



Initial Disclosures
&
Closing Packages

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Closing Packages

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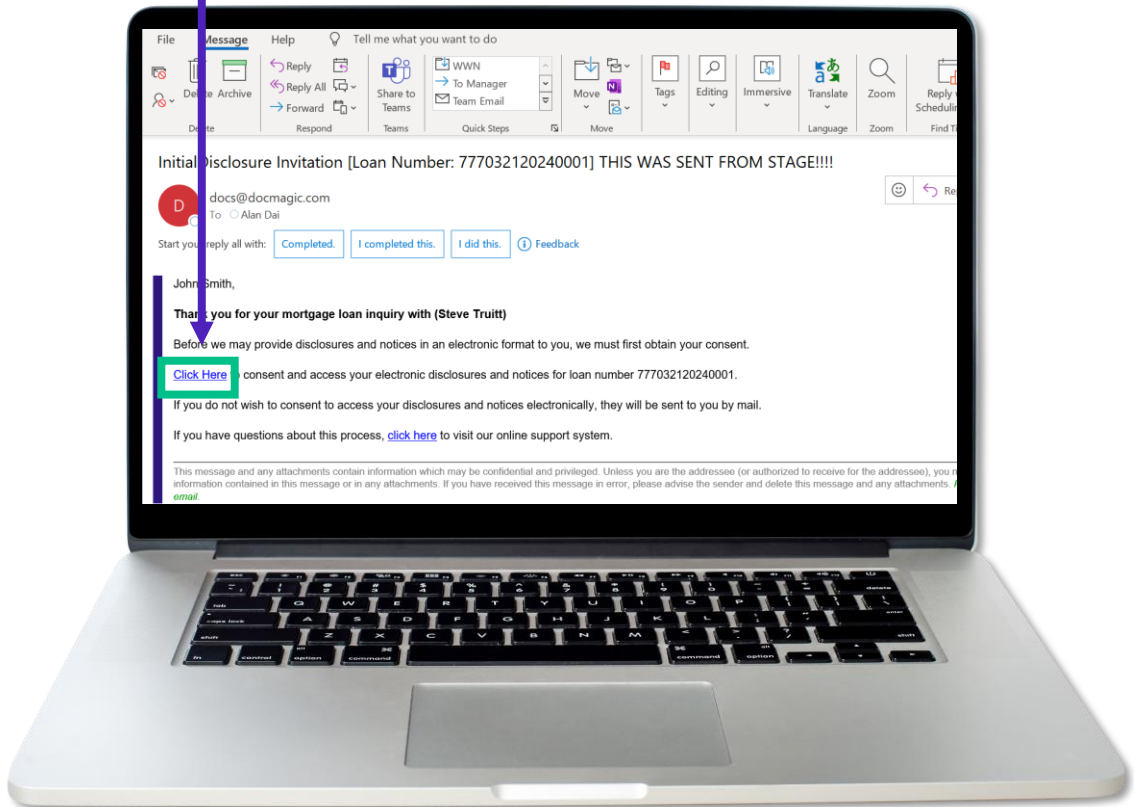
Initial Disclosures



eSign for Borrower – Initial Disclosures

Email Invite

You will get an email inviting you to access the signing portal for your set of initial disclosures.



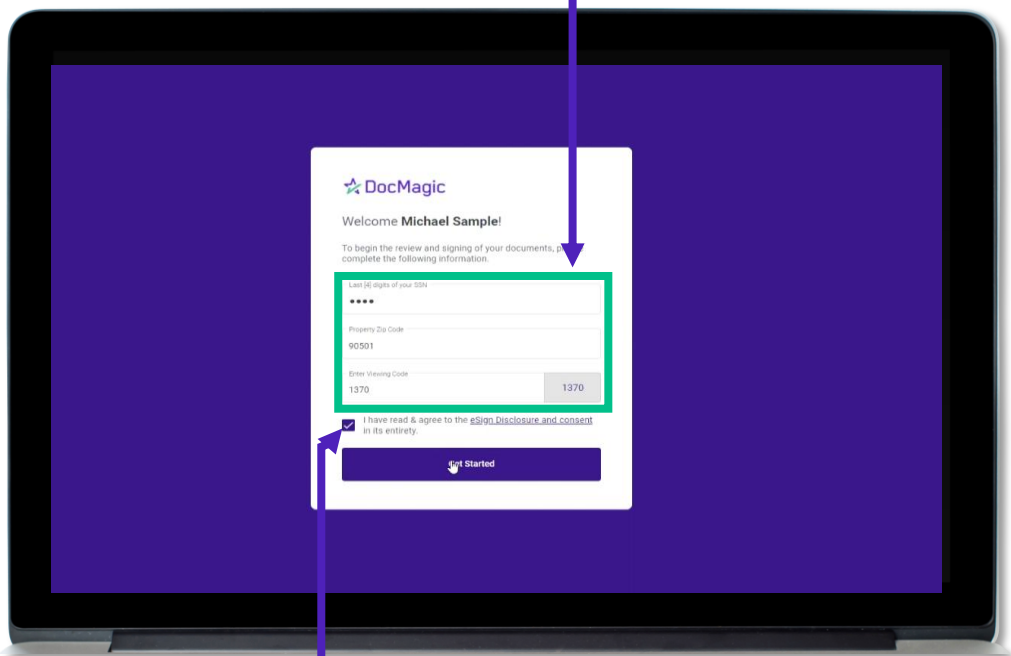
The signing experience can also be done using a mobile device. Click [here](#) for that guide.



eSign for Borrower – Initial Disclosures

Logging In

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



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

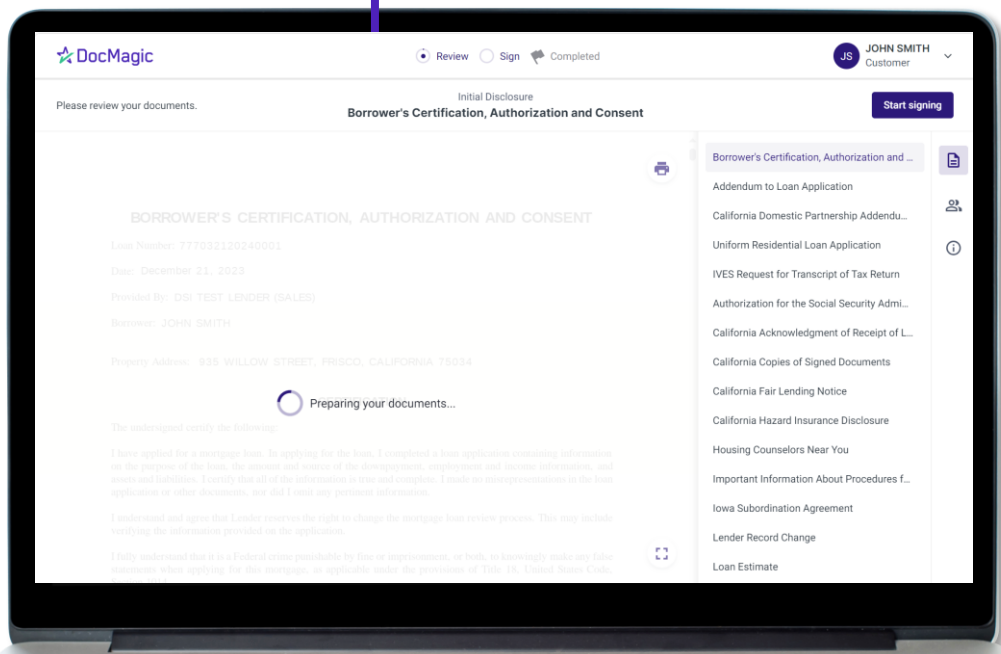
If you get a "login error" message, close the tab and re-open this page from the link in your email.



eSign for Borrower – Initial Disclosures

Preparing Your Documents

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



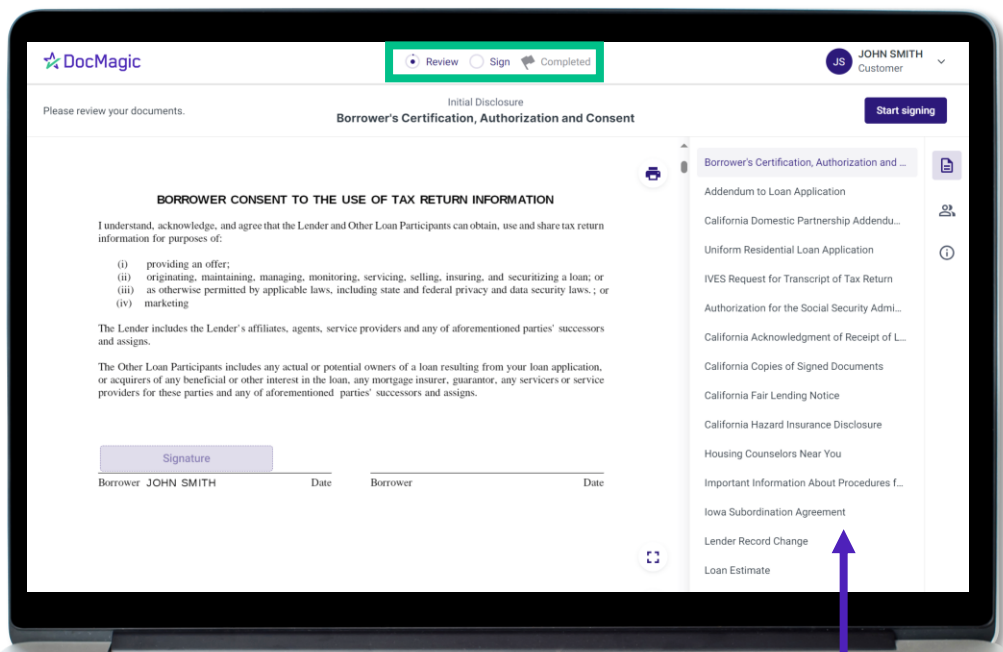
The system will automatically take you to the first document that needs to be signed.



eSign for Borrower – Initial Disclosures

Page Features

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



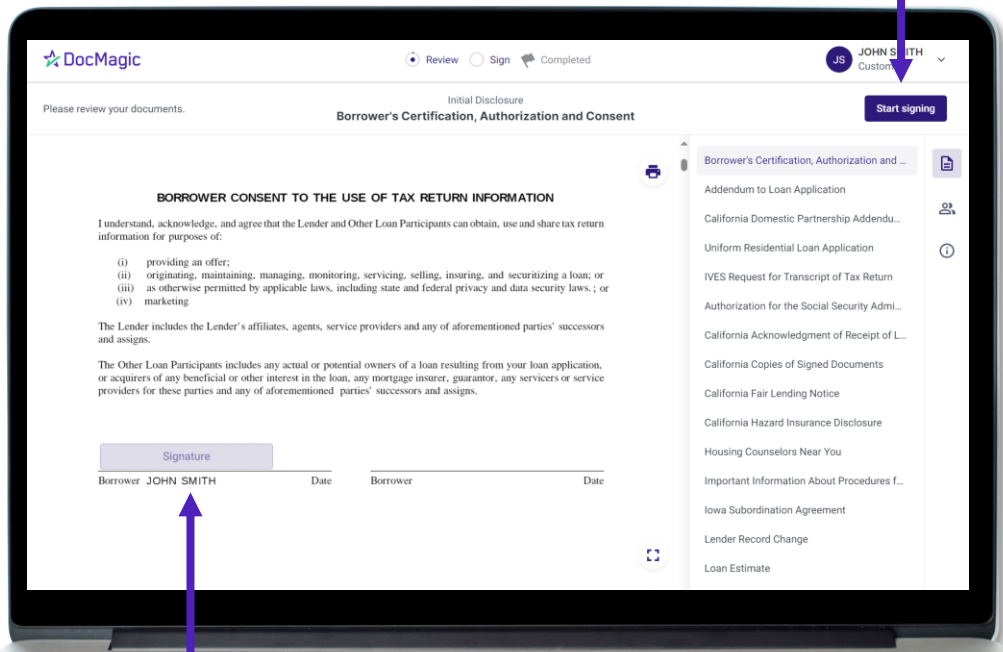
All documents are listed in this column on the right.



eSign for Borrower – Initial Disclosures

Page Features

“Start signing” begins the signing process.



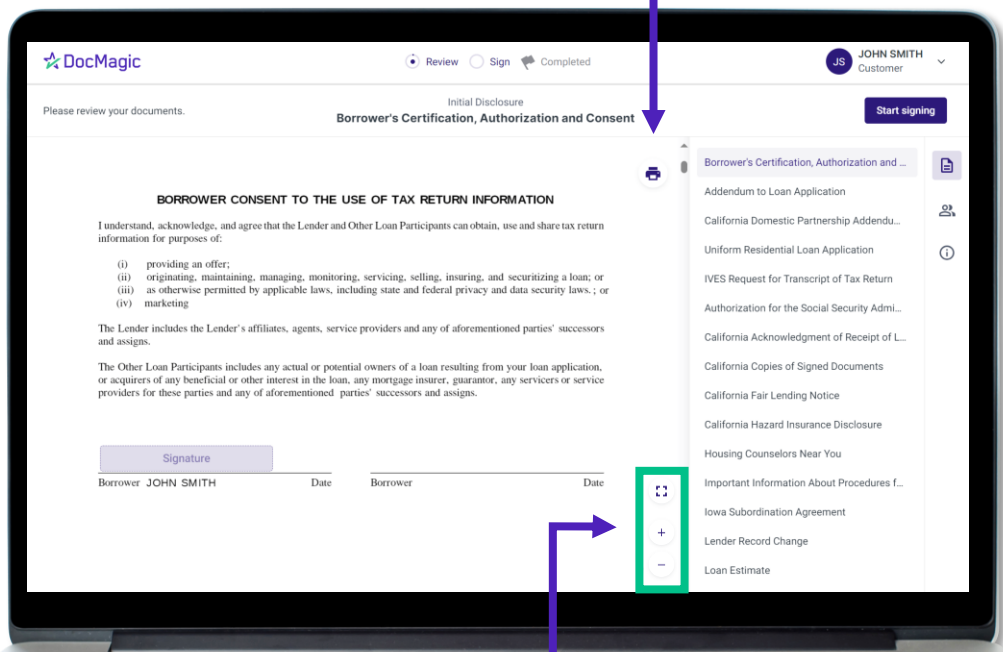
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and you won't be able to sign.



eSign for Borrower – Initial Disclosures

Page Features

The printer icon allows you to print the documents.



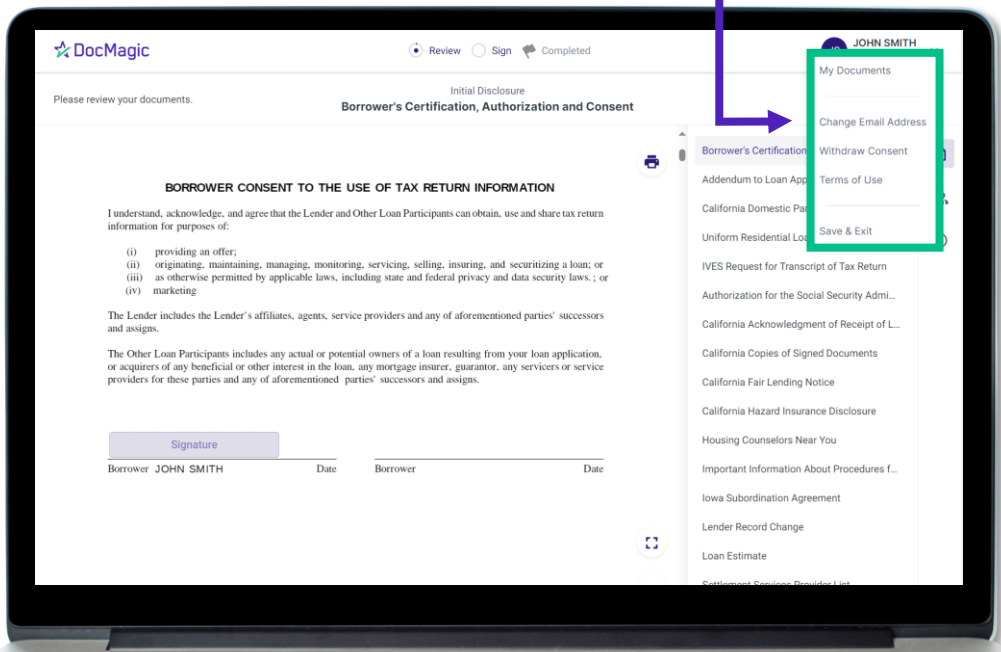
You can expand the signing window and increase or decrease the zoom levels.



eSign for Borrower – Initial Disclosures

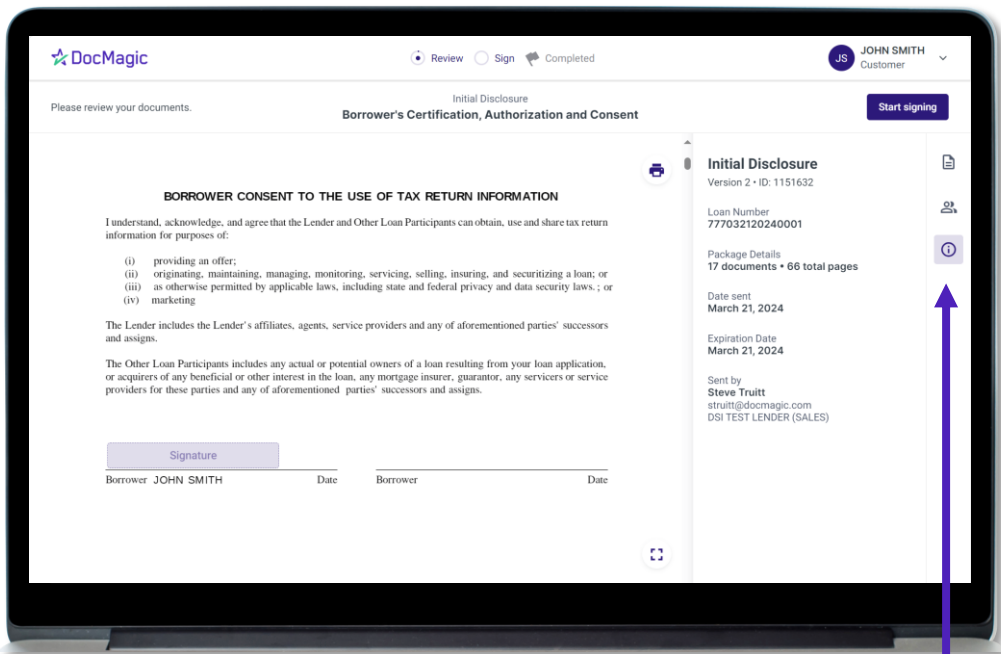
Page Features

Your information can be viewed and edited here (click on your name).



eSign for Borrower – Initial Disclosures

Page Features

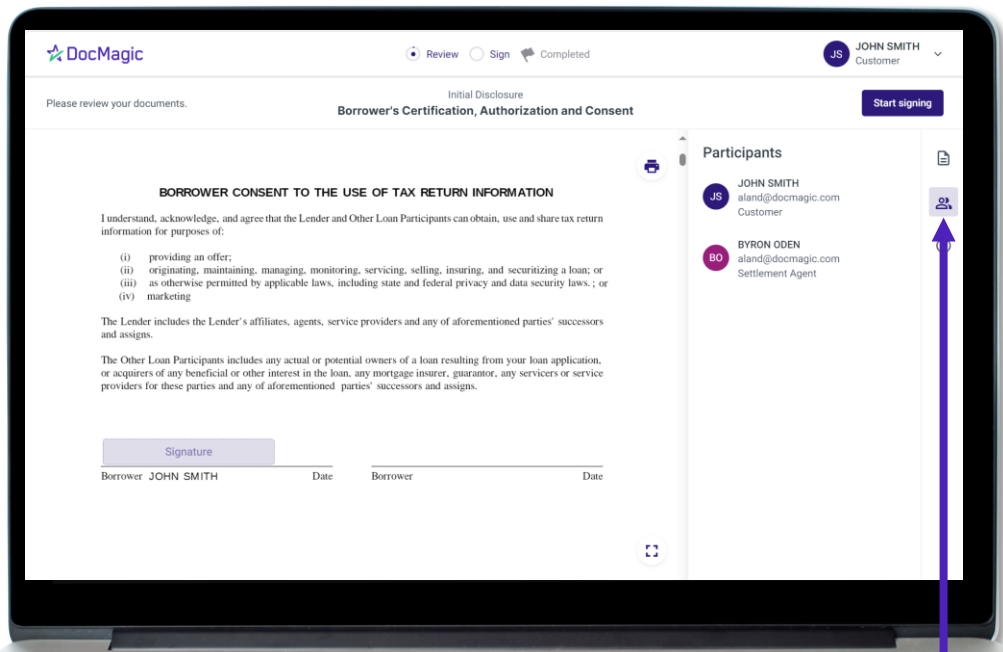


Click the information icon to see document package metadata.



eSign for Borrower – Initial Disclosures

Page Features



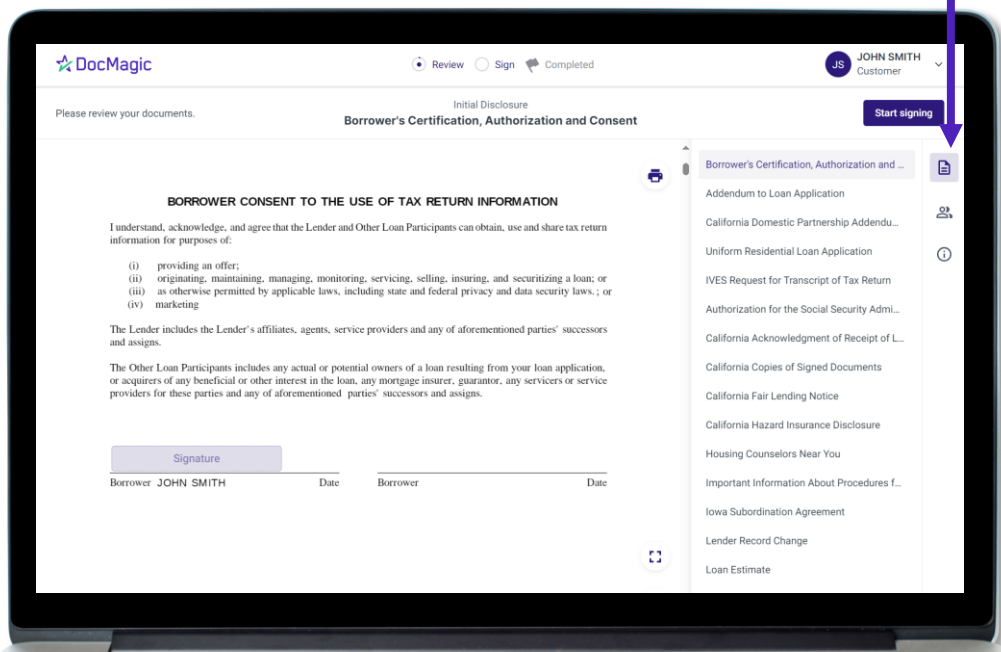
Click here to view participants.



eSign for Borrower – Initial Disclosures

Page Features

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

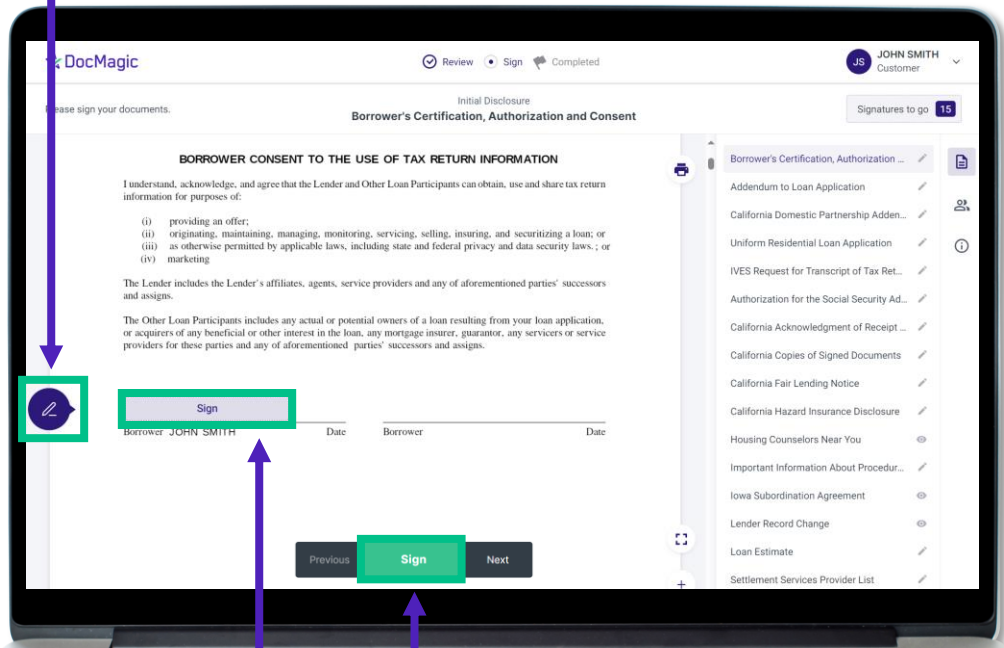


eSign for Borrower – Initial Disclosures

Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the "Sign" box directly.

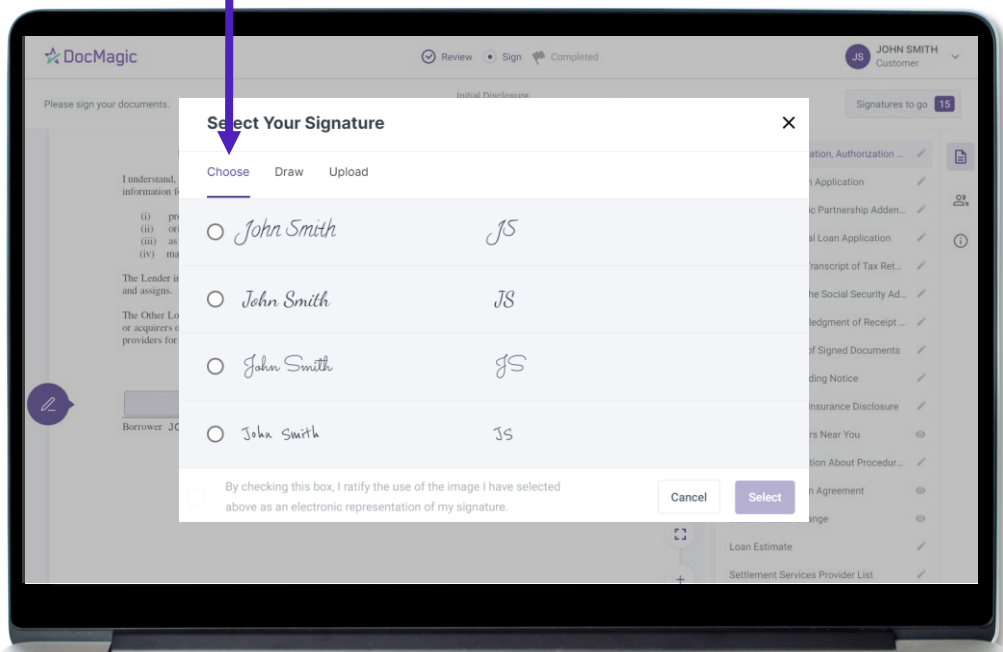
3. Clicking on the Green Sign box will automatically advance to the next task each time.



eSign for Borrower – Initial Disclosures

Signature Options

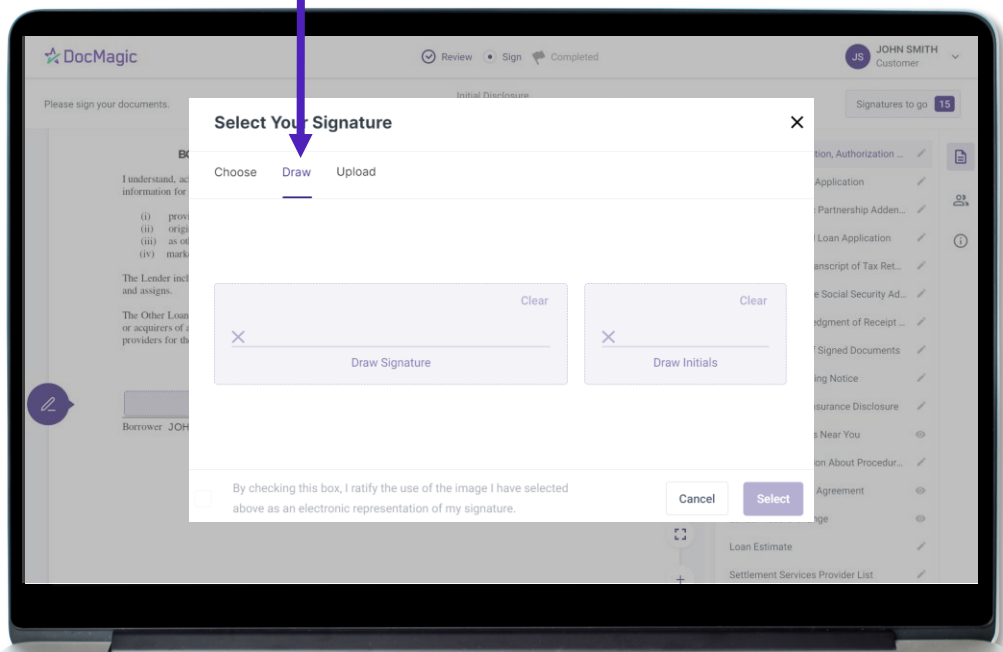
You have the option to choose the pre-formed signatures available in this tab.



eSign for Borrower – Initial Disclosures

Signature Options

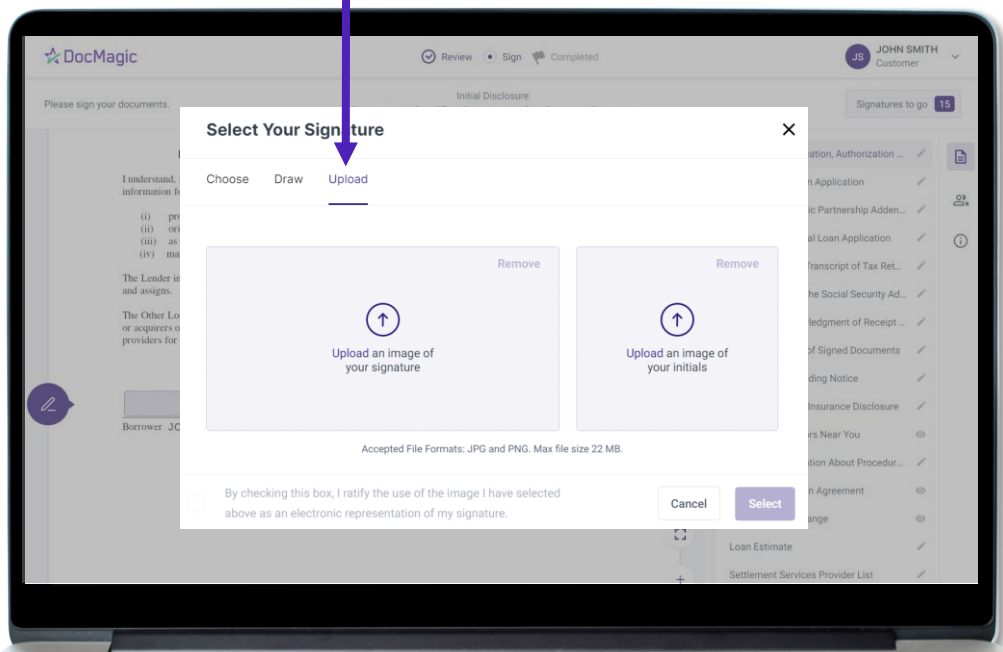
You can also create a signature and initials using this tab.



eSign for Borrower – Initial Disclosures

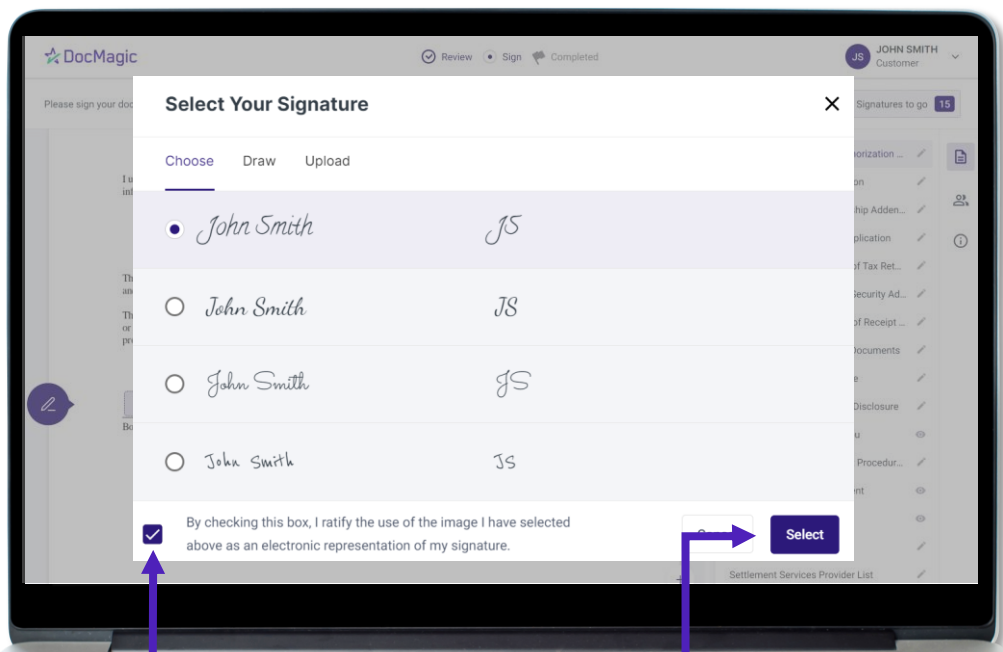
Signature Options

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



eSign for Borrower – Initial Disclosures

Signature Options



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



eSign for Borrower – Initial Disclosures

Signature Options

The screenshot shows a DocMagic e-signature interface. At the top, there's a 'DocMagic' logo and navigation buttons for 'Review', 'Sign', and 'Completed'. The user is identified as 'JOHN SMITH Customer'. The main heading is 'Initial Disclosure' and the document is 'IVES Request for Transcript of Tax Return'. The form includes fields for lender name 'DSI TEST LENDER (SALES)', address '1800 W. 213TH STREET', city 'TORRANCE', state 'CA', and zip code '90501'. It also has fields for tax ID '1040' and a signature section for 'JOHN SMITH'. A blue arrow points to a 'Required' checkbox in the signature section. On the right, there's a list of documents to be signed, including '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 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', and 'Your Home Loan Toolkit'.

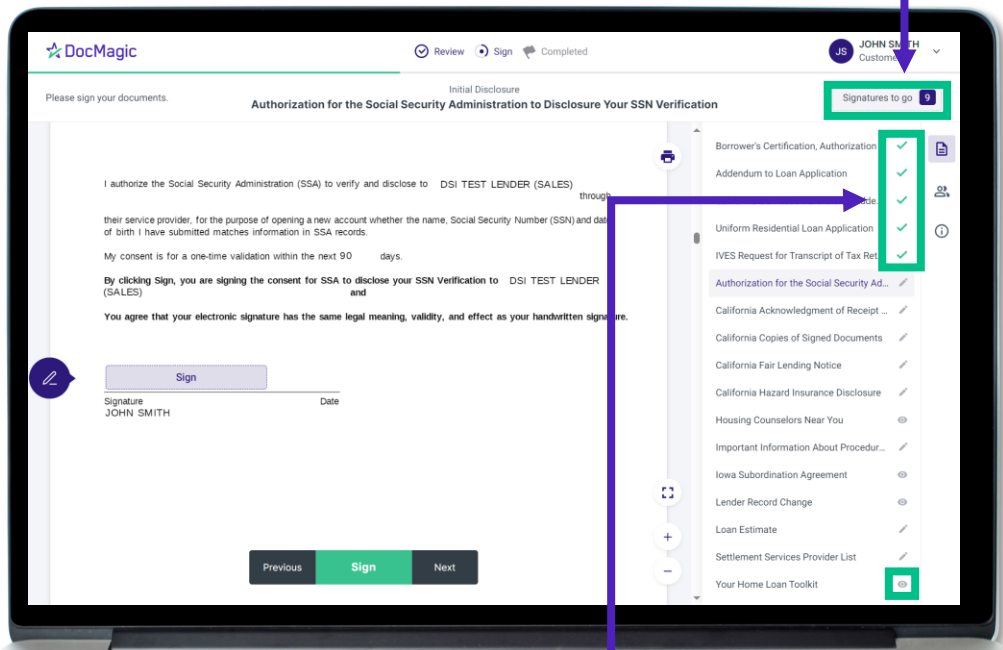
You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



eSign for Borrower – Initial Disclosures

Keeping Track of 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.

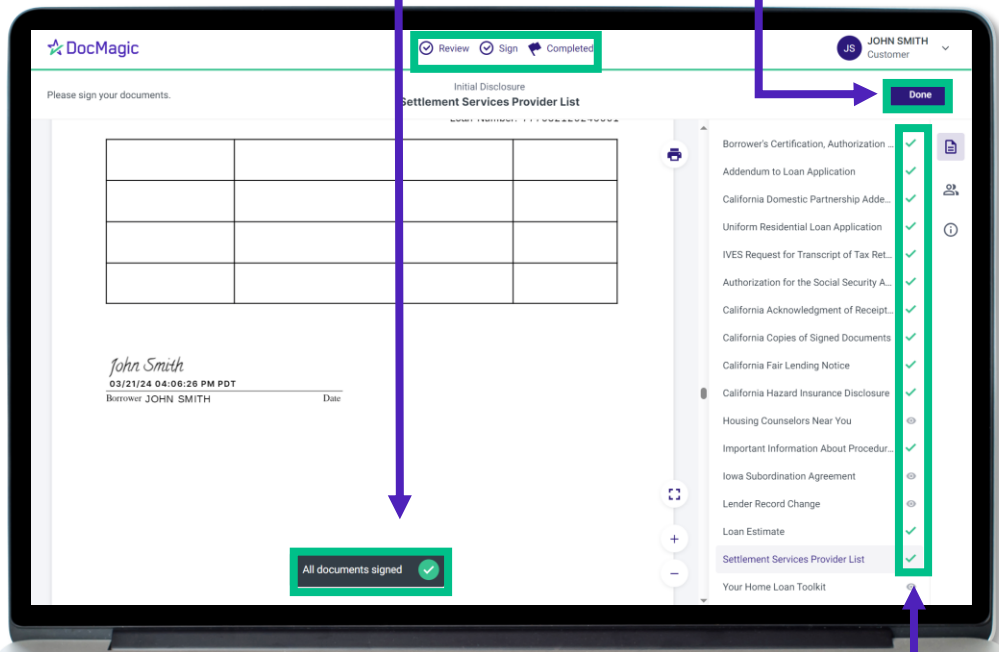
An eyeball indicates that this document does not require a signature.



eSign for Borrower – Initial Disclosures

When Complete

These icons will indicate when the process is complete.



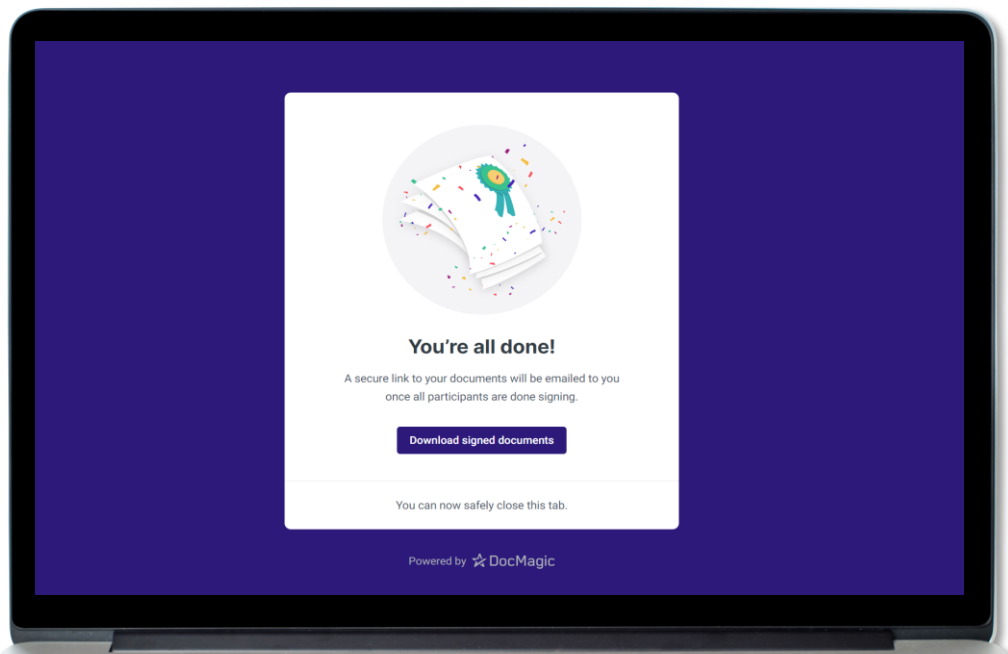
All applicable checkmarks will be green.



eSign for Borrower – Initial Disclosures

When Complete

After you click Done on the previous screen, you may download the completed set of documents.



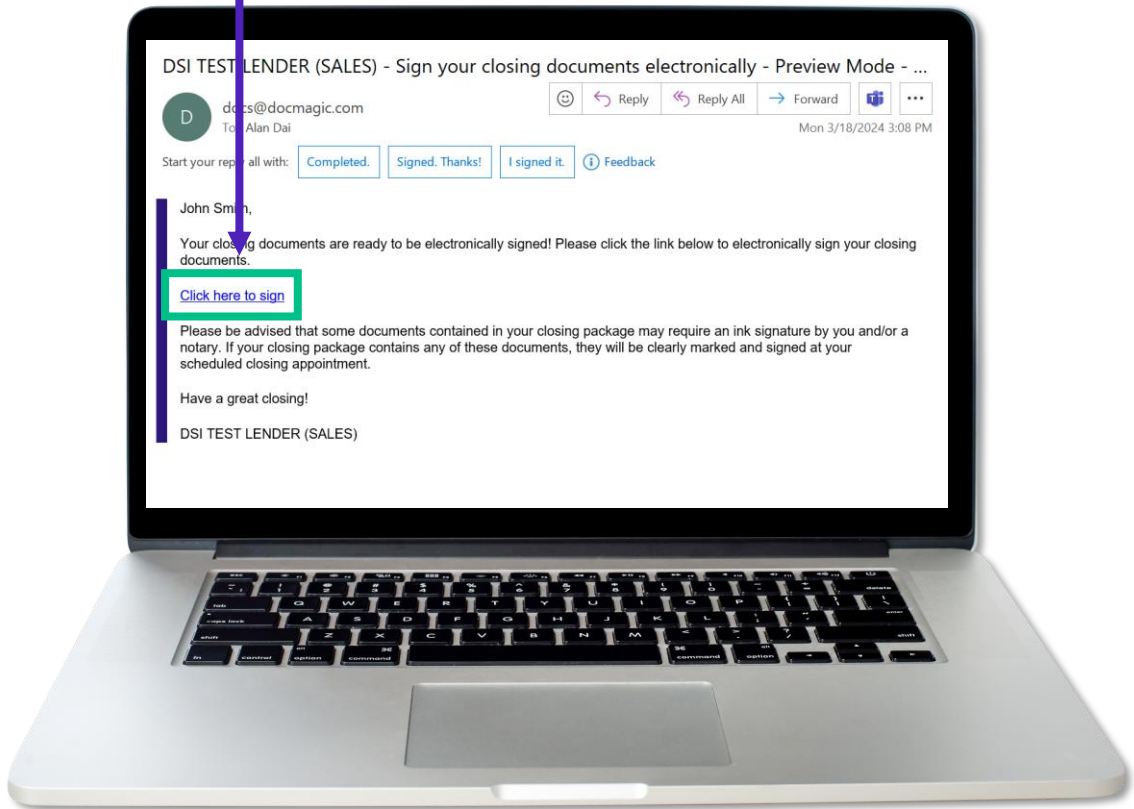
Closing Packages



eSign for Borrower – Closing Package

Getting Started

You will get an email inviting you to access the signing portal for your set of documents.



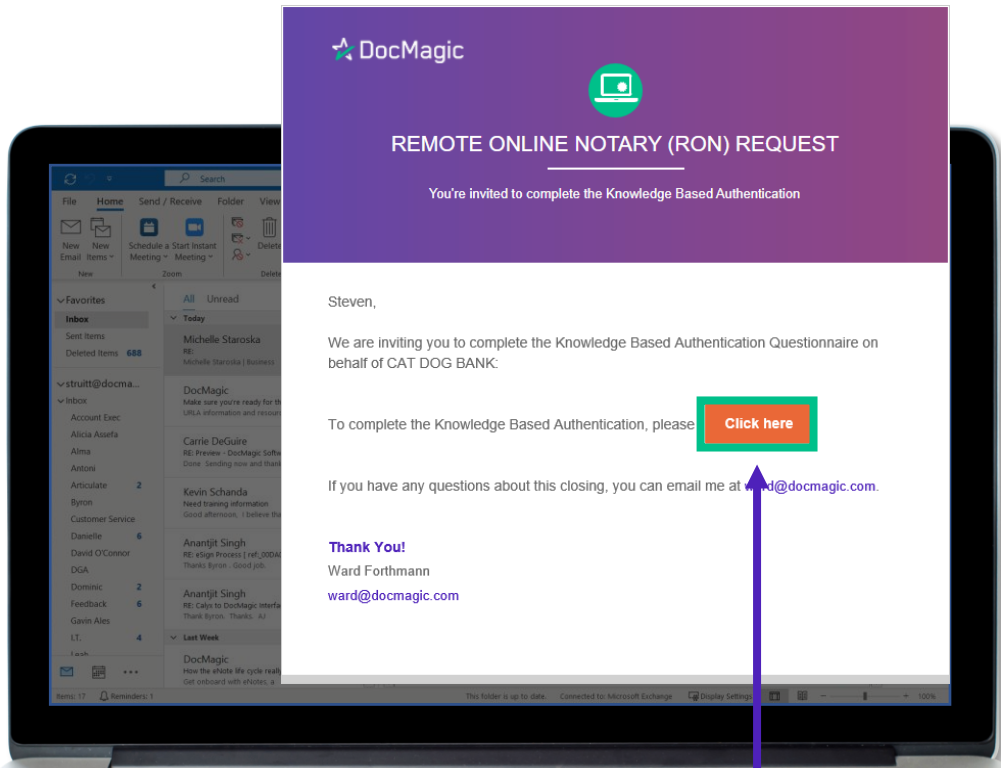
The signing experience can also be done using a mobile device. Click [here](#) for that guide.



eSign for Borrower – Closing Package

Knowledge Based Authentication (KBA)

Hybrid 3 and Total eClose allow you to participate in Remote Online Notarization (RON).



If RON is enabled, you will receive an invitation email to complete the KBA or Knowledge Based Authentication (KBA). Click here to get started.

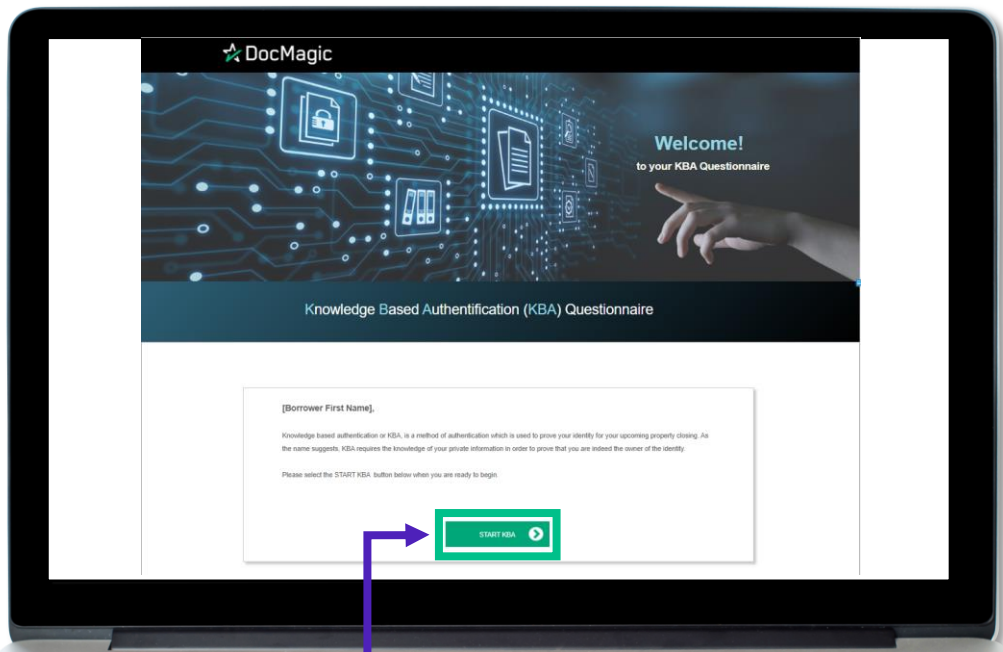
Note: Some Notaries may want you to complete the KBA process with them live in the signing window. They will tell you if that's the case.



eSign for Borrower – Closing Package

Knowledge Based Authentication (KBA)

You will be brought to this page, where you are prompted to complete the KBA process before accessing the eClosing Room.



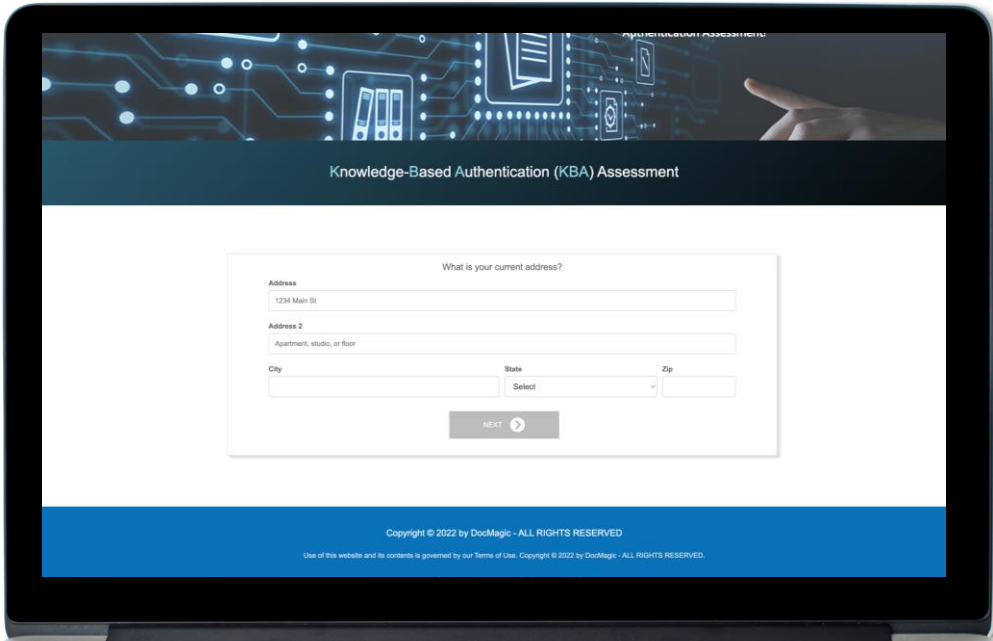
The process involves you answering questions and hitting submit to register answers. Click here to start.



V3 Signing - Borrower's Experience

Knowledge Based Authentication (KBA)

You may be asked to verify your current address as part of the KBA.



Knowledge-Based Authentication (KBA) Assessment

What is your current address?

Address
1234 Main St

Address 2
Apartment, studio, or floor

City State Zip
Select

NEXT

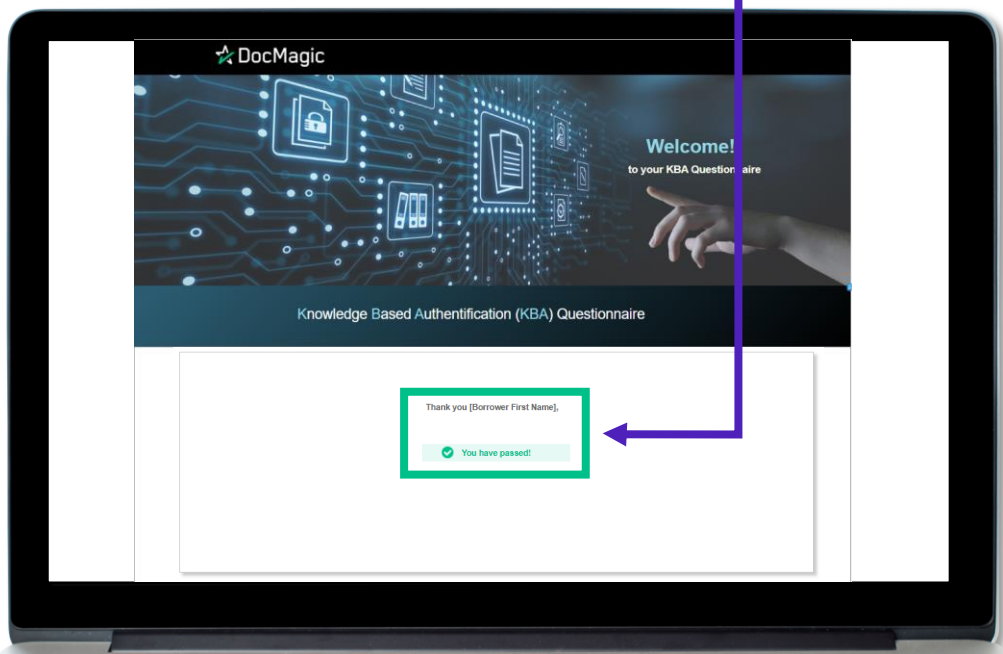
Copyright © 2022 by DocMagic - ALL RIGHTS RESERVED
Use of this website and its contents is governed by our Terms of Use. Copyright © 2022 by DocMagic - ALL RIGHTS RESERVED.



eSign for Borrower – Closing Package

Knowledge Based Authentication (KBA)

If you successfully complete the assessment, you will receive this confirmation.



eSign for Borrower – Closing Package

I.D. Validation via Smart Device



Your identity can also be verified through a Smart Device.

You will receive a text message containing a link to complete the I.D. Verification process.



eSign for Borrower – Closing Package

Logging In

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

DocMagic

Welcome **Michael Sample!**

To begin the review and signing of your documents, complete the following information.

Enter SSN or your ZIP
.....

Property Zip Code
90501

Enter Viewing Code
1370

I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

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

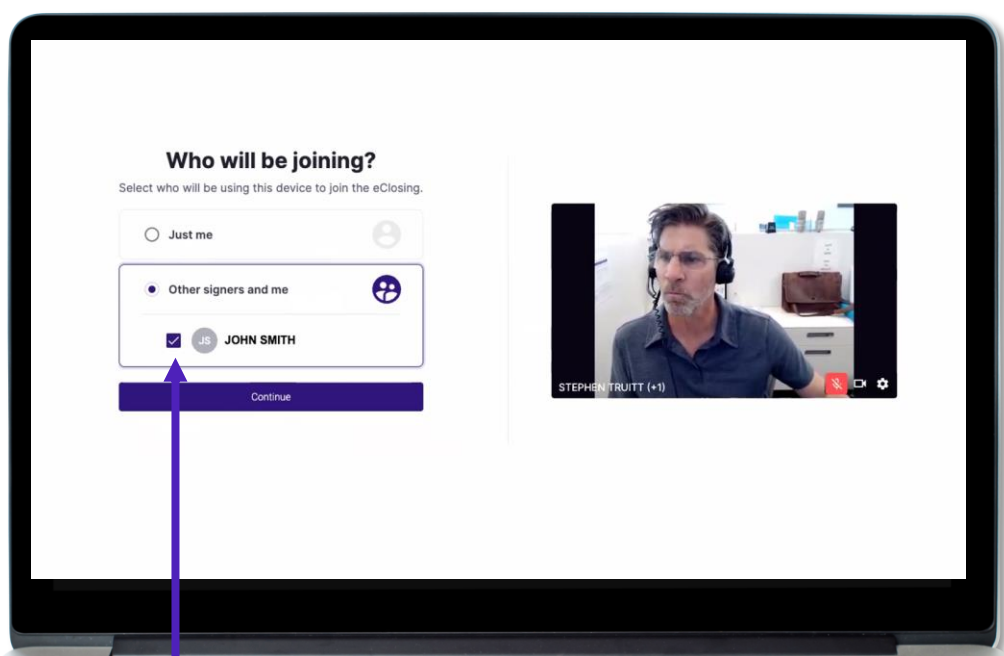
If you get a "login error" message, close the tab and re-open this page from the link in your email.



eSign for Borrower – Closing Package

Logging In

If there are multiple borrowers in the package, you may be asked to select if you are the only signer, or if there will be other signers in the session. Click Continue once you've made your selection.



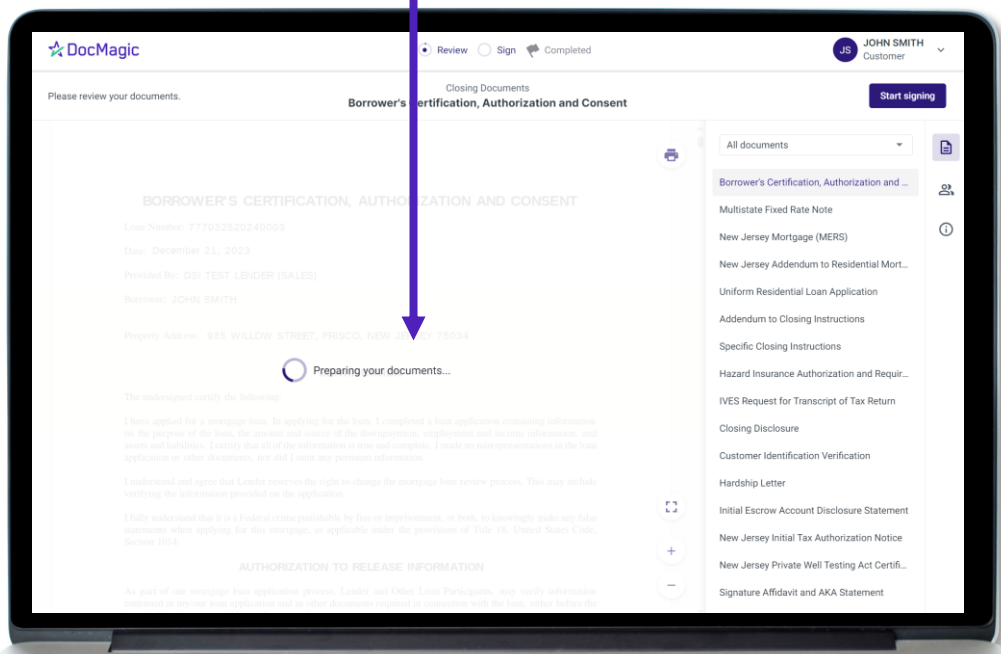
Please note that if you select Other signers and me, you will need to check the names of other signers that will be in the session.



eSign for Borrower – Closing Packages

Preparing Your Documents

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



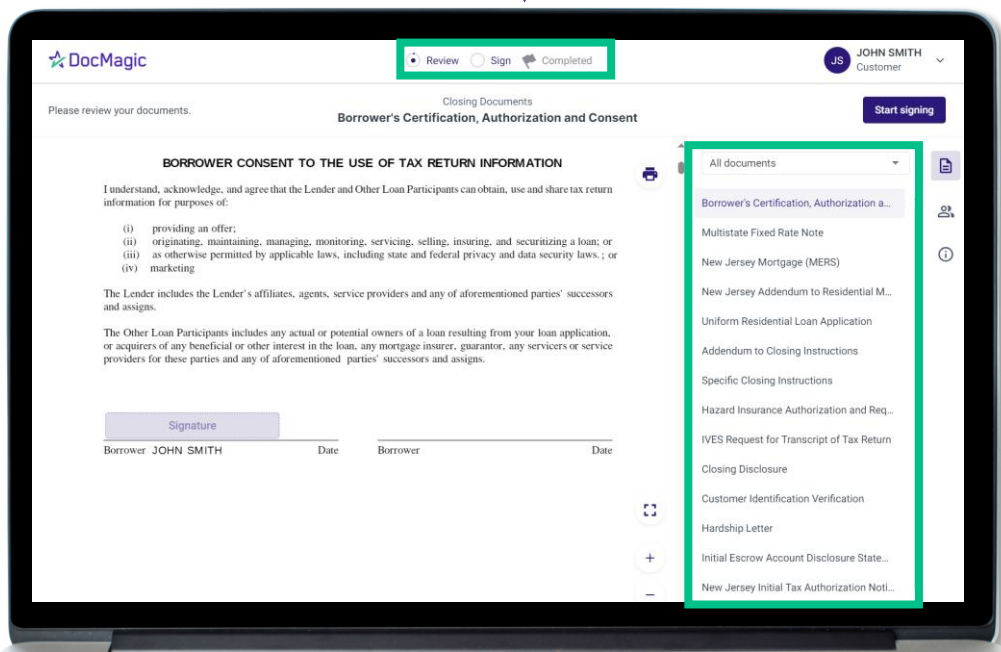
The system will automatically take you to the first document that needs to be signed.



eSign for Borrower – Closing Package

Page Features

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



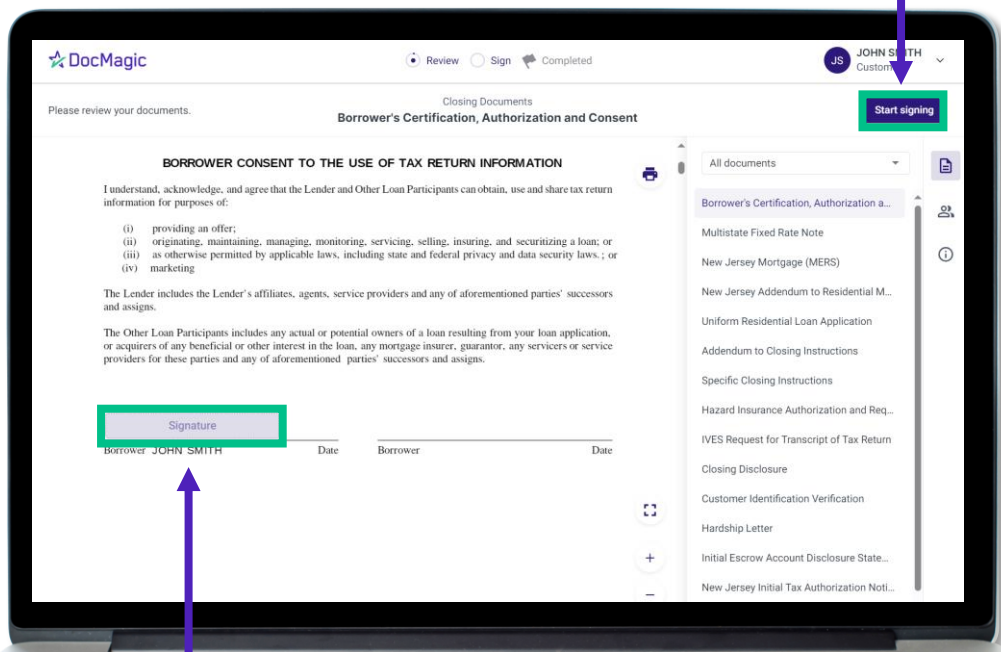
By default, all documents that need to be signed are listed in this column on the right. You can filter this column by documents that need to be ink signed or notarized from the dropdown at the top.



eSign for Borrower – Closing Package

Page Features

“Start signing” begins the signing process.



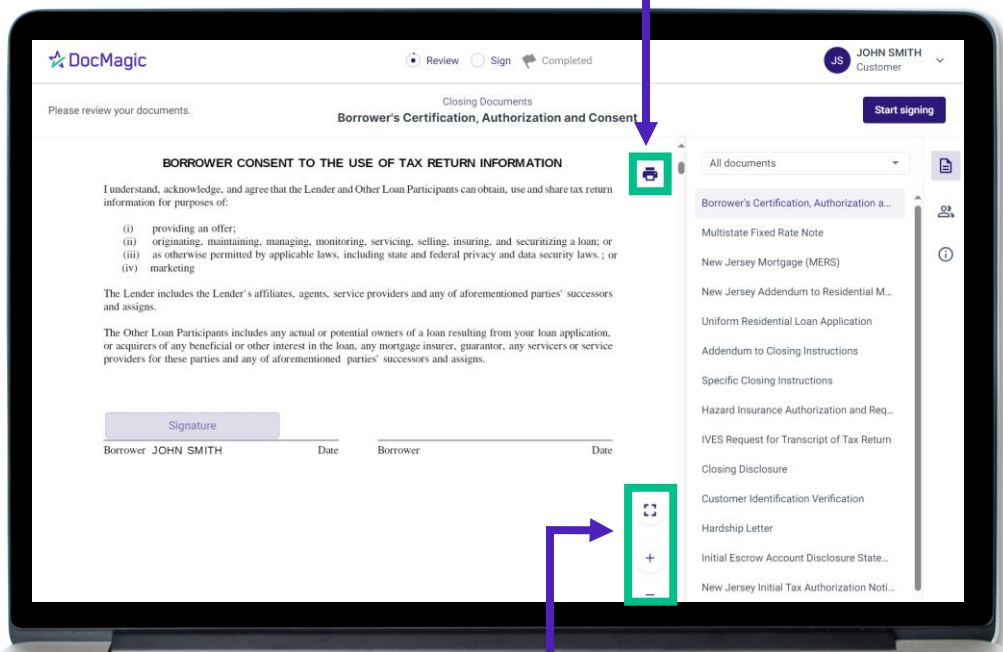
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and you won't be able to sign.



eSign for Borrower – Closing Package

Page Features

The printer icon allows you to print the documents.



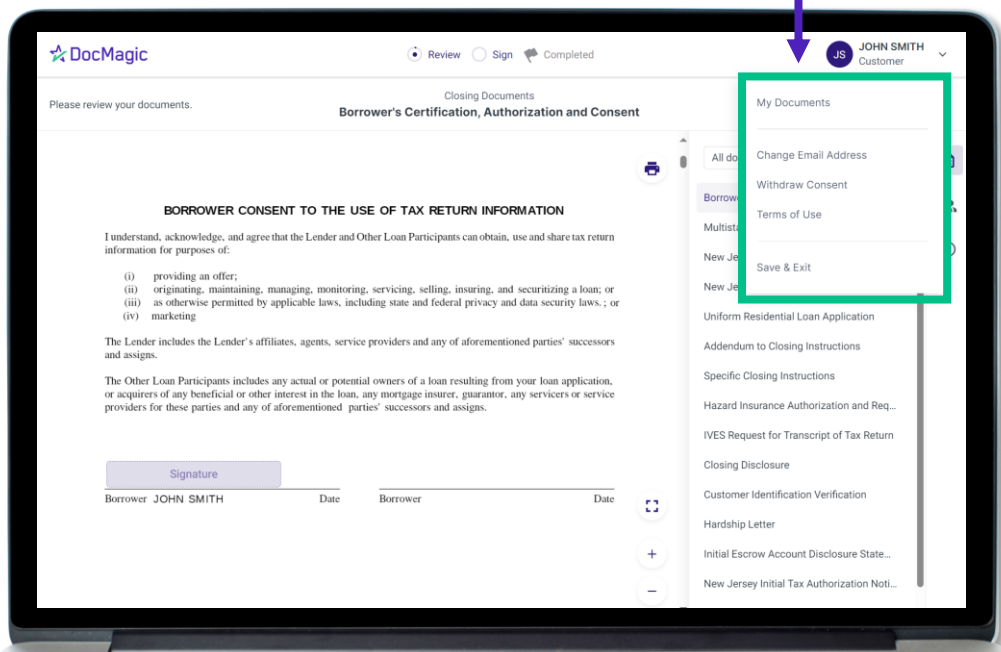
You can expand the signing window and increase or decrease the zoom levels.

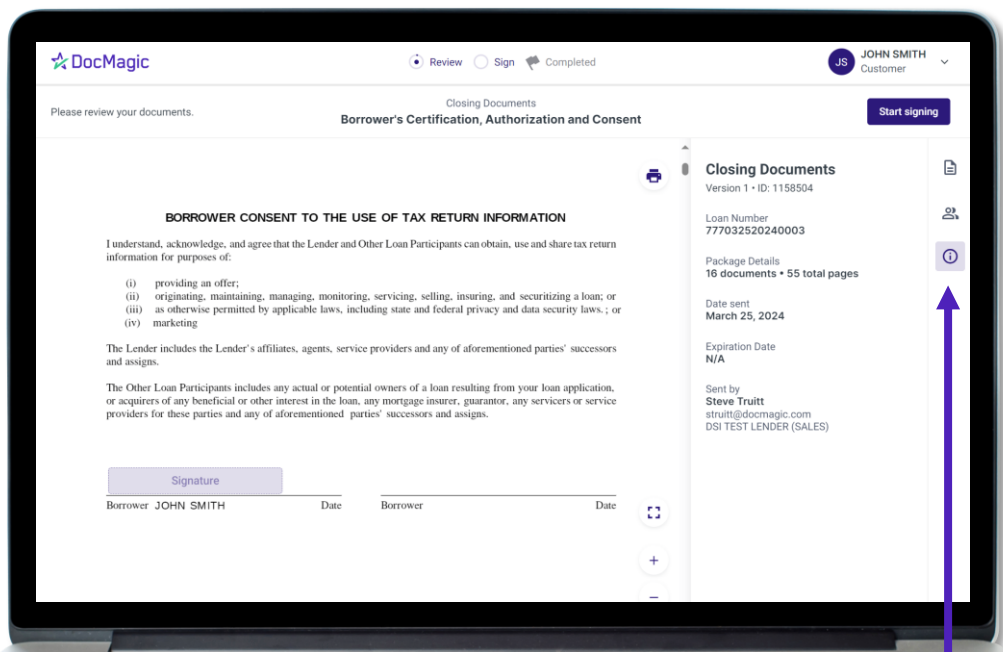


eSign for Borrower – Closing Package

Page Features

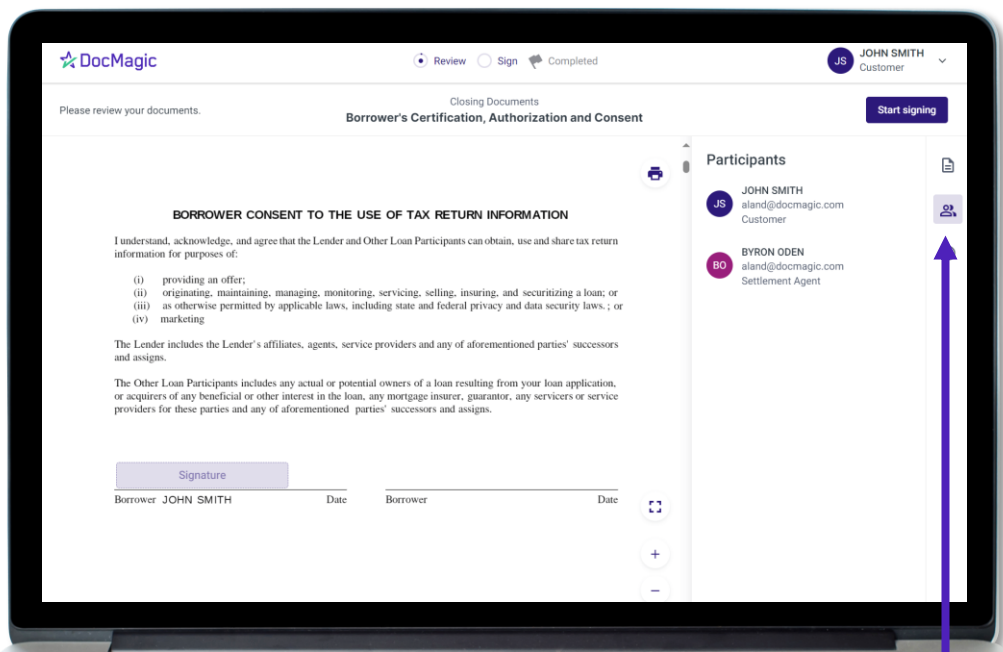
Your information can be viewed and edited here (click on your name).





Click the information icon to see document package metadata.





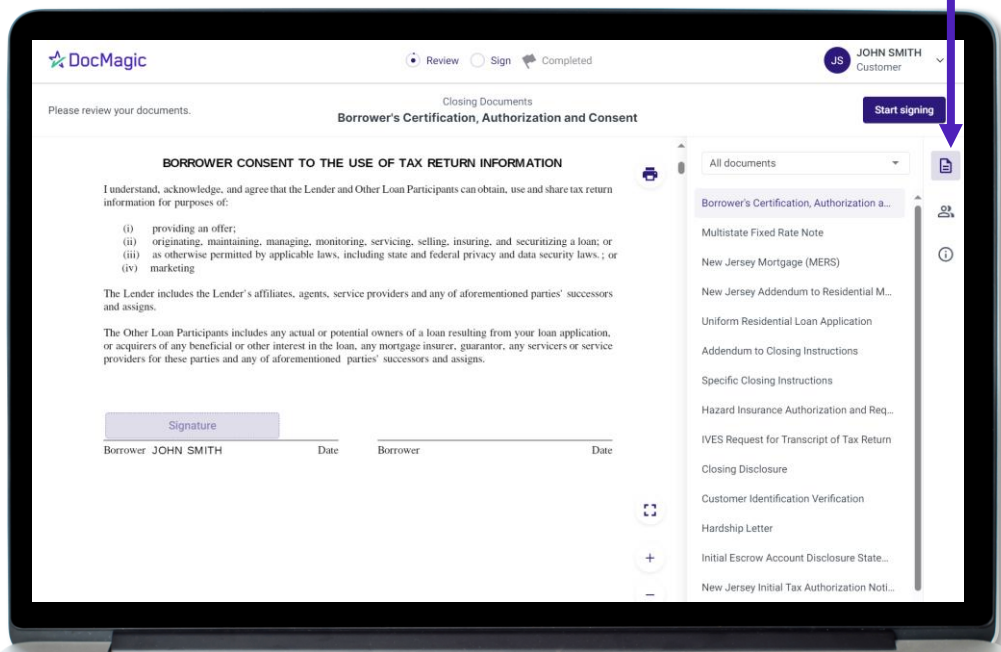
Click here to view participants.



eSign for Borrower – Closing Package

Page Features

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

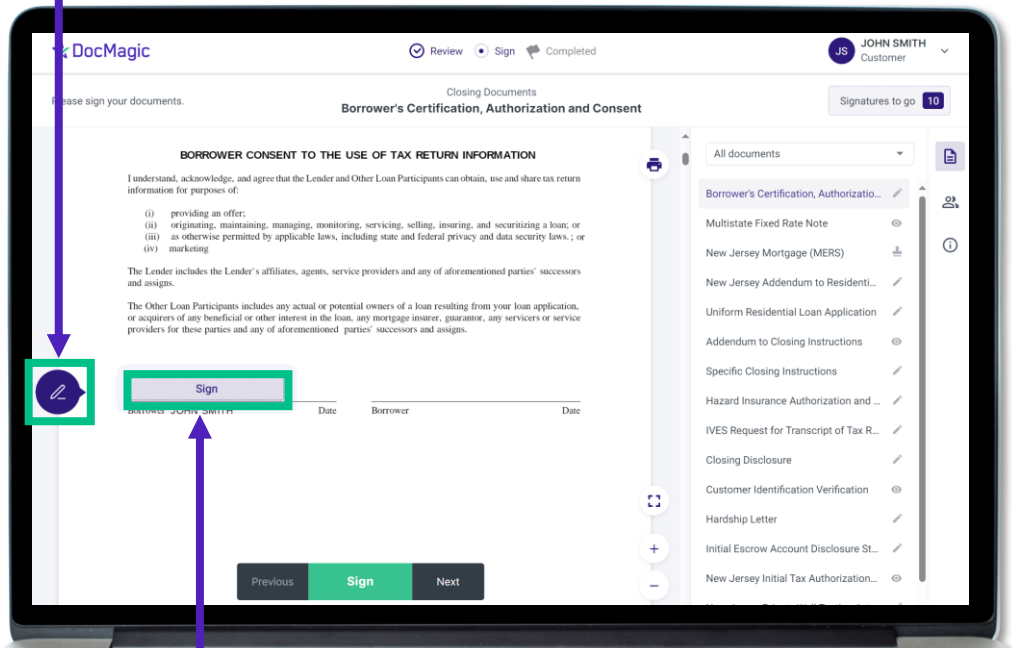


eSign for Borrower – Closing Package

Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the "Sign" box directly.

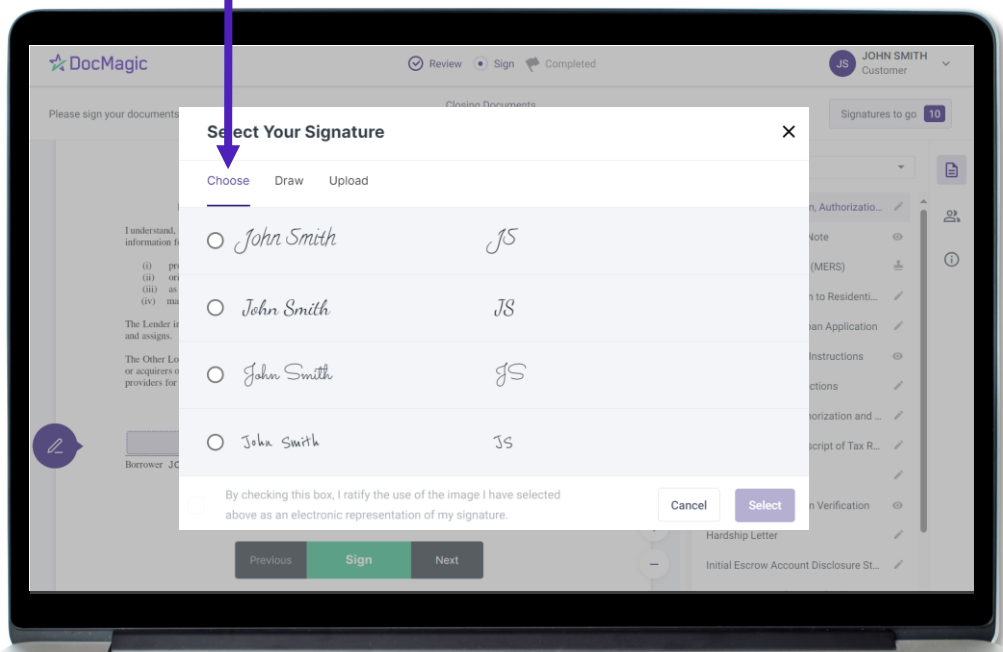
3. Clicking on the Green Sign box will automatically advance to the next task each time.



eSign for Borrower – Closing Package

Signature Options

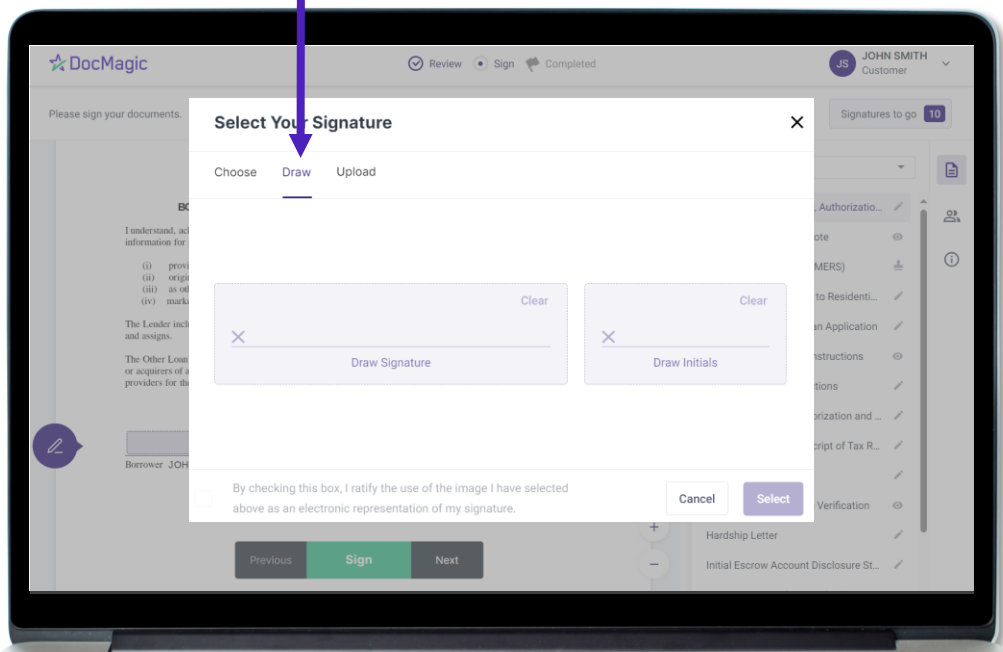
You have the option to choose the pre-formed signatures available in this tab.



eSign for Borrower – Closing Package

Signature Options

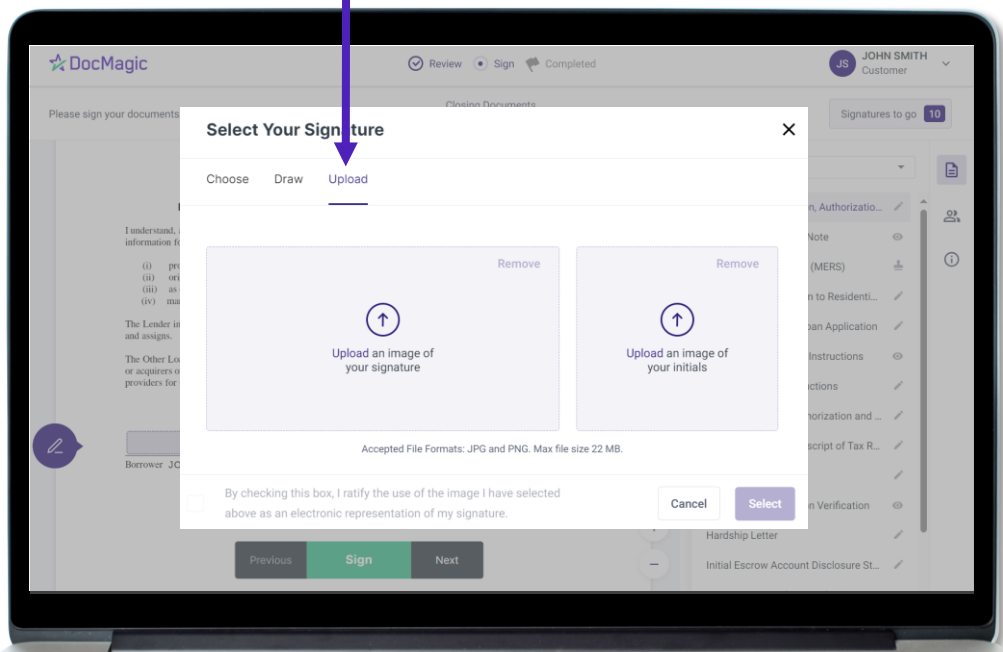
You can also create a signature and initials using this tab.



eSign for Borrower – Closing Package

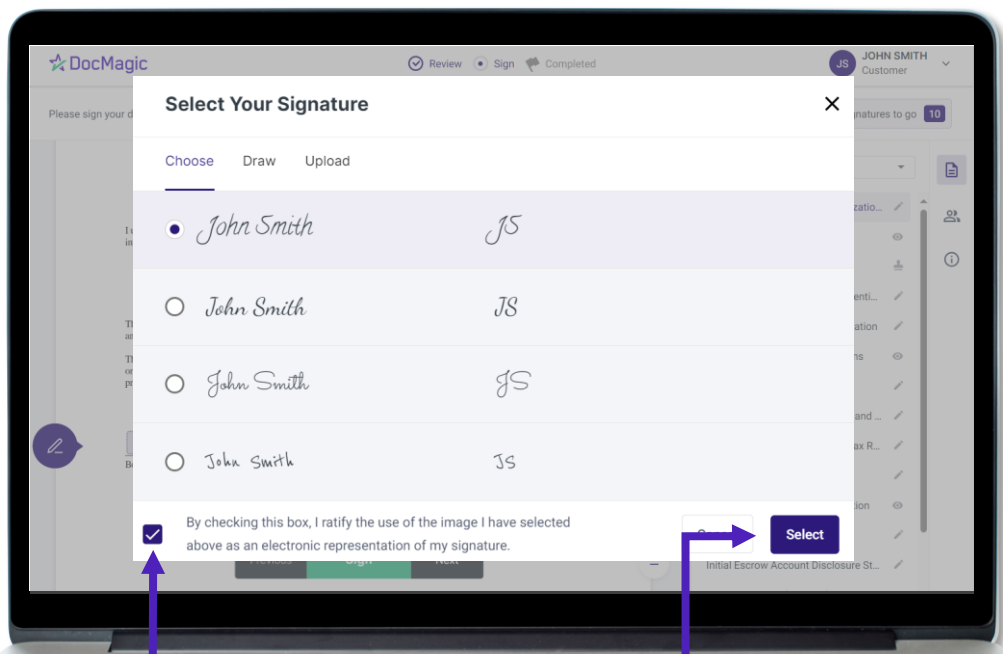
Signature Options

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



eSign for Borrower – Closing Package

Signature Options



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



eSign for Borrower – Closing Package

Signature Options

DocMagic Review Sign Completed JOHN SMITH Customer

Please sign your documents. Closing Documents IVES Request for Transcript of Tax Return Signatures to go 5

DSI TEST LENDER (SALES) (800) 649-1362
All street addresses (including apt., suite, or suite no.)
1800 W. 213TH STREET City: TORRANCE State: CA Zip: 90501

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)

6. Transcript requested: Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcript(s)
1040
a. Return Transcript b. Account Transcript c. Record of Account

7. Wage and income transcript (W-2, 2098-C, 2099-C, etc.)

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.
b. Mark the checkboxes for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers
LINE 5a LINE 5b

8. 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 / / / / / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signatures 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, receiver, 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.

Signature for Line 1a (see instructions) Sign Date Phone number of taxpayer on line 1a or 2a
 Form 4506-C was signed by an Authorized Representative Signatory confirms document was electronically signed
(310) 555-5555

Print/Type name
JOHN SMITH
TIN (if the 1a above is a corporation, partnership, estate, or trust)

Spouse's signature (required if listed on Line 2g) Date
 Form 4506-C was signed by an Authorized Representative Signatory confirms document was electronically signed
Print/Type name

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

Previous Check Next

All documents
Borrower's Certification, Authorizati... ✓
Multistate Fixed Rate Note
New Jersey Mortgage (MERS)
New Jersey Addendum to Resident... ✓
Uniform Residential Loan Application ✓
Addendum to Closing Instructions
Specific Closing Instructions ✓
Hazard Insurance Authorization and... ✓
IVES Request for Transcript of Tax R... ✓
Closing Disclosure
Customer Identification Verification
Hardship Letter
Initial Escrow Account Disclosure St...
New Jersey Initial Tax Authorizati...

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



eSign for Borrower – Closing Package

Keeping Track of Progress

The countdown feature shows how many signatures remain.

The screenshot displays the DocMagic eSign interface. At the top, the user is identified as JOHN SMITH. A 'Signatures to go' indicator shows 4 signatures remaining. The main content area features a 'Closing Disclosure' table with columns for 'Address', 'NMLS ID', 'NJ License ID', 'Contact', 'Contact NMLS ID', 'Contact NJ License ID', and 'Phone'. Below the table is a 'Confirm Receipt' section with a 'Sign' button. At the bottom, there are navigation buttons for 'Previous', 'Sign', and 'Next'. On the right side, a list of documents is shown, with green checkmarks indicating completed documents: 'Borrower's Certification, Authorizati...', 'Multistate Fixed Rate Note', 'New Jersey Mortgage (MERS)', 'New Jersey Addendum to Residenti...', 'Uniform Residential Loan Application', 'Addendum to Closing Instructions', 'Specific Closing Instructions', 'Hazard Insurance Authorization and.', 'IVES Request for Transcript of Tax R', 'Closing Disclosure', 'Customer Identification Verification', 'Hardship Letter', 'Initial Escrow Account Disclosure St...', and 'New Jersey Initial Tax Authoriza...'.

Address	NMLS ID	NJ License ID	Contact	Contact NMLS ID	Contact NJ License ID	Phone
3500 W. 2137th Street, Torrance, CA 90501		794812				
887 South Ct., Somersville, WV 26156		261456	Selling Agent			(321) 555-7171
789 Loyd Lane, Somersville, WV 26156		2765416	Listing Agent			(123) 555-1717
2 Broadway Blvd., City, CA 90001		01010101	Byron Oden			(310) 555-3333

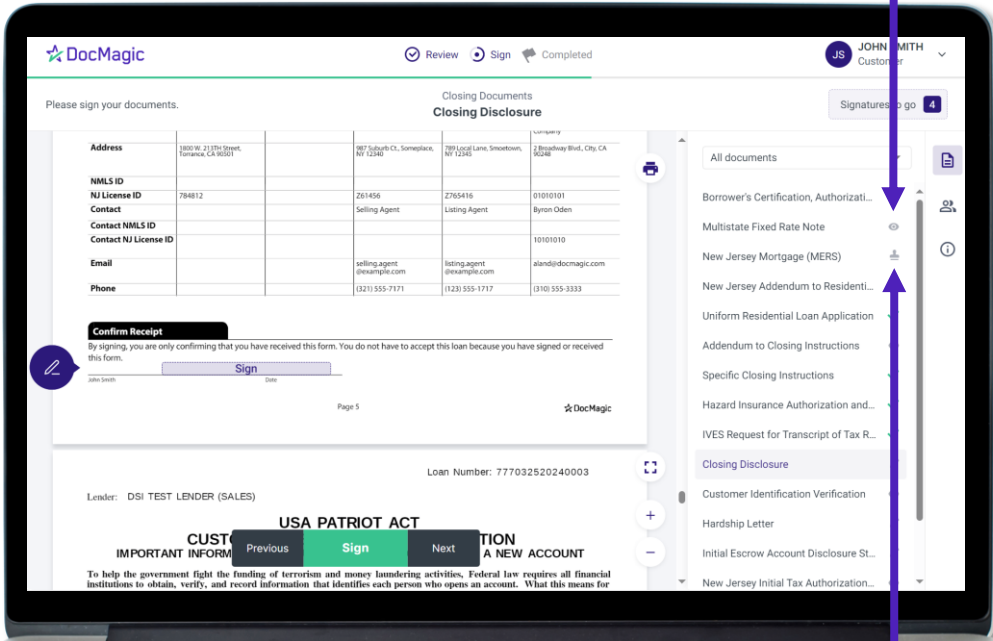
A green check mark next to a document name indicates that it has been signed and completed.



eSign for Borrower – Closing Package

Keeping Track of Progress

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



The screenshot displays the DocMagic eSign interface for a closing package. The main area shows a "Closing Disclosure" form with fields for Address, NMLS ID, NJ License ID, Contact, Contact NMLS ID, Contact NJ License ID, Email, and Phone. Below the form is a "Confirm Receipt" section with a "Sign" button. The right sidebar lists documents, including "Borrower's Certification, Authorizati...", "Multistate Fixed Rate Note", "New Jersey Mortgage (MERS)", "New Jersey Addendum to Resident...", "Uniform Residential Loan Application", "Addendum to Closing Instructions", "Specific Closing Instructions", "Hazard Insurance Authorization and...", "IVES Request for Transcript of Tax R...", "Closing Disclosure", "Customer Identification Verification", "Hardship Letter", "Initial Escrow Account Disclosure St...", and "New Jersey Initial Tax Authoriza...". A blue arrow points from the text above to the "New Jersey Mortgage (MERS)" document, which has an eyeball icon next to it. Another blue arrow points from the text below to the "New Jersey Addendum to Resident..." document, which has a stamp icon next to it.

Address	1800 W. 217th Street, Farrance, CA 90019	987 Suburb Ct., Somerspark, NY 12340	2891 Local Lane, Smeotown, NY 12345	2 Broadway Blvd., City, CA 90248
NMLS ID				
NJ License ID	784812	Z61456	Z765416	01010101
Contact		Selling Agent	Listing Agent	Byron Oden
Contact NMLS ID				10101010
Contact NJ License ID				
Email		selling_agent @example.com	listing_agent @example.com	aland@docmagic.com
Phone		(321) 555-7171	(123) 555-1717	(310) 555-3333

Loan Number: 777032520240003

Lender: DSI TEST LENDER (SALES)

USA PATRIOT ACT

CUSTOMER IDENTIFICATION VERIFICATION

Previous **Sign** Next

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for

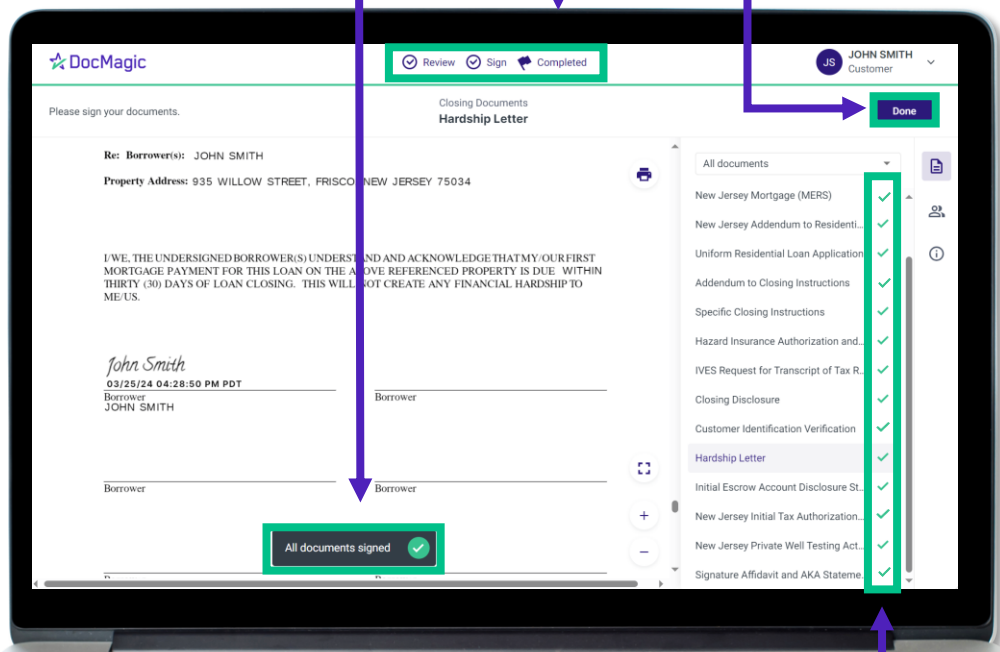
A stamp  indicates that this document requires notarization.



eSign for Borrower – Closing Package

When Complete

These icons will indicate when the process is complete.



All applicable checkmarks will be green.



eSign for Borrower – Closing Package

When Complete

After you click Done on the previous screen, you may download the completed set of documents.

