signed Documents /
- California Fair Lending Notice /
- California Hazard Insurance Disclosure /
- Housing Counselors Near You /
- Important Information About Procedur... /
- Iowa Subordination Agreement /
- Lender Record Change /
- Loan Estimate /
- Settlement Services Provider List /
- Your Home Loan Toolkit /



# Keeping Track of Your Progress

The countdown feature shows how many signatures remain.



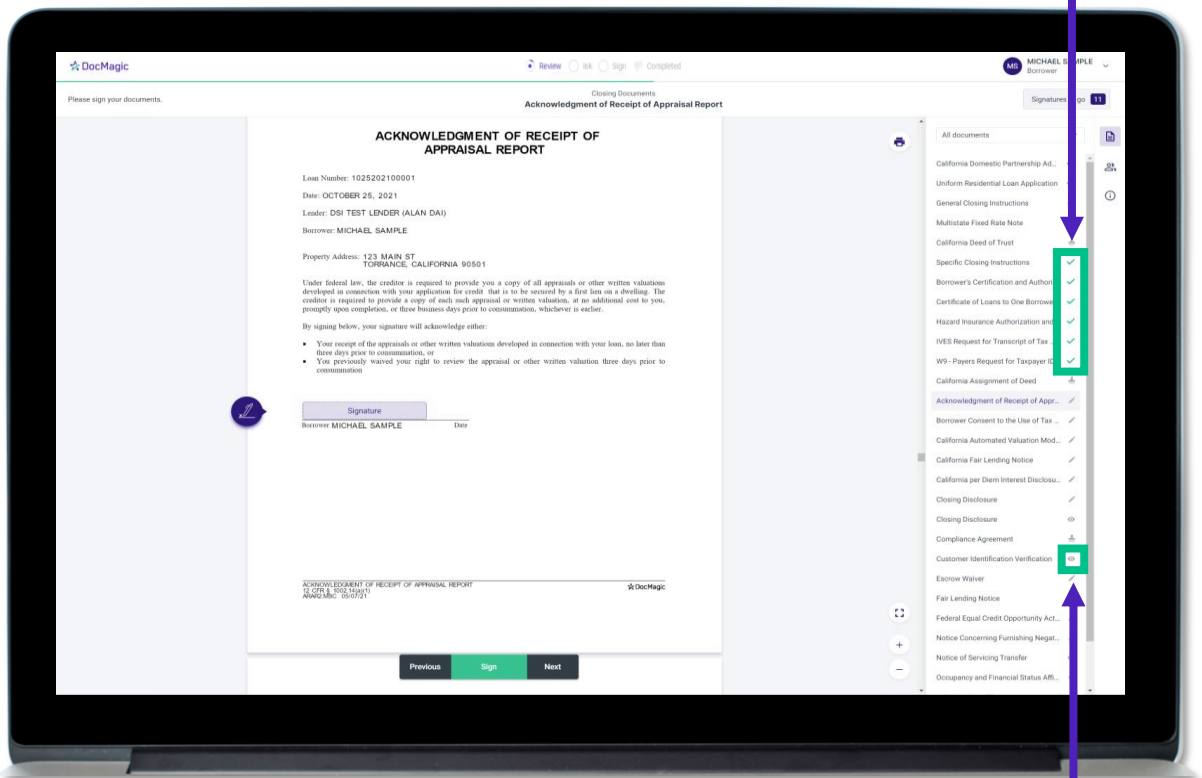
A green check mark next to a document name indicates that it has been signed and completed.

An eyeball indicates that this document does not require a signature.



# Keeping Track of Your Progress

You can also check the signed status of each document via these green check marks.

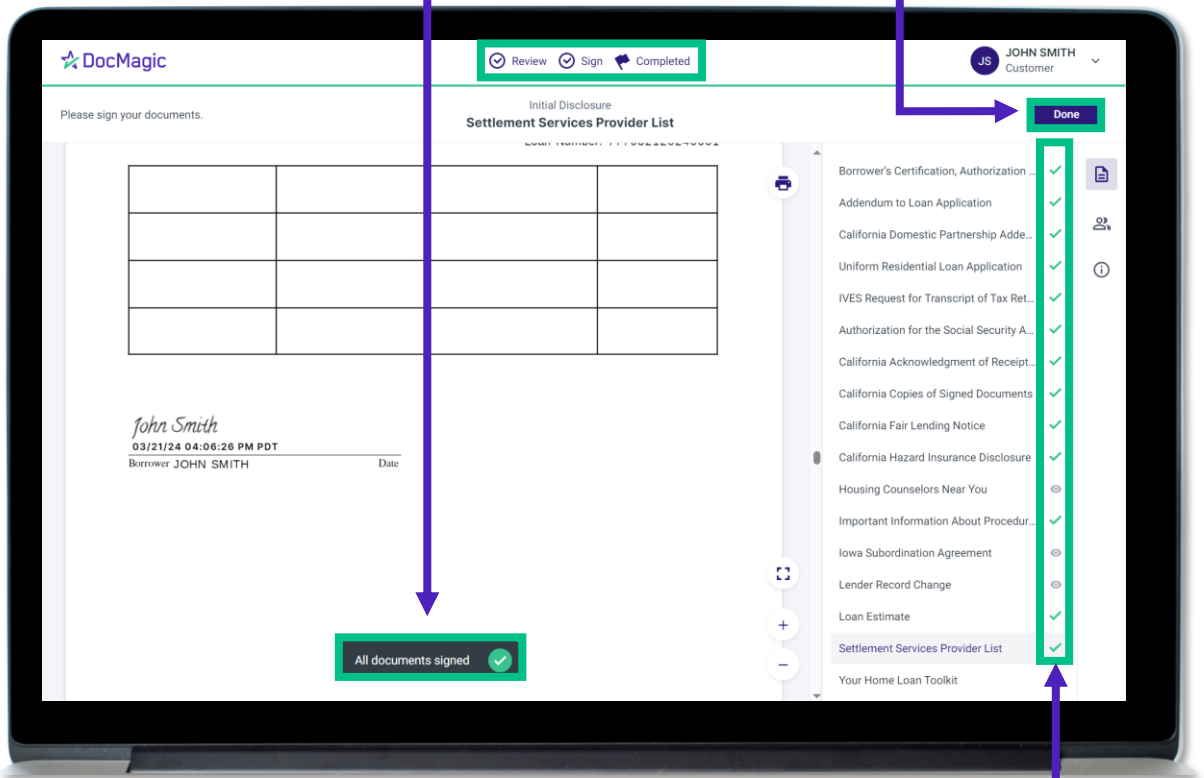


The eyeball icon indicates this is a document that does not require a signature.



# When Complete

These icons will indicate when the process is complete.

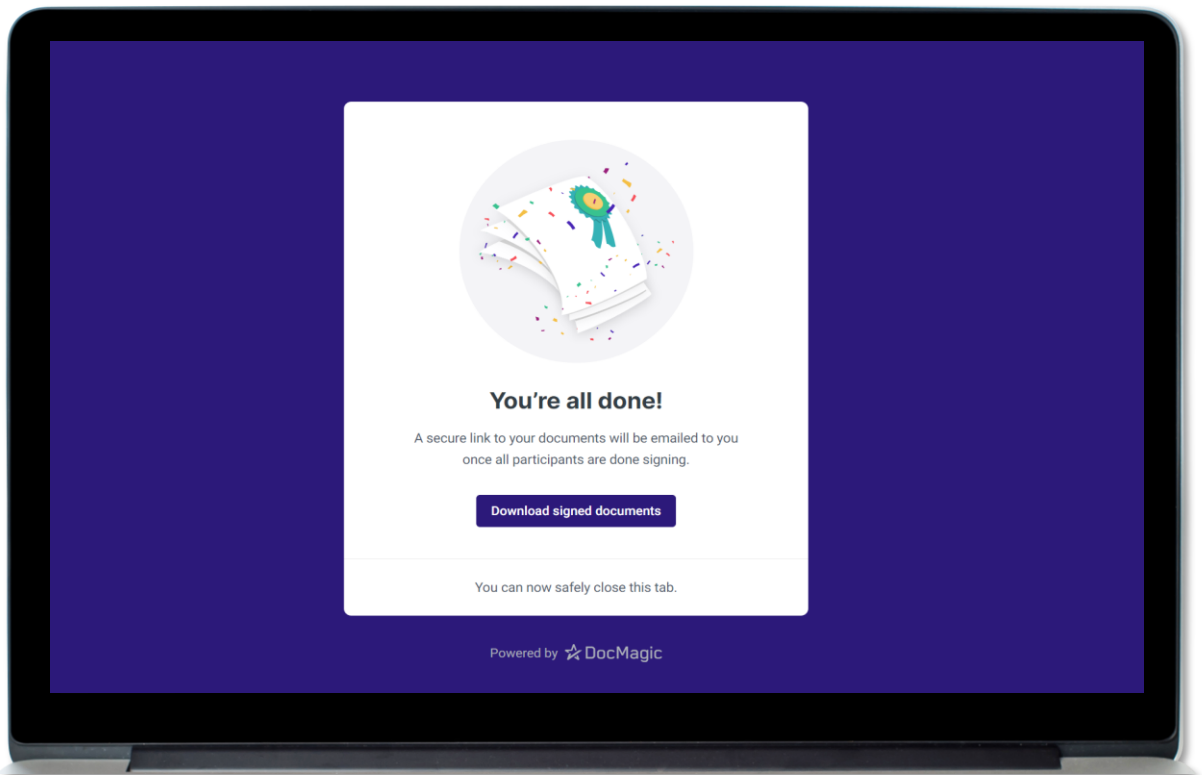


All applicable checkmarks will be green.



## When Complete

You will get this pop-up which also allows you to download the completed documents.





# Lender's Confirmation

The Lender will be able to confirm that all documents are signed.

The screenshot displays the 'eSign Console - Steve Truitt' interface. At the top, there are navigation tabs: Scheduler, Monitoring, Accounts, eSign Requests, Create Request, Search, and Account. The main content area is divided into several sections:

- Loan Information:** Loan #: 070620220001, Lender: Steve Truitt (DSI TEST LENDER (SALES) (100SALES)), Status: Signed (Active). Documents: 17 (66 total pages), Signers: 3, Expires: N/A (Requires: Primary), Signatures: Y (Ink Sign).
- Navigation:** Details, Documents, Documents Received, E-mails, Versions.
- Participants Table:**

#	Name/Email	Role	Created	Started	Consented	Viewed	Completed	Declined	Links	Fix
1	John Smith struitt@docmagic.com	Borrower	7/6/22 11:47 AM	7/6/22 11:54 AM	7/6/22 11:54 AM	7/6/22 11:54 AM	7/6/22 11:57 AM		<a href="#">Send Email</a> <a href="#">Sign Documents</a>	4563-C
3	Andy Agent struitt@docmagic.com	Settlement Agent	7/6/22 11:47 AM	7/6/22 11:53 AM	7/6/22 11:53 AM	7/6/22 11:53 AM	7/6/22 11:54 AM		<a href="#">Send Email</a> <a href="#">Agent Portal</a>	
4	Stephen Truitt struitt221@gmail.com	Other	7/6/22 11:52 AM						<a href="#">Send Email</a>	

- Action Log Table:**

Date	User	IP Address	Description
7/6/22 11:47 AM	System User		eSign event created
7/6/22 11:47 AM	John Smith		Invitation sent to struitt@docmagic.com
7/6/22 11:47 AM	Andy Agent		Invitation sent to struitt@docmagic.com
7/6/22 11:51 AM	Steve Truitt		Document batch upload completed
7/6/22 11:52 AM	Steve Truitt		Stephen Truitt (struitt221@gmail.com) added as Other
7/6/22 11:52 AM	Stephen Truitt		Invitation sent to struitt221@gmail.com
7/6/22 11:53 AM	System User		Preview Mode was enabled
7/6/22 11:53 AM	System User		Preview Mode was disabled
7/6/22 11:53 AM	Andy Agent		Consented to DocMagic eSign
7/6/22 11:53 AM	Andy Agent		eSign event started
7/6/22 11:53 AM	Andy Agent		Closing Documents version 1 prepared on July 06, 2022, 11:47 AM PDT displayed
7/6/22 11:54 AM	Andy Agent		Approved electronic representation of signature

A green box highlights a toolbar with icons for PDF, print, and other actions. A blue arrow points from the text box above to this toolbar. Another blue arrow points from the text box below to the same toolbar.

The lender will also be able to download a PDF (PDF icon) and/or print (printer icon) the signed document stack.





Final Actions & Confirmation

# Back to the Settlement Agent Portal

The Settlement Agent can eSign by clicking on the Open Signing Room Button.

**DocMagic eClose Console (Settlement Agent)** Sally

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00 PM PDT

Ready to Close

Signers (2)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⓪	📄 ⓪	● Finished	Open Signing Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	Open Signing Room

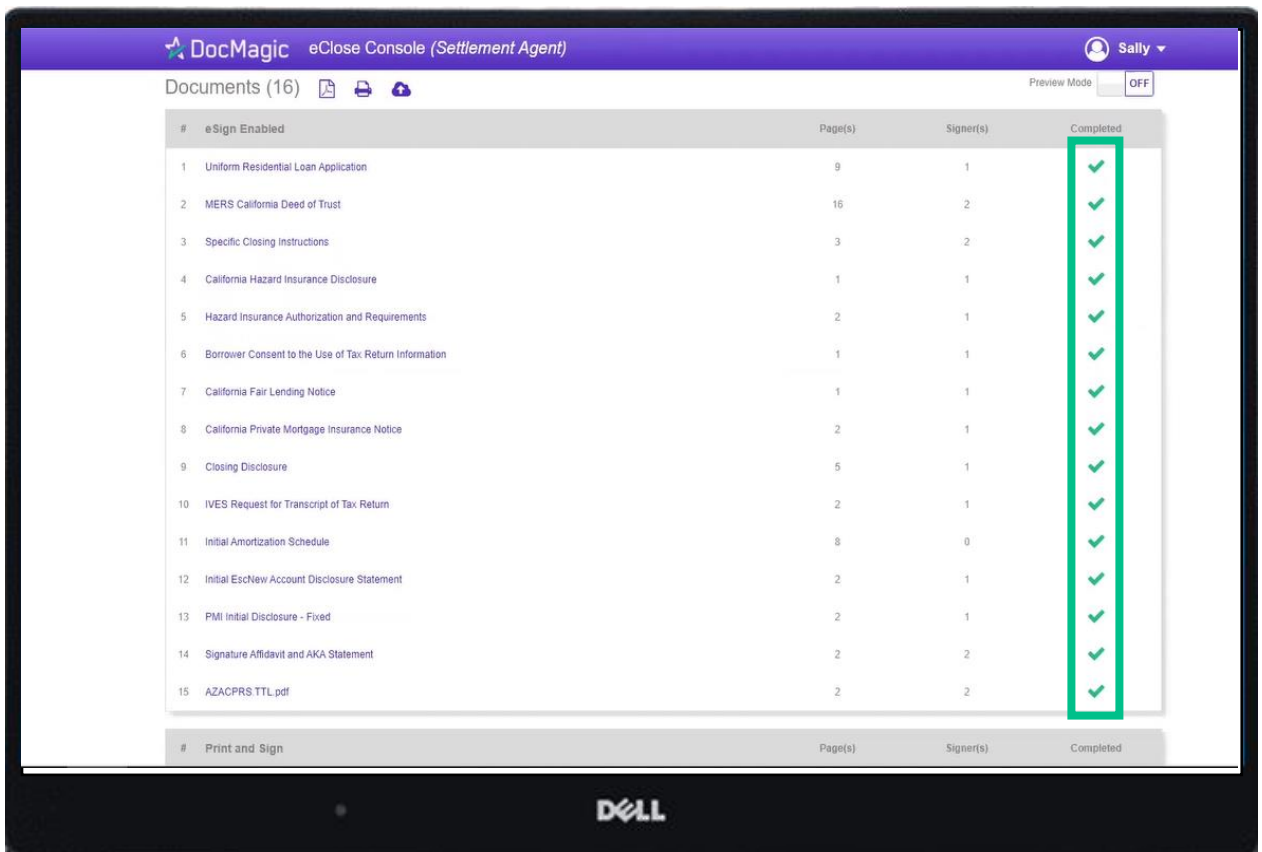
Documents (16) Preview Mode ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# eClose Console Confirmation

When all signed documents have been uploaded and all signatures and fields are completed, the Settlement Agent will see a fully completed column on the right.



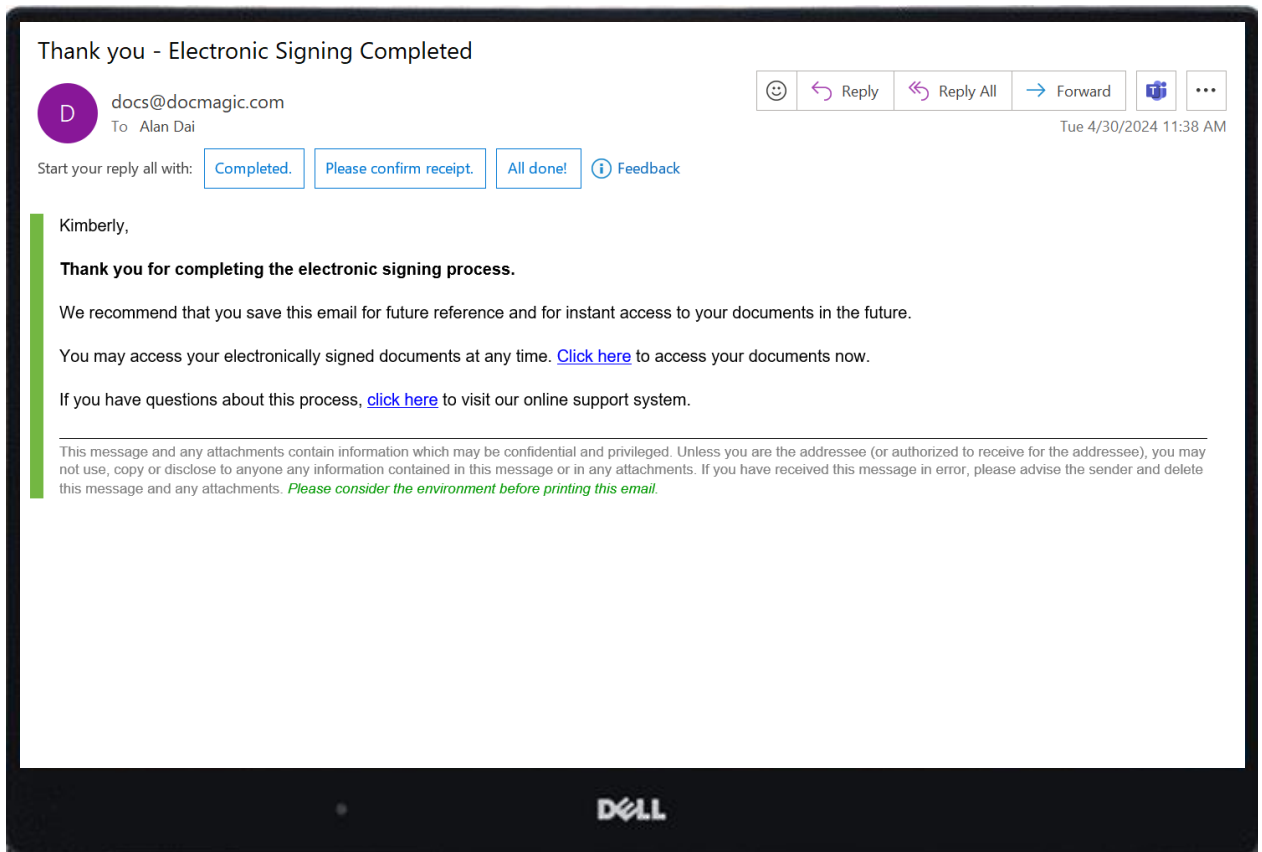
The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The header shows the DocMagic logo, the user name 'Sally', and a 'Preview Mode' toggle set to 'OFF'. The main content area is titled 'Documents (16)' and contains a table with the following columns: '# eSign Enabled', 'Page(s)', 'Signer(s)', and 'Completed'. The 'Completed' column is highlighted with a green box, and each row contains a green checkmark, indicating that all 16 documents are fully completed. The table lists 15 documents, with the 16th row being a 'Print and Sign' button. The Dell logo is visible at the bottom of the screen.

# eSign Enabled	Page(s)	Signer(s)	Completed
1 Uniform Residential Loan Application	9	1	✓
2 MERS California Deed of Trust	16	2	✓
3 Specific Closing Instructions	3	2	✓
4 California Hazard Insurance Disclosure	1	1	✓
5 Hazard Insurance Authorization and Requirements	2	1	✓
6 Borrower Consent to the Use of Tax Return Information	1	1	✓
7 California Fair Lending Notice	1	1	✓
8 California Private Mortgage Insurance Notice	2	1	✓
9 Closing Disclosure	5	1	✓
10 IVES Request for Transcript of Tax Return	2	1	✓
11 Initial Amortization Schedule	8	0	✓
12 Initial EscNew Account Disclosure Statement	2	1	✓
13 PMI Initial Disclosure - Fixed	2	1	✓
14 Signature Affidavit and AKA Statement	2	2	✓
15 AZACPRS.TTL.pdf	2	2	✓
# Print and Sign	Page(s)	Signer(s)	Completed



# Email Confirmation

Notification emails are sent to all parties when the transaction and signatures are complete.



The email will allow the Borrower to download their signed and notarized document package from a provided link.

