



Initial Disclosures  
&  
Closing Packages

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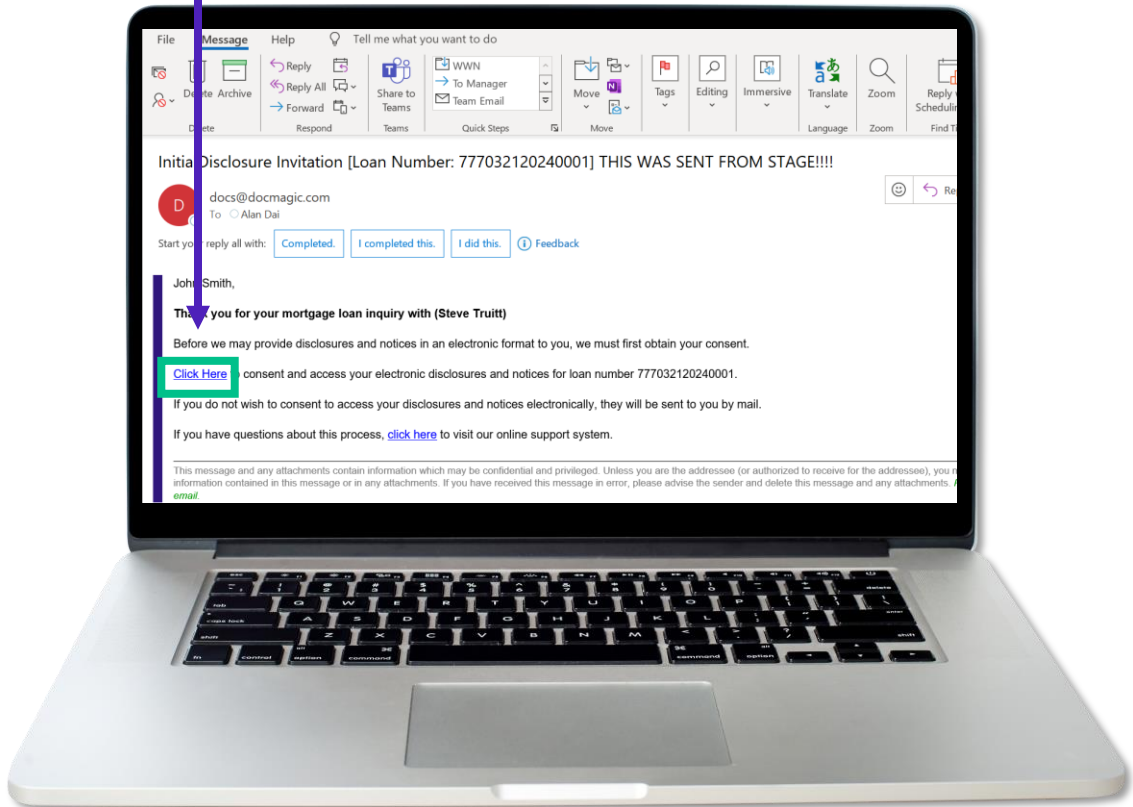
# Initial Disclosures



# 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.

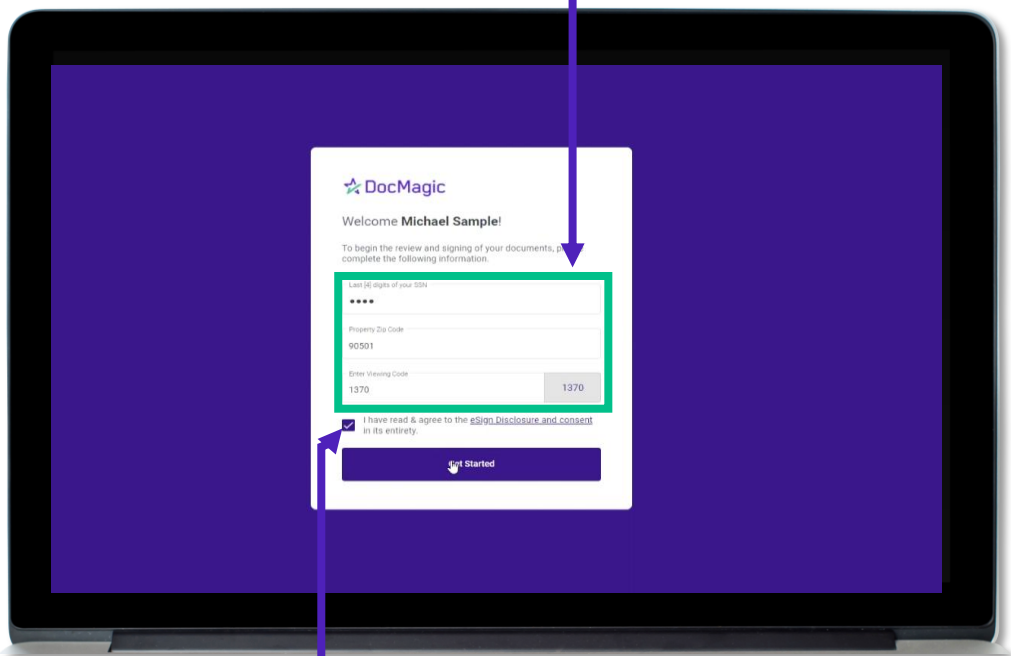
Please note that if you do not respond to this request within 24 hours, your document package may be printed out and mailed to you.



# 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.

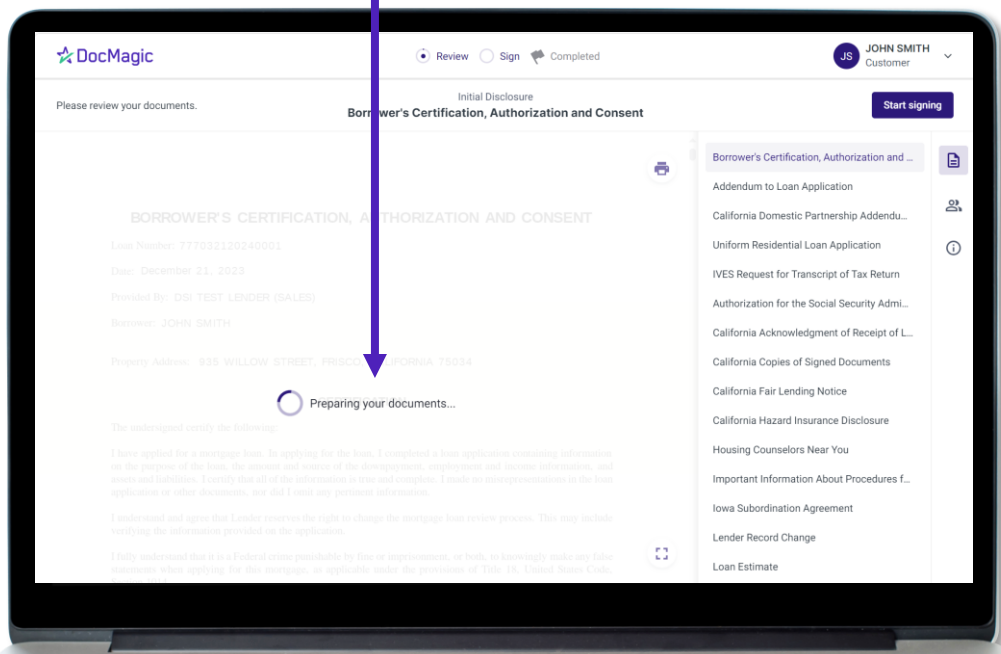
If you get a "login error" message, close the tab and re-open this page from the link in your email.



# eSign for Borrower – Initial Disclosures

## Preparing Your Documents

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



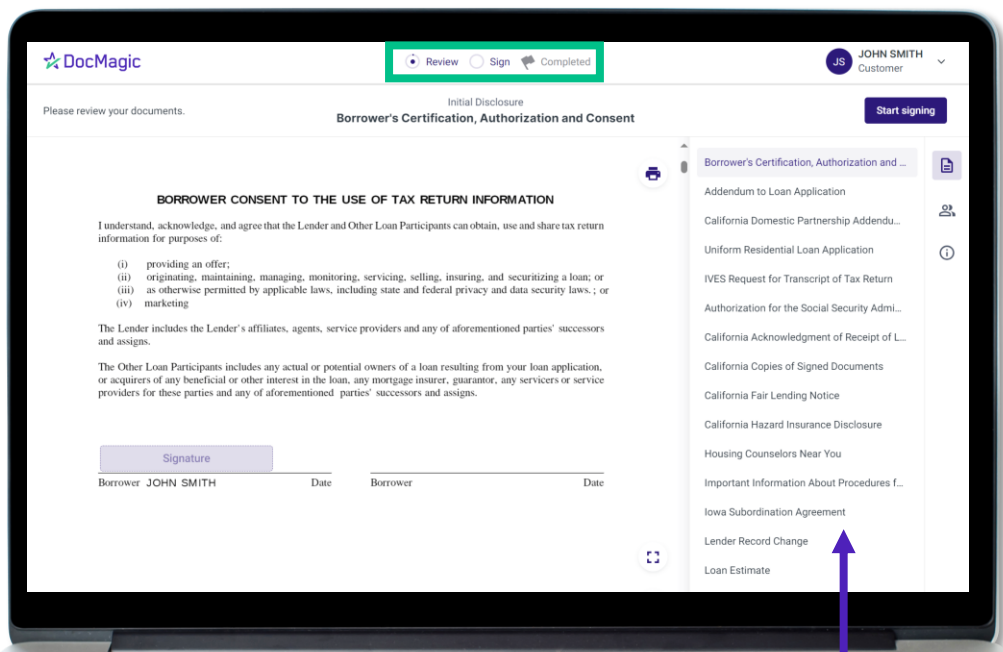
The system will automatically take you to the first document that needs to be signed.



# eSign for Borrower – Initial Disclosures

## Page Features

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



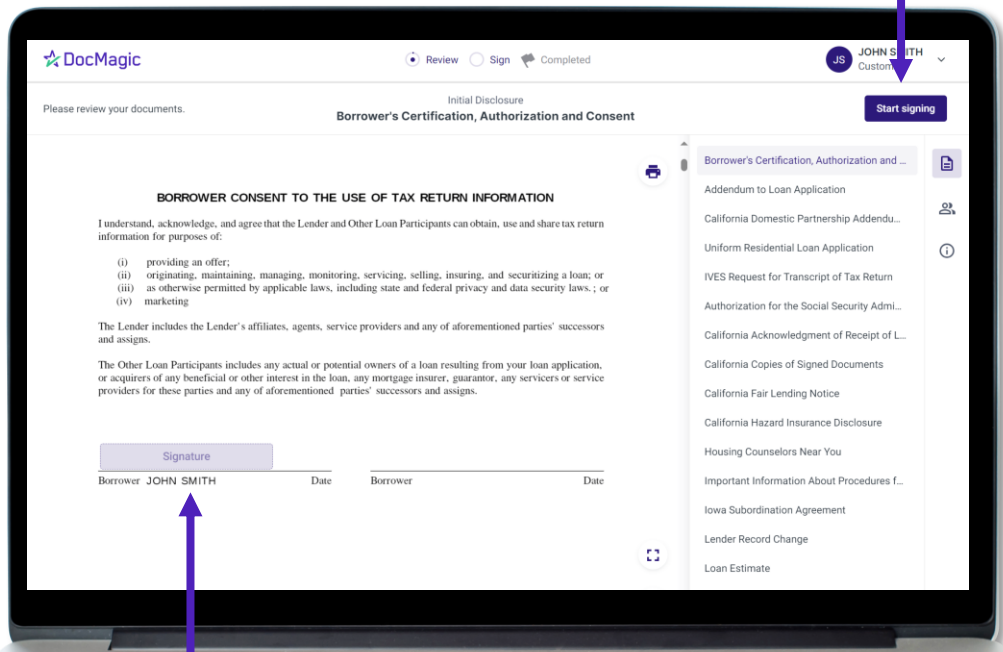
All documents are listed in this column on the right.



# 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.

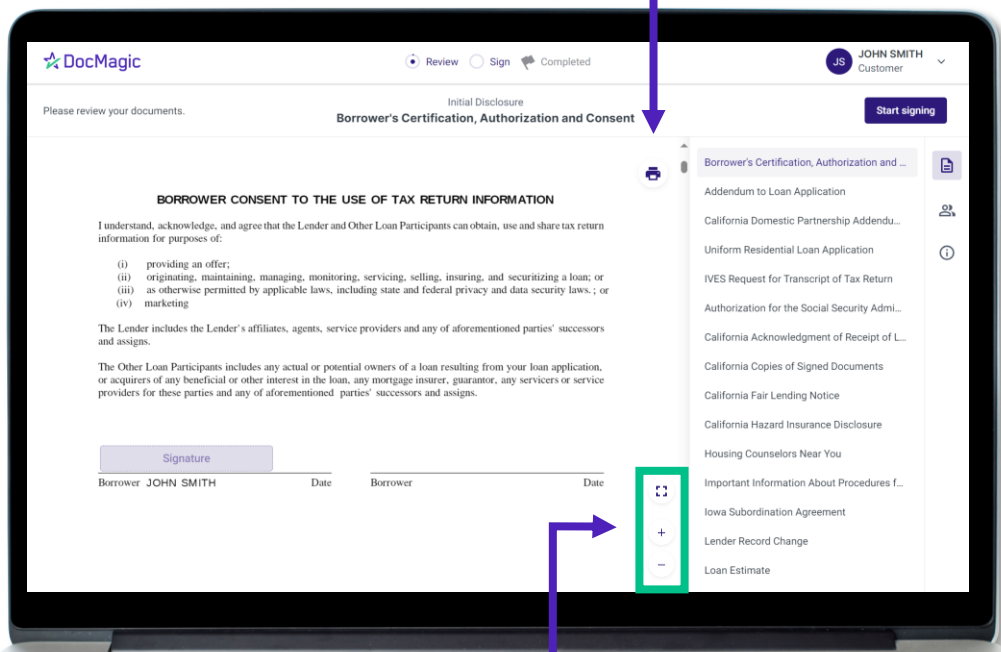




# eSign for Borrower – Initial Disclosures

## Page Features

The printer icon allows you to print the documents.



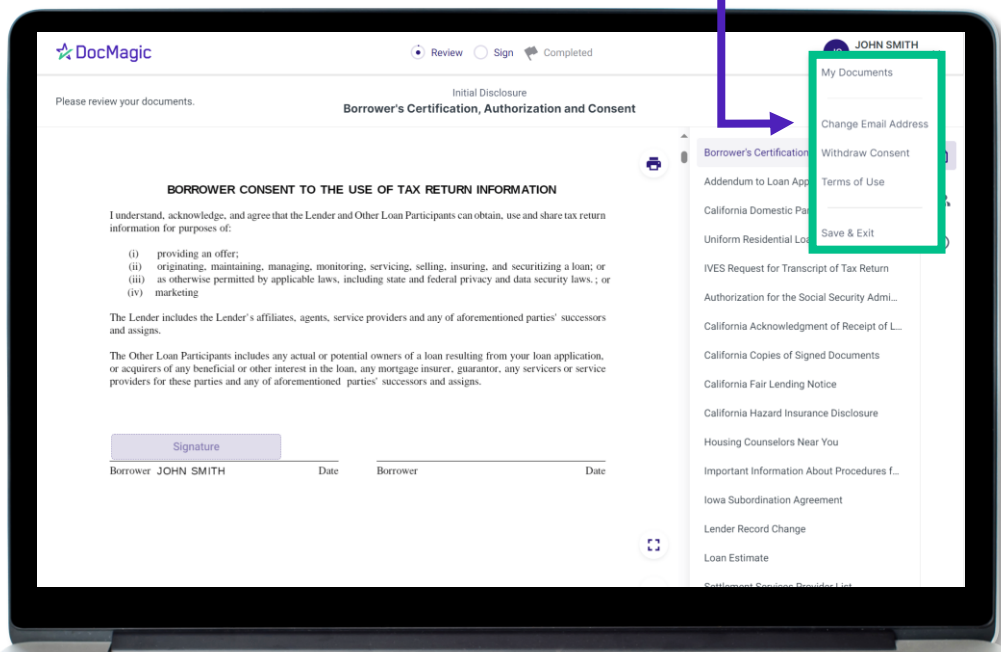
You can expand the signing window and increase or decrease the zoom levels.



# eSign for Borrower – Initial Disclosures

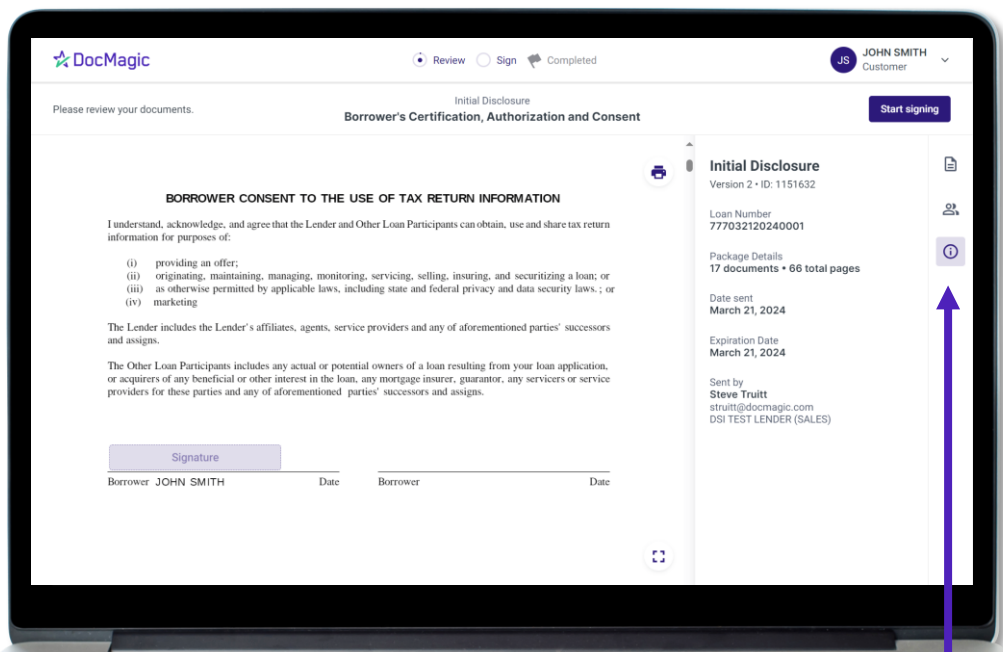
## Page Features

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



# eSign for Borrower – Initial Disclosures

## Page Features

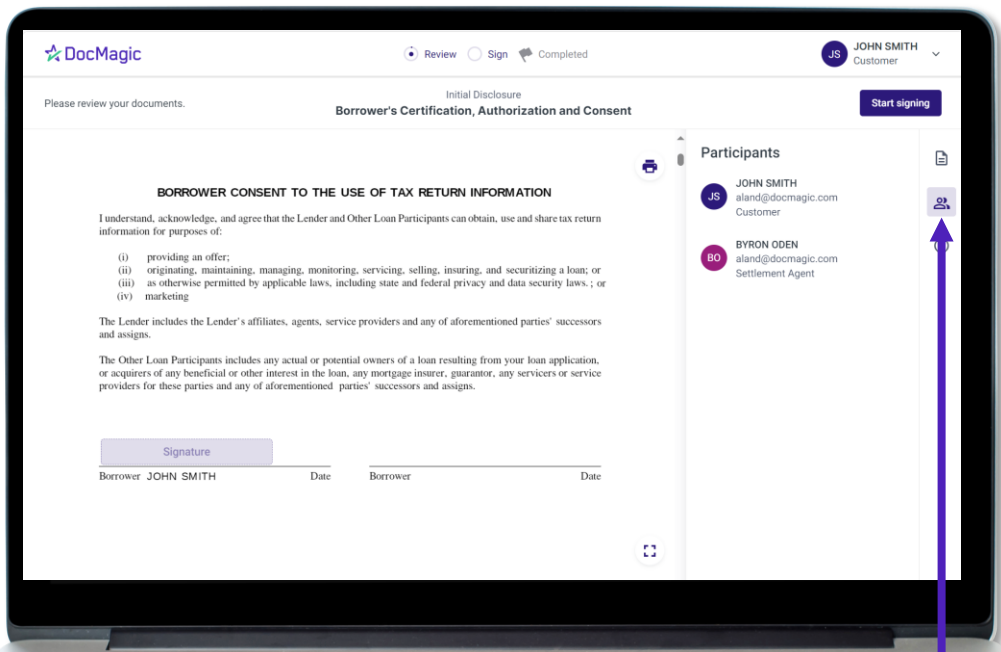


Click the information icon to see document package metadata.



# eSign for Borrower – Initial Disclosures

## Page Features



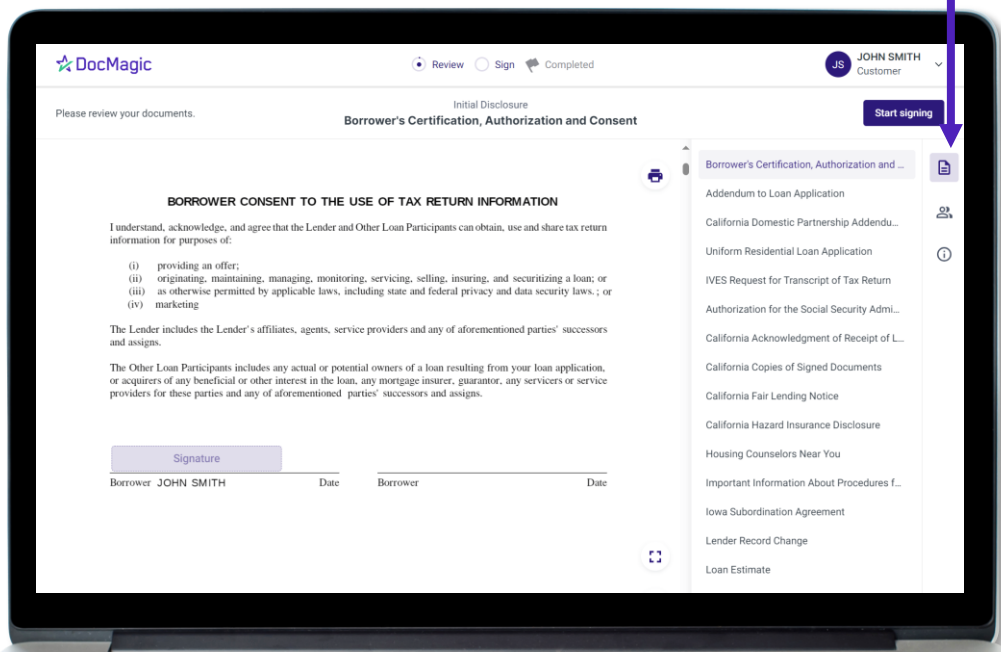
Click here to view participants.



# eSign for Borrower – Initial Disclosures

## Page Features

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

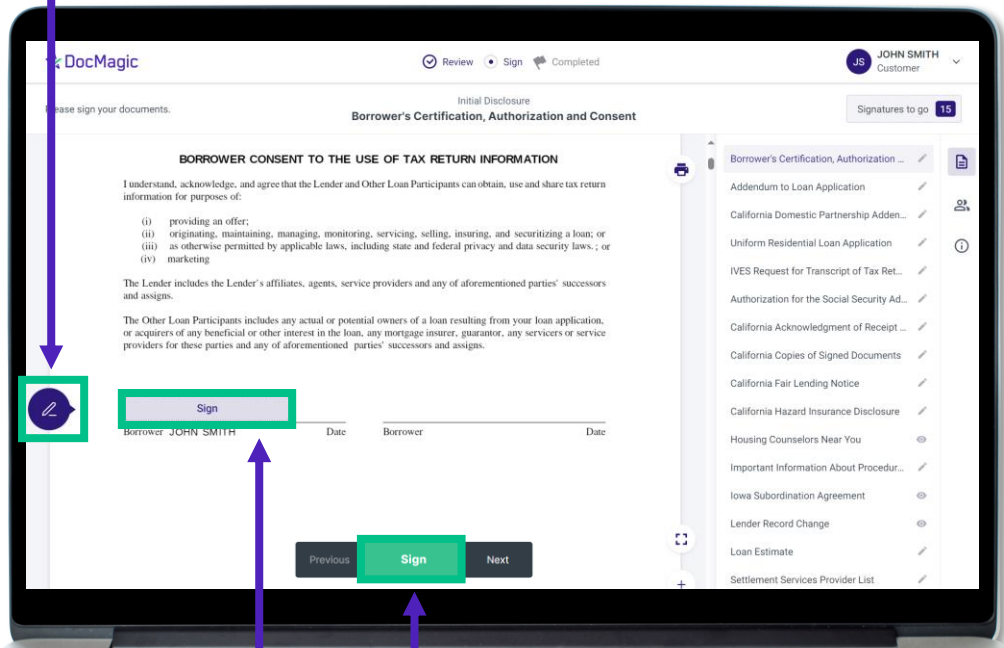


# eSign for Borrower – Initial Disclosures

## Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the "Sign" box directly.

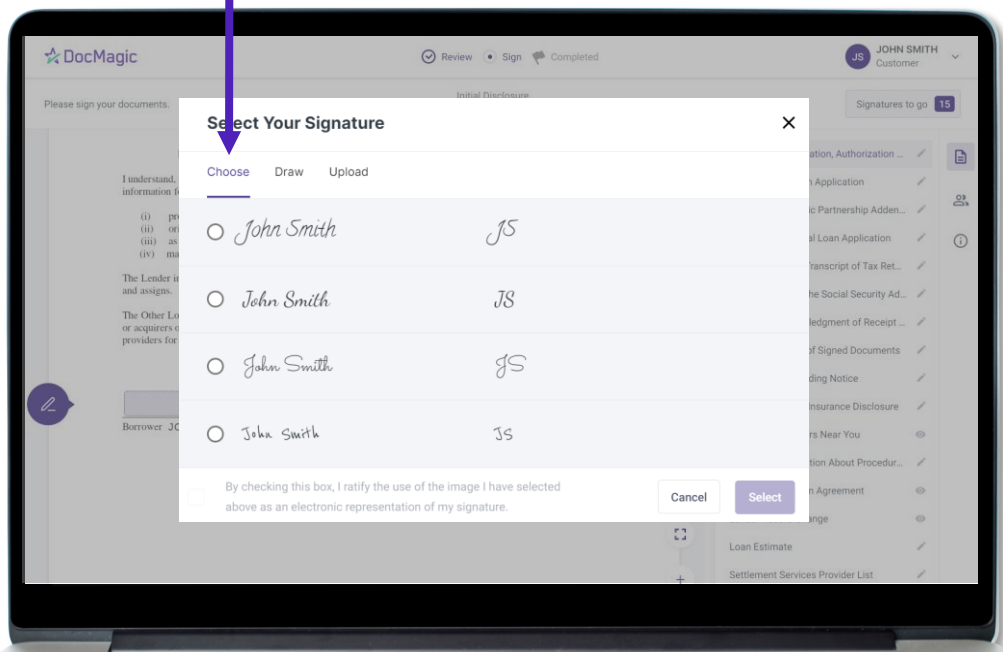
3. Clicking on the Green Sign box will automatically advance to the next task each time.



# eSign for Borrower – Initial Disclosures

## Signature Options

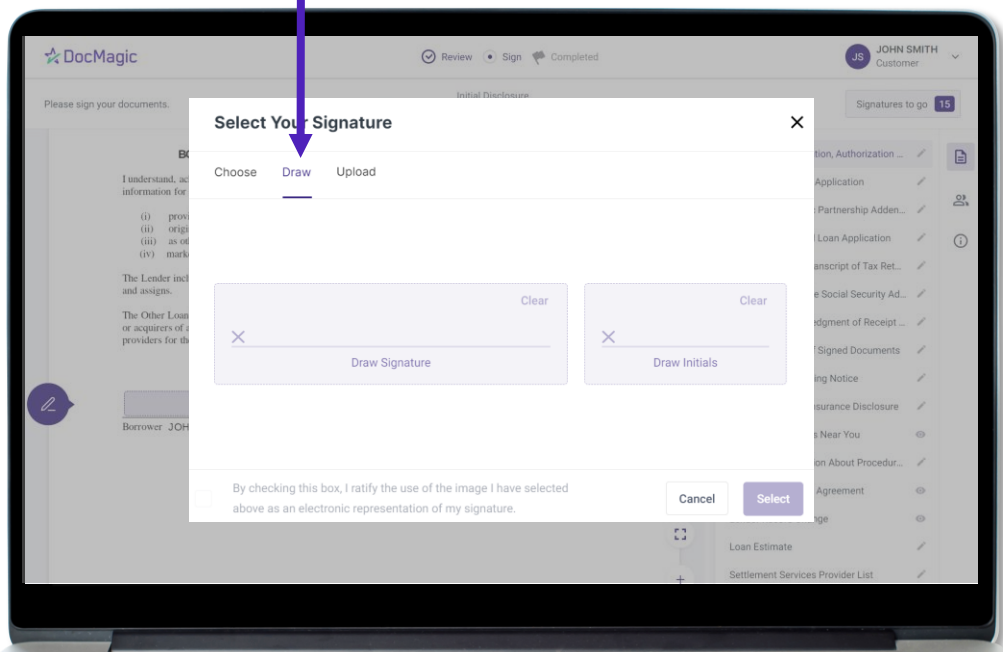
You have the option to choose the pre-formed signatures available in this tab.



# eSign for Borrower – Initial Disclosures

## Signature Options

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

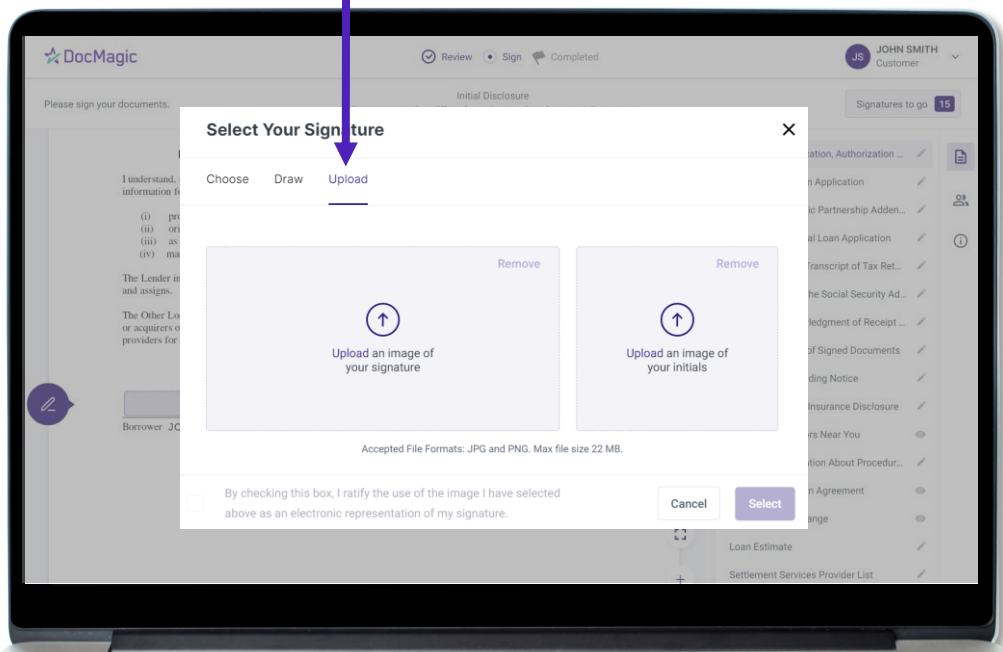


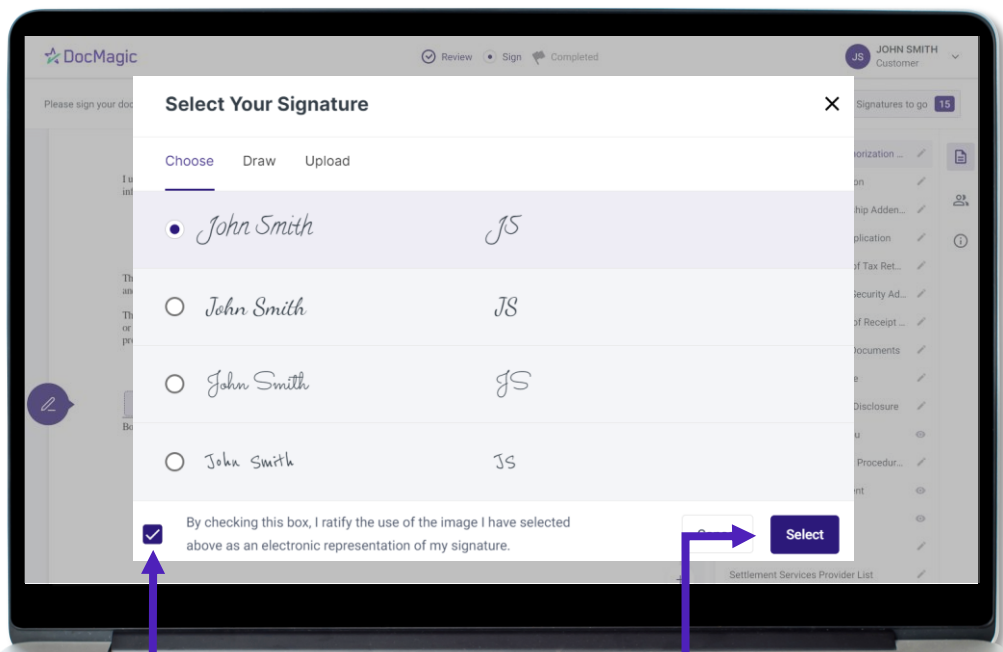


# eSign for Borrower – Initial Disclosures

## Signature Options

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





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

DocMagic | Review | Sign | Completed | JOHN SMITH Customer | Signatures to go 10

Please sign your documents. Initial Disclosure  
IVES Request for Transcript of Tax Return

**DSI TEST LENDER (SALES)**  
1800 W. 213TH STREET | TORRANCE CA 90501 | (800) 649-1362

**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 transcripts.  
1040  
a. Return Transcript  b. Account Transcript  c. Record of Account

**7. Wage and income transcript (W-2, 1099-E, 1099-G, etc.)**  
a. Enter a map of three form numbers here; if no entry is made, all forms will be sent.  
b. 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   
c. Year or period requested. Enter the ending date of the taxpayer 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 Title 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.**  
 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  
Print/Type name: JOHN SMITH  
Title (if the 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

Call Log Number 726277P | 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 ○

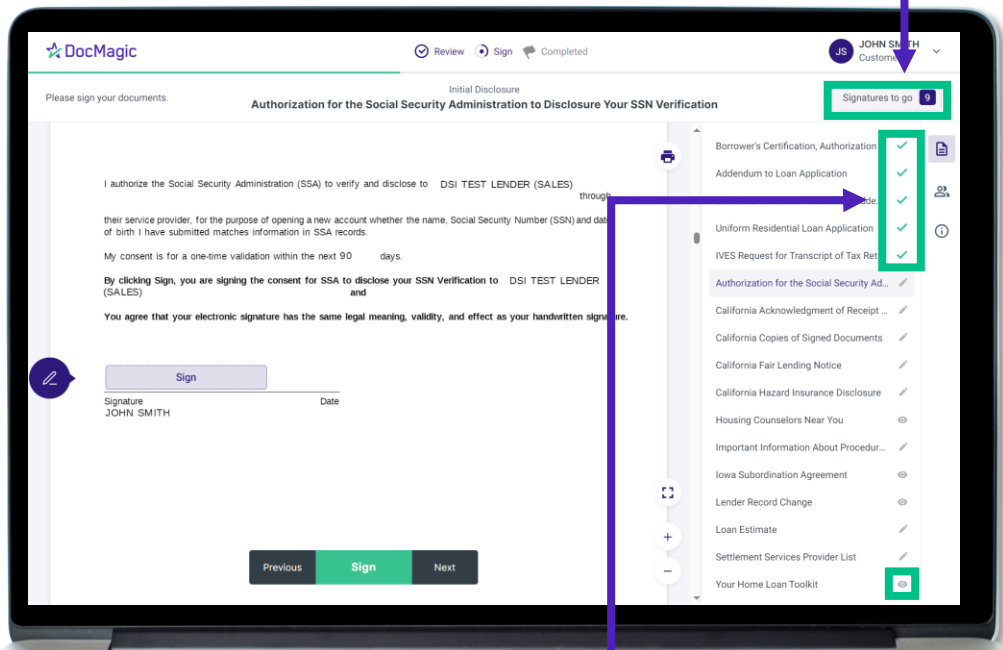
You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



# 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.

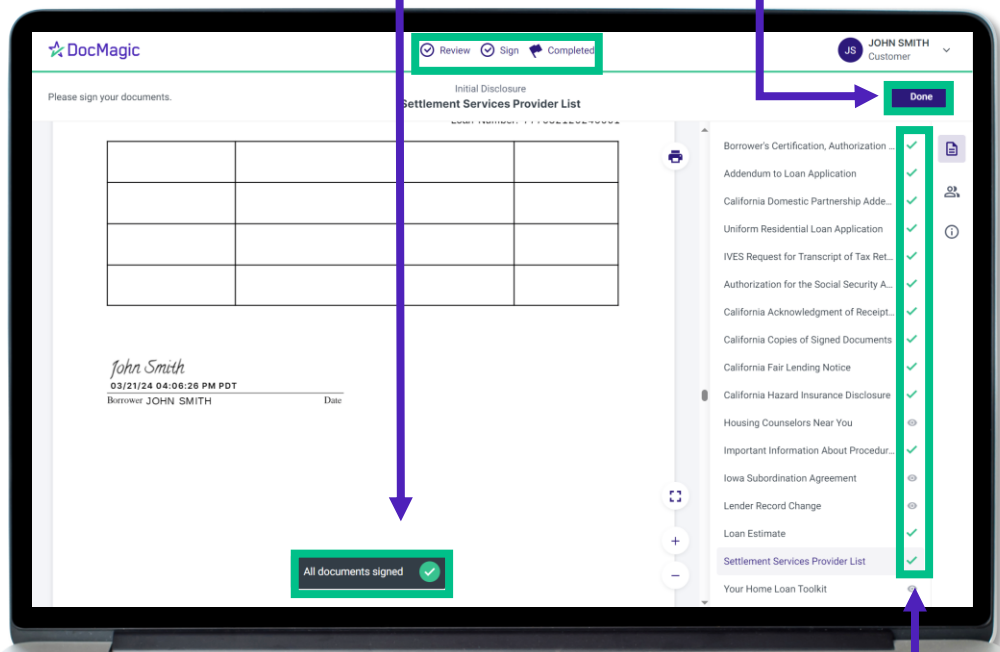
An eyeball indicates that this document does not require a signature.



# eSign for Borrower – Initial Disclosures

When Complete

These icons will indicate when the process is complete.



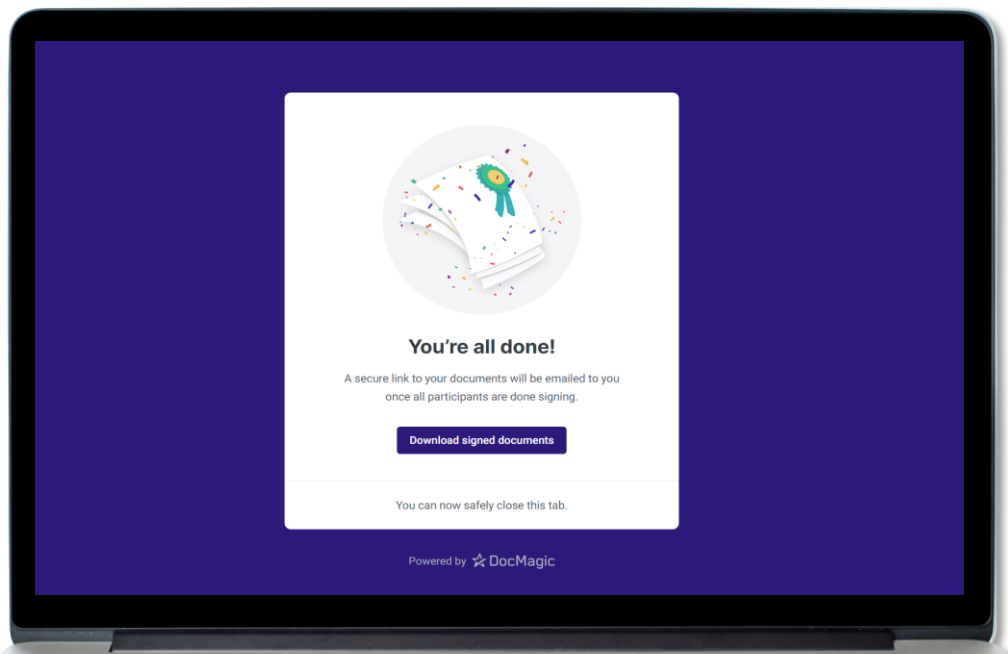
All applicable checkmarks will be green.



# eSign for Borrower – Initial Disclosures

## When Complete

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



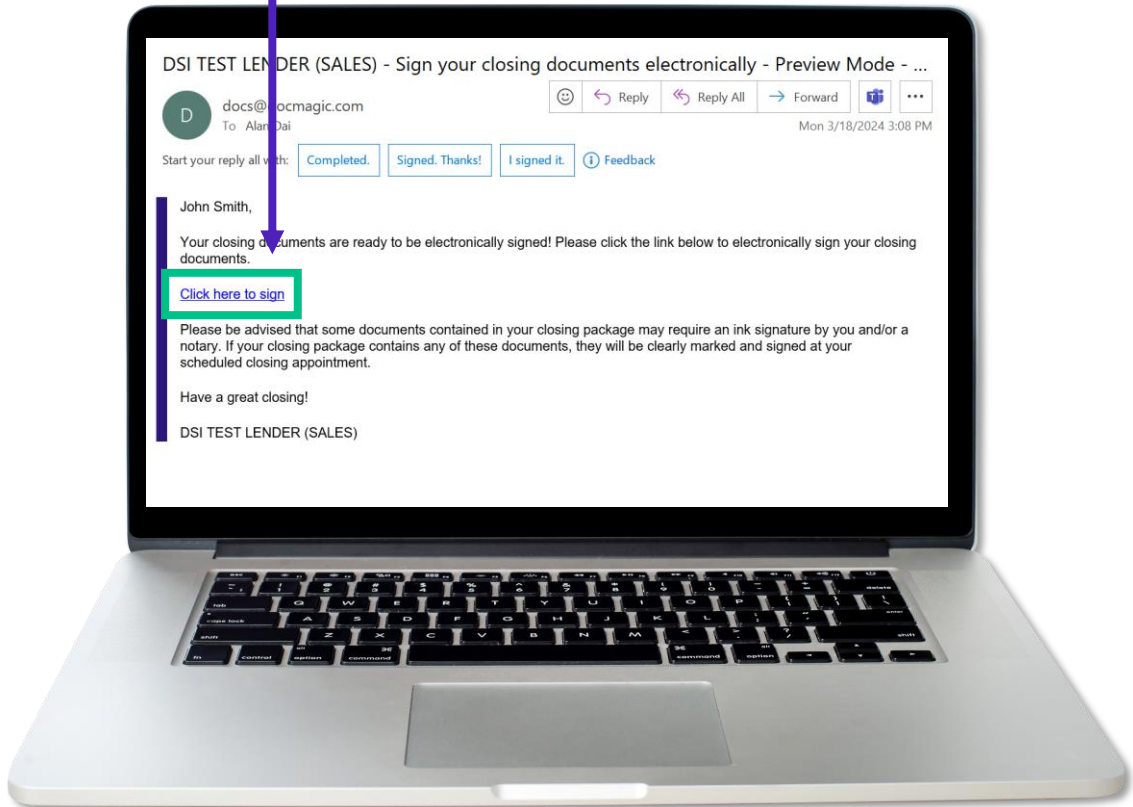
# Closing Packages



# 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.

Please note that if you do not respond to this request within 24 hours, your document package may be printed out and mailed to you.

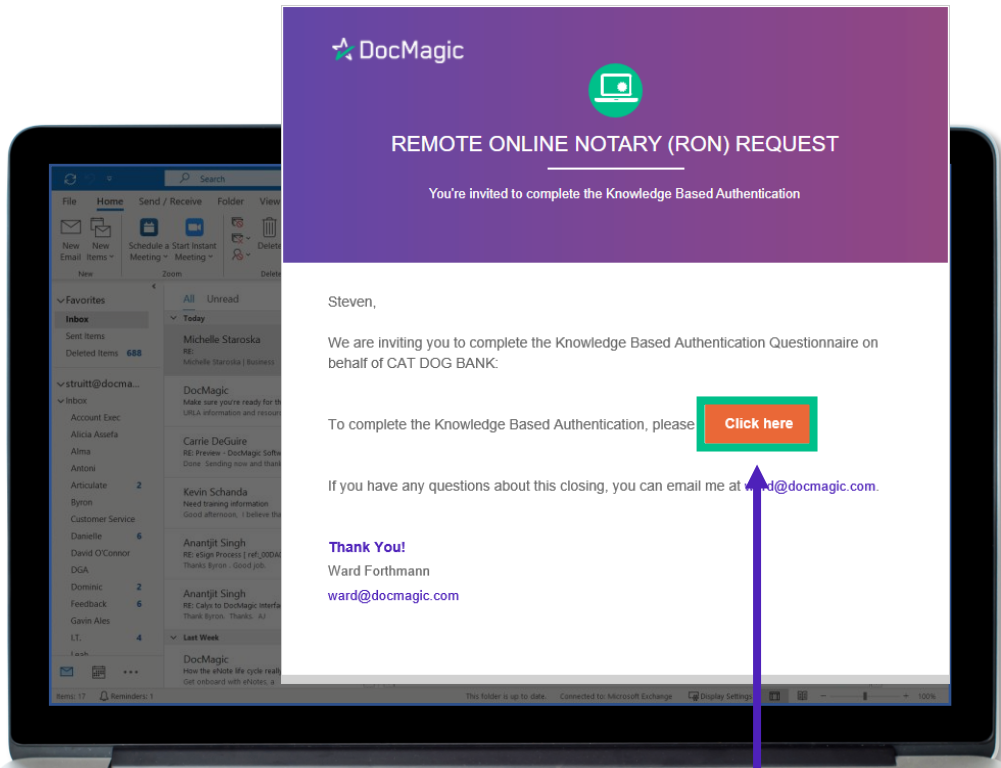




# eSign for Borrower – Closing Package

## 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.

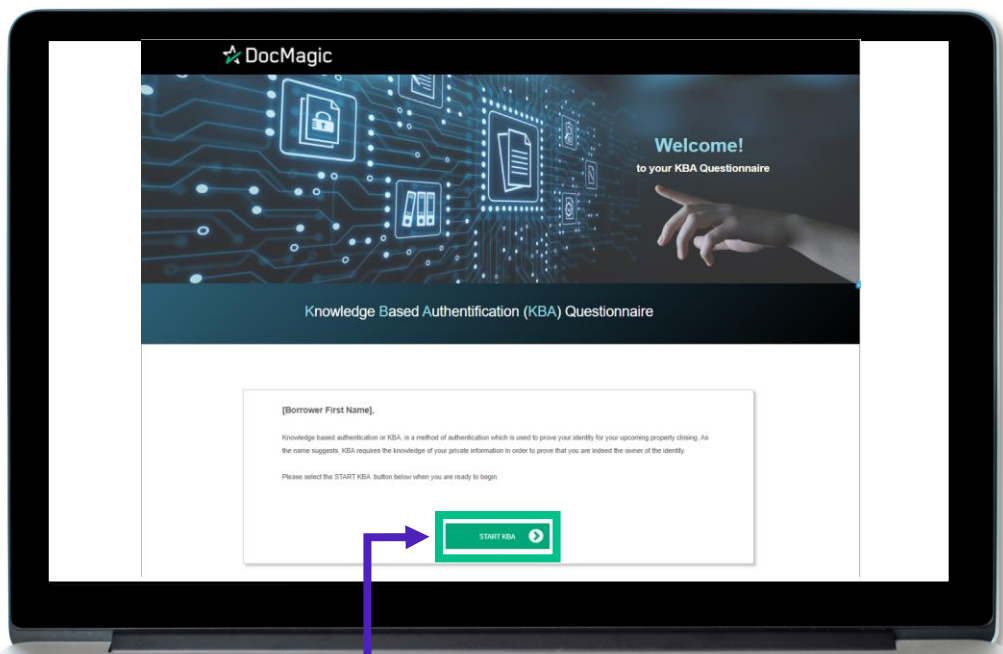
Note: Some Notaries may want you to complete the KBA process with them live in the signing window. They will tell you if that's the case.



# 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.



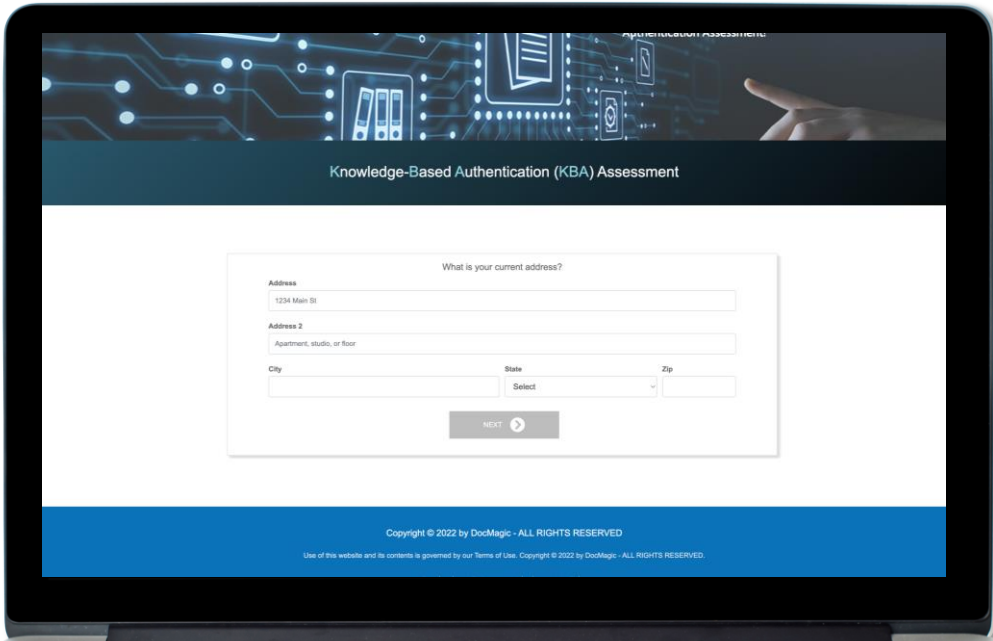
The process involves you answering questions and hitting submit to register answers. Click here to start.



# 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

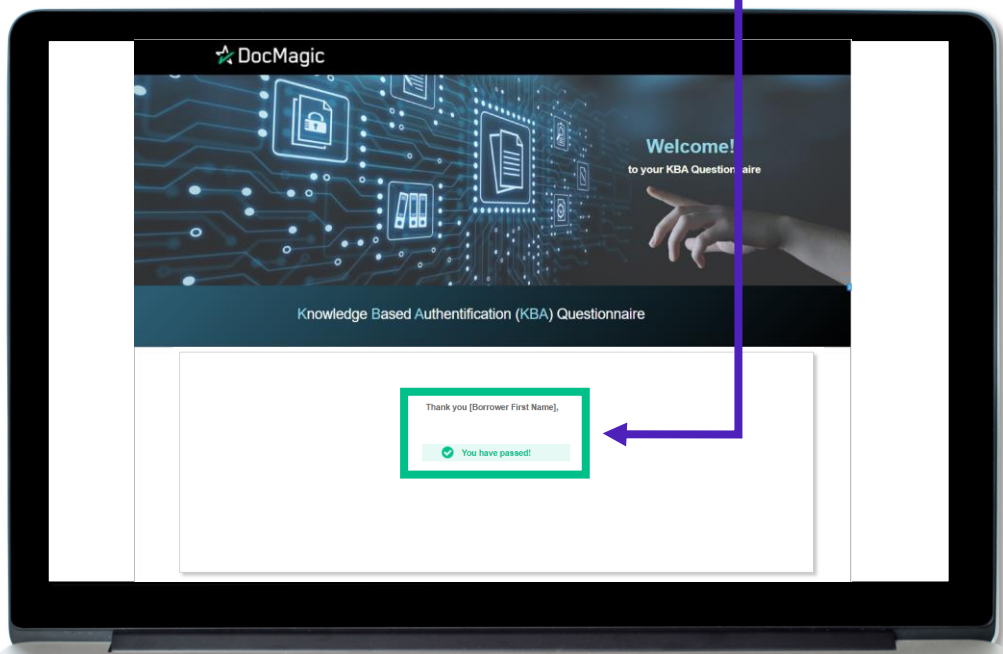
Copyright © 2022 by DocMagic - ALL RIGHTS RESERVED  
Use of this website and its contents is governed by our Terms of Use. Copyright © 2022 by DocMagic - ALL RIGHTS RESERVED.



# 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 all digits of your SSN  
.....

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.

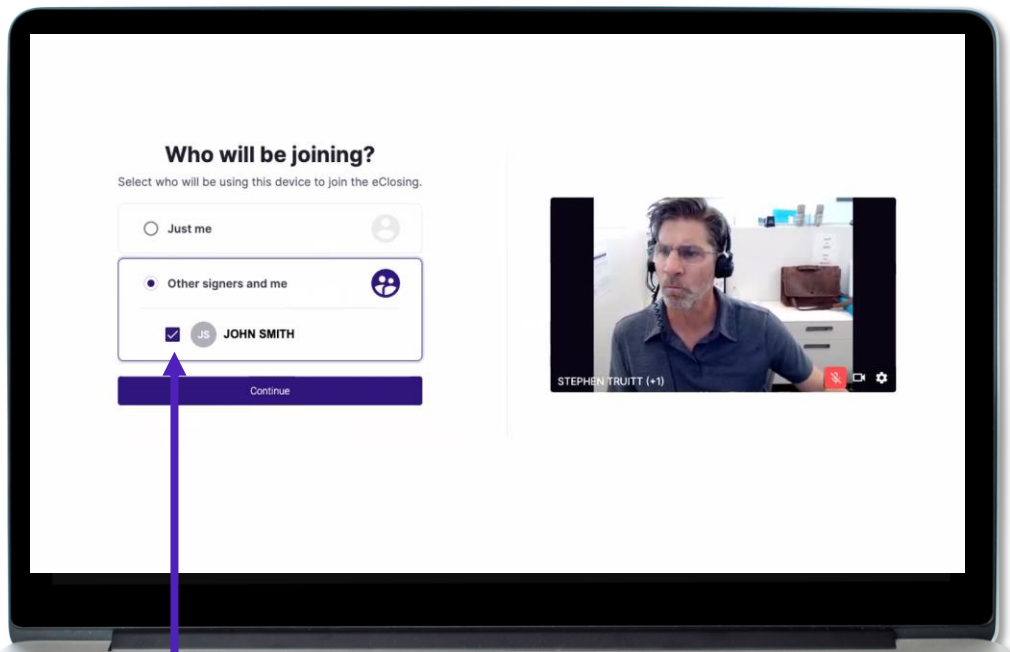
If you get a "login error" message, close the tab and re-open this page from the link in your email.



# 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.



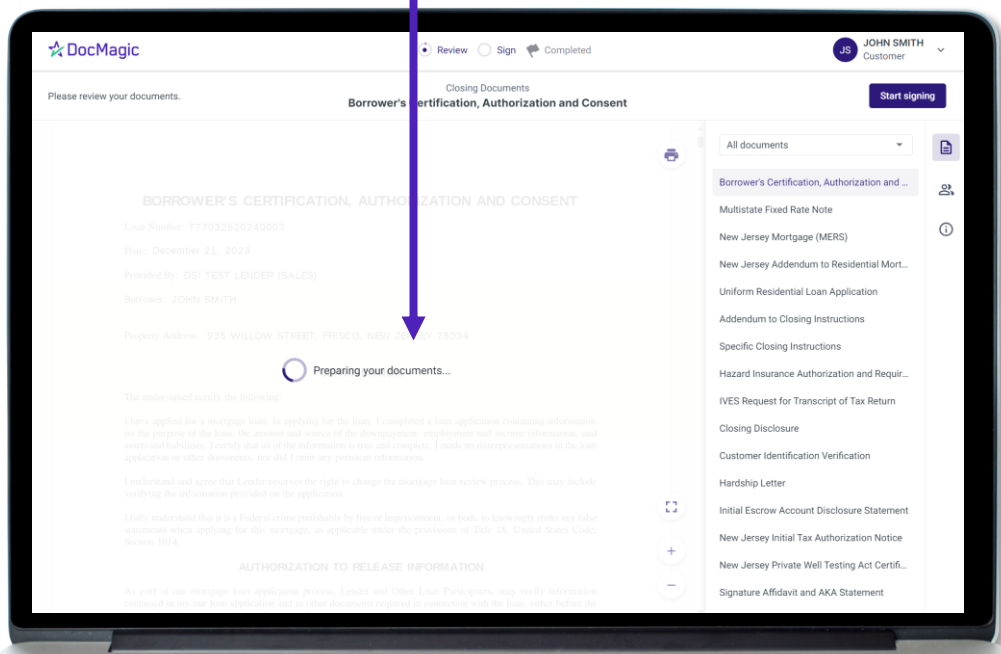
Please note that if you select Other signers and me, you will need to check the names of other signers that will be in the session.



# 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.

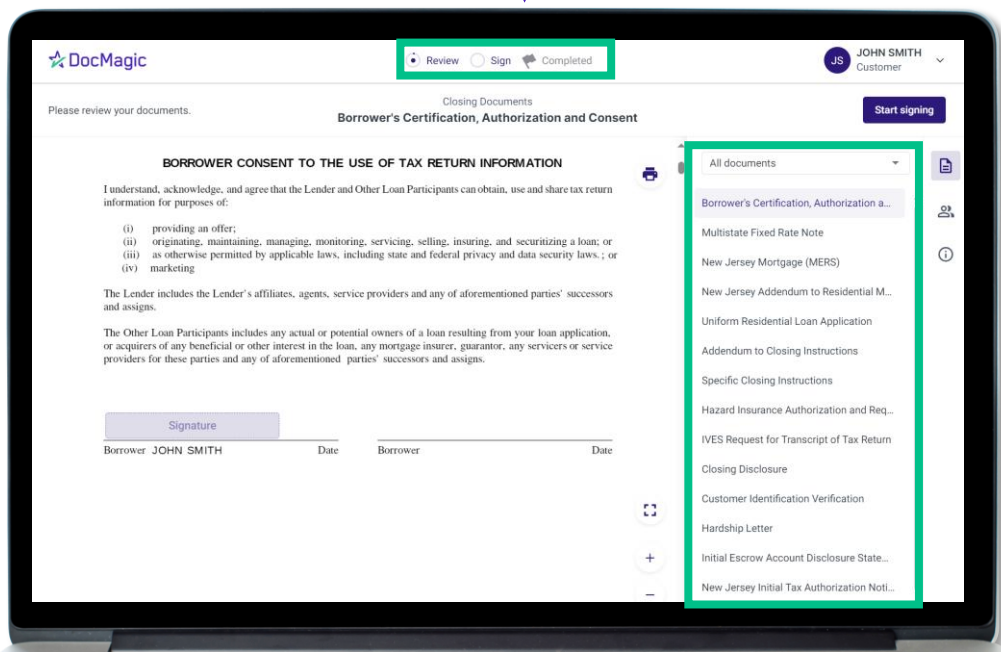




# eSign for Borrower – Closing Package

## Page Features

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



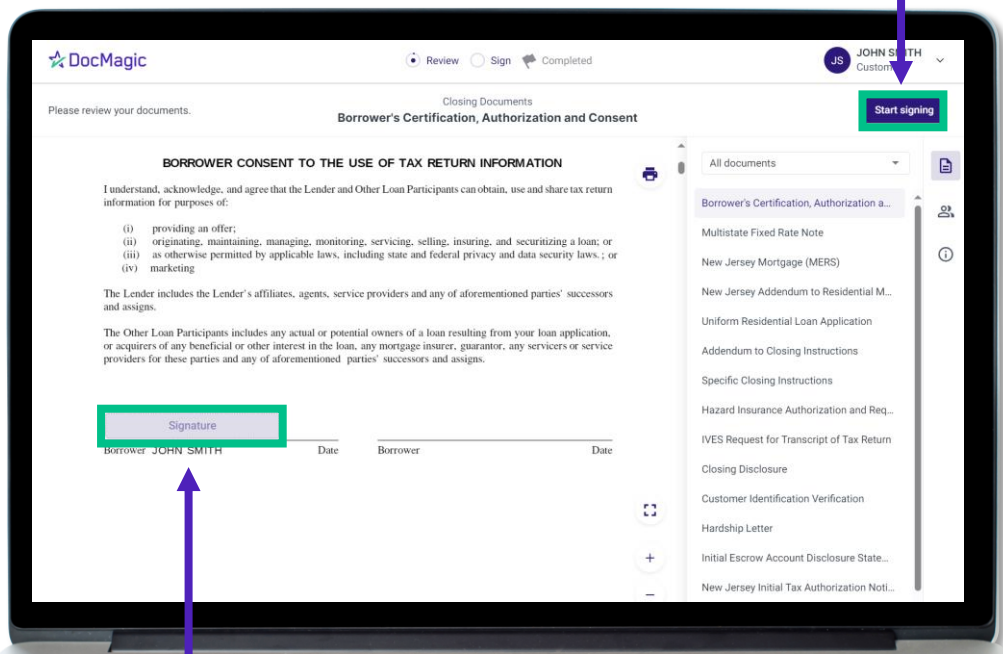
By default, all documents that need to be signed are listed in this column on the right. You can filter this column by documents that need to be ink signed or notarized from the dropdown at the top.



# eSign for Borrower – Closing Package

## Page Features

“Start signing” begins the signing process.



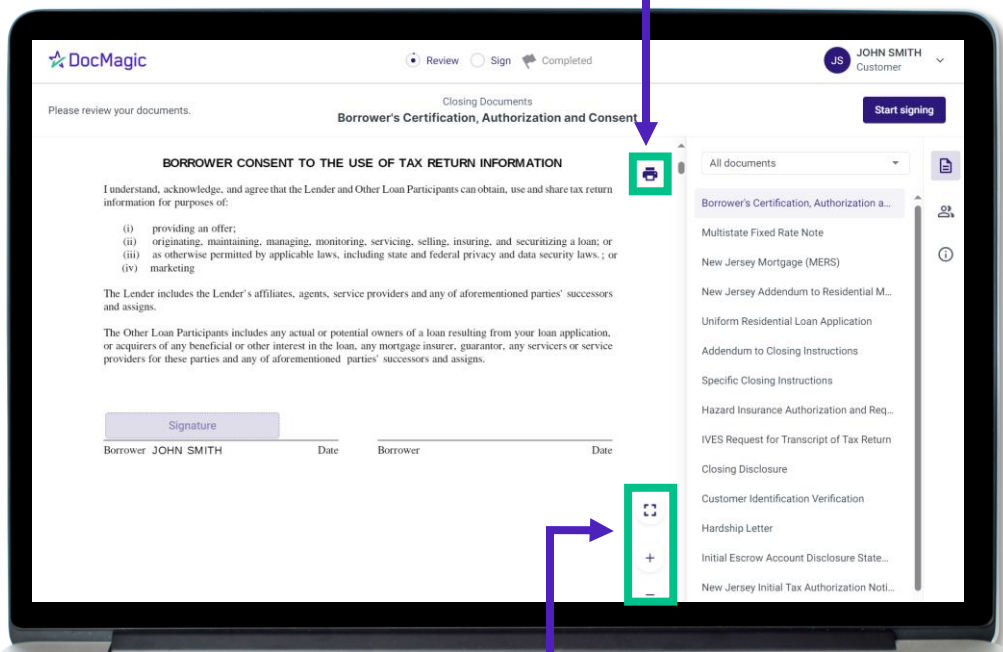
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and you won't be able to sign.



# eSign for Borrower – Closing Package

## Page Features

The printer icon allows you to print the documents.



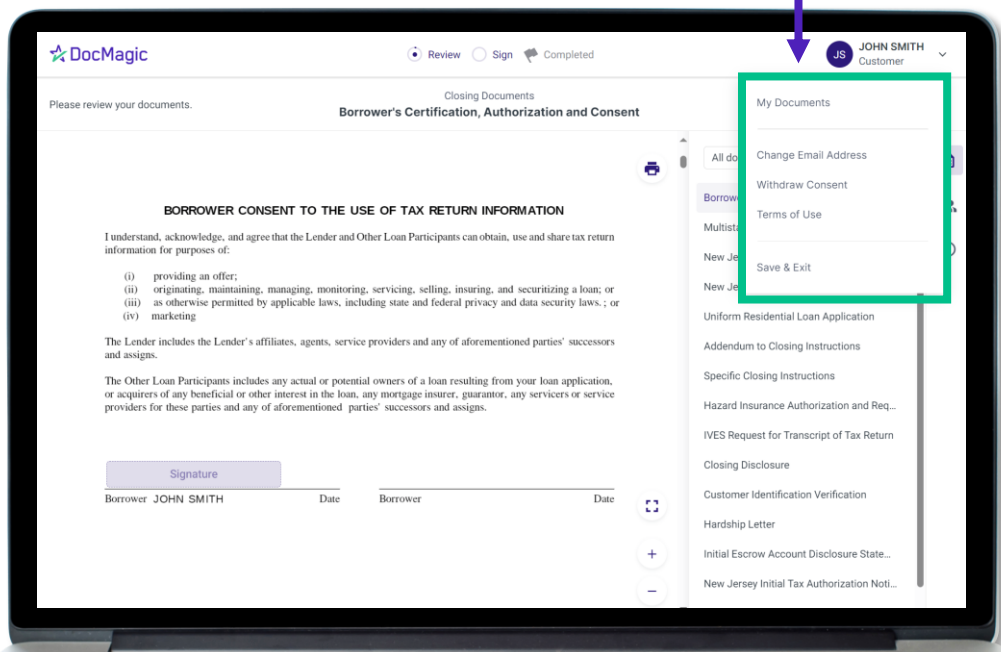
You can expand the signing window and increase or decrease the zoom levels.

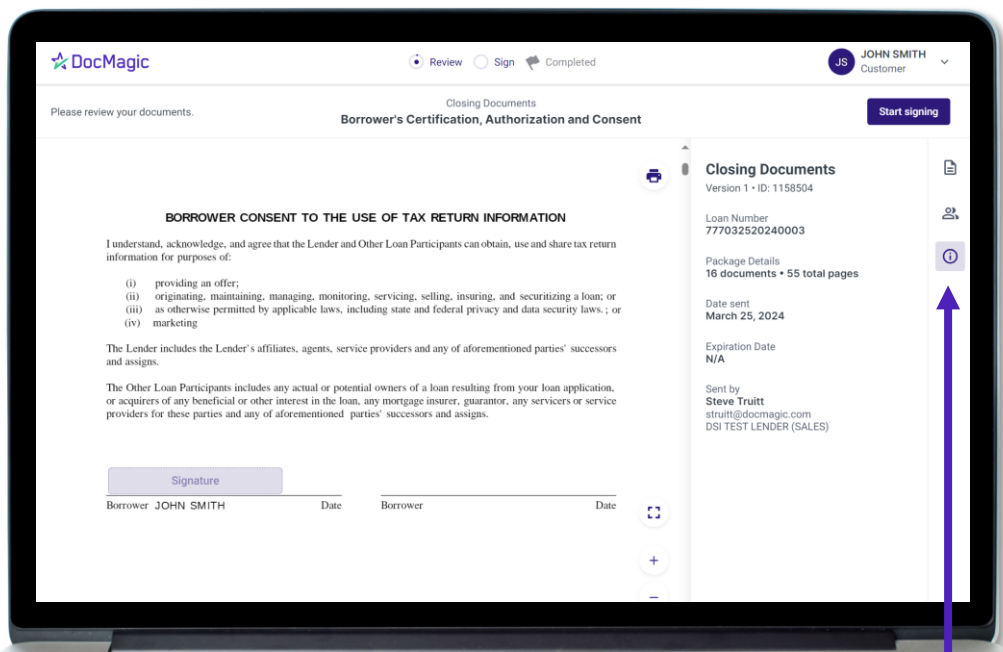


# eSign for Borrower – Closing Package

## Page Features

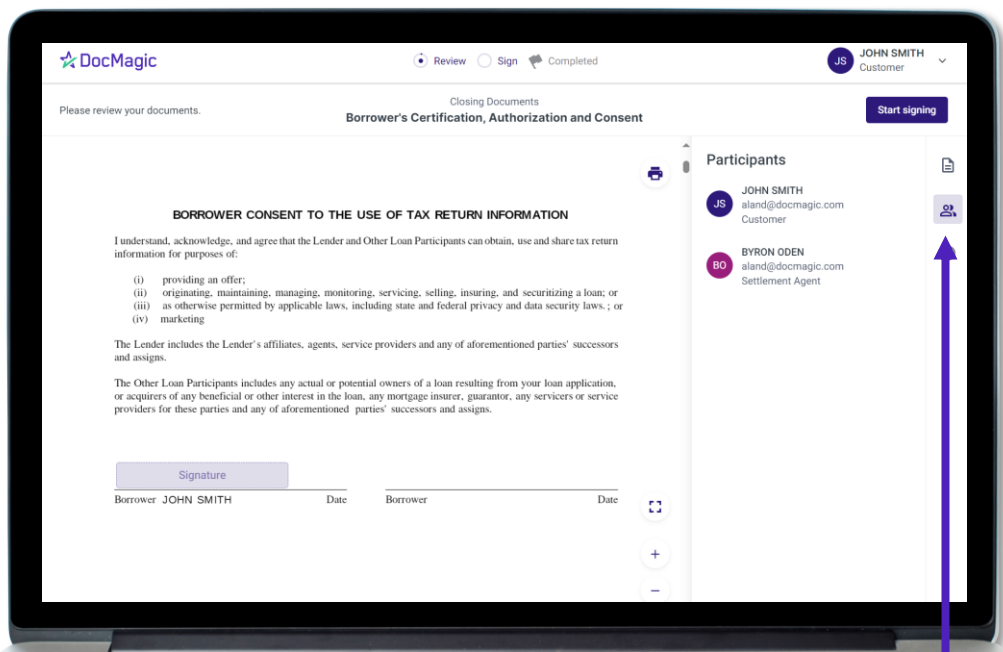
Your information can be viewed and edited here (click on your name).





Click the information icon to see document package metadata.





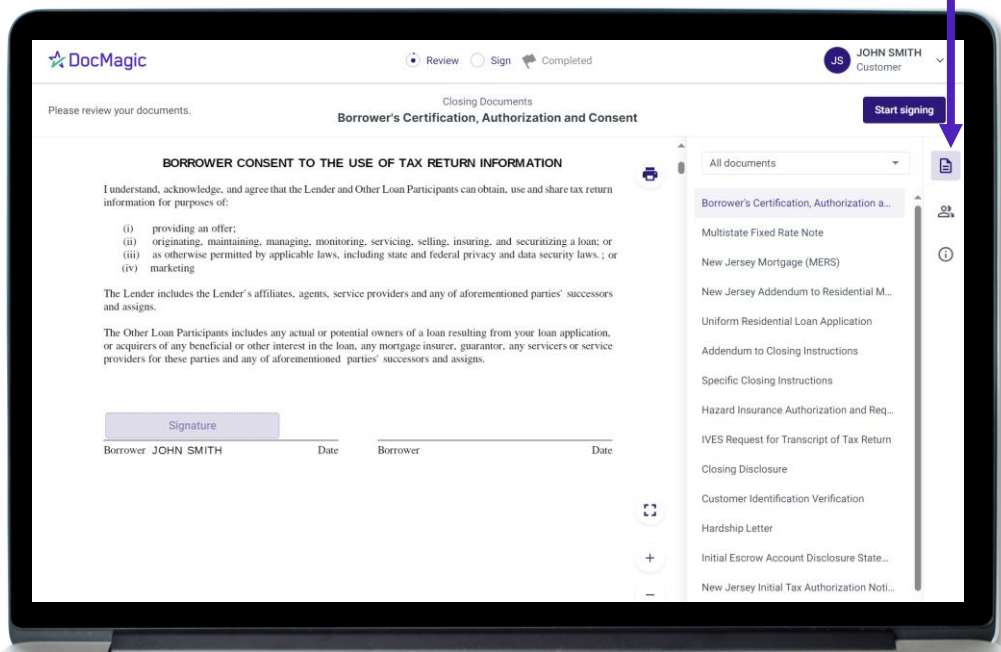
Click here to view participants.



# eSign for Borrower – Closing Package

## Page Features

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

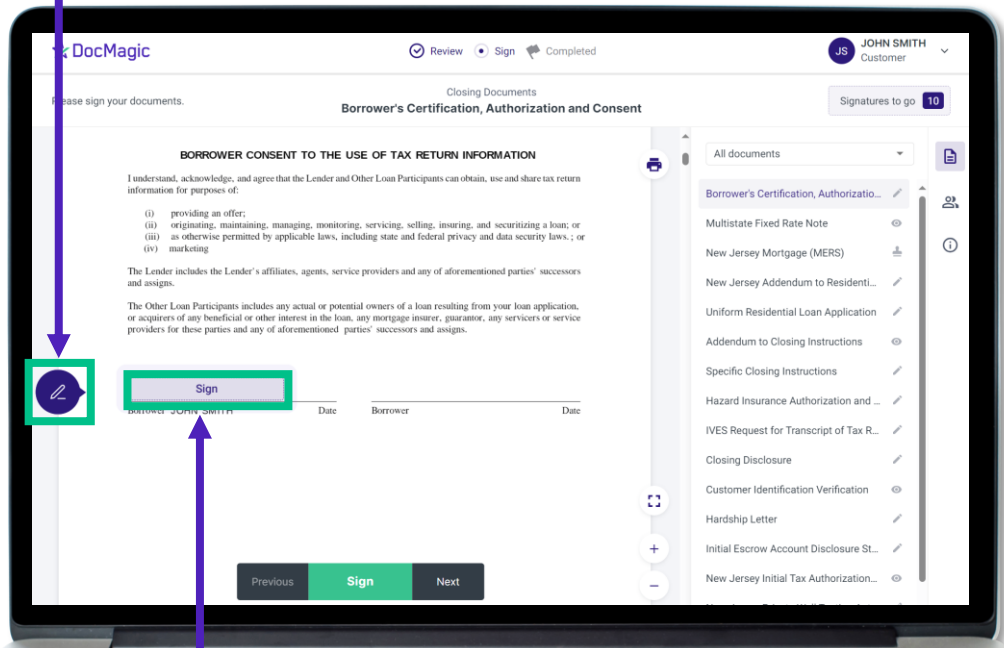


# eSign for Borrower – Closing Package

## 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.

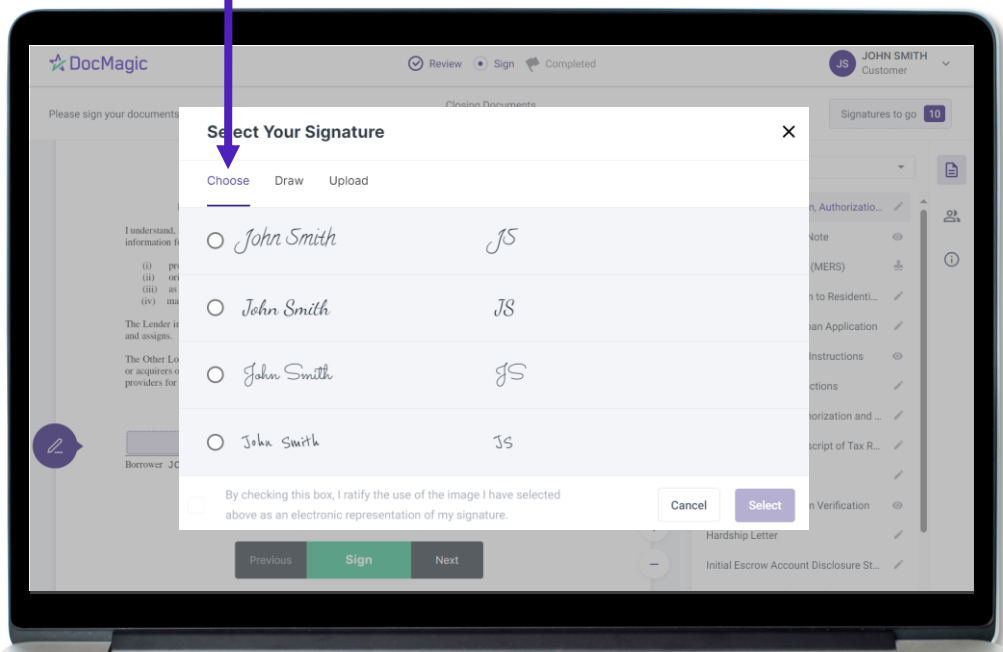




# eSign for Borrower – Closing Package

## Signature Options

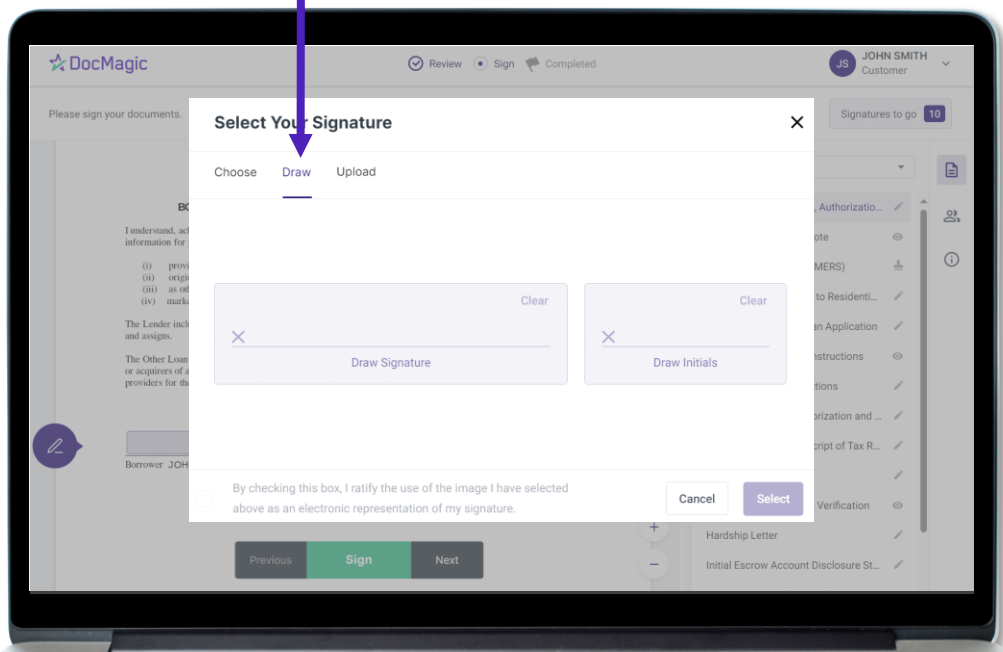
You have the option to choose the pre-formed signatures available in this tab.



# eSign for Borrower – Closing Package

## Signature Options

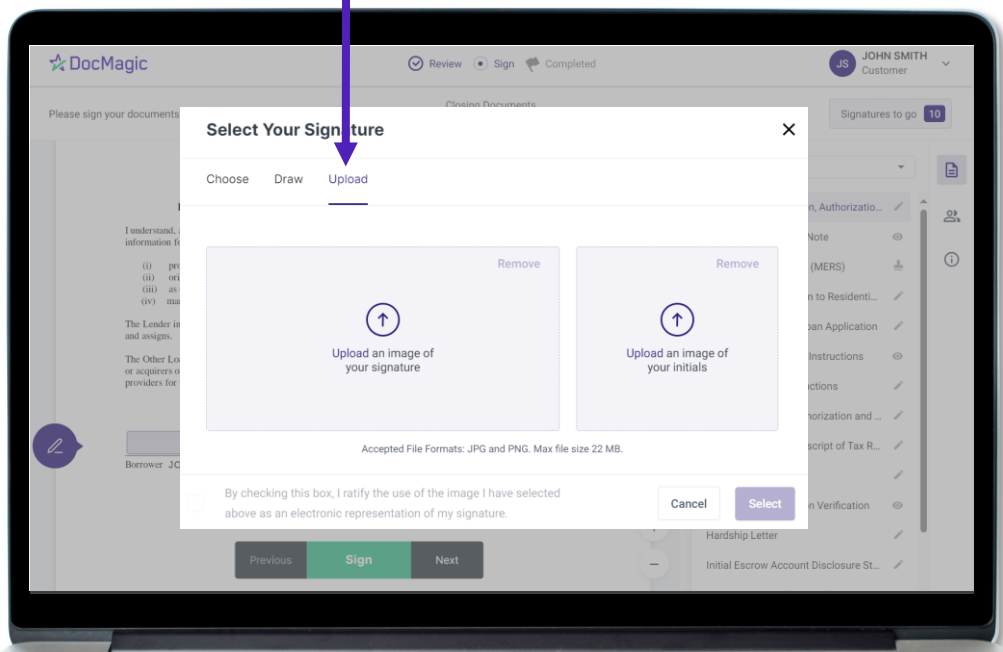
You can also create a signature and initials using this tab.



# eSign for Borrower – Closing Package

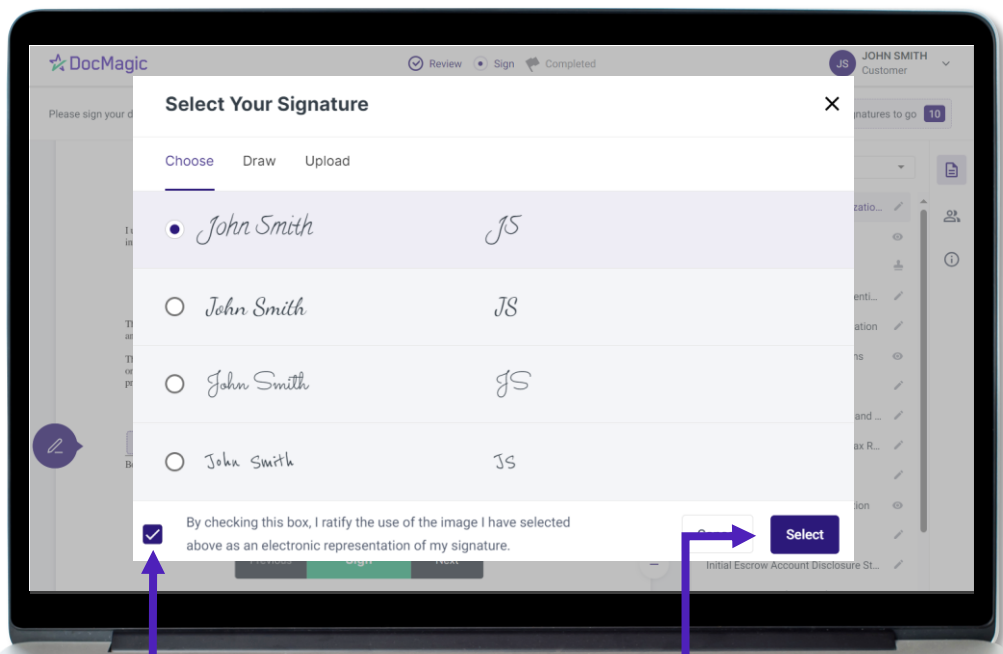
## Signature Options

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., duplex, or suite no.)  
1800 W. 213TH STREET In City TORRANCE CA ZIP CODE 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 the 1a or, if applicable, the 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

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 for a closing package. At the top right, the user is identified as JOHN SMITH. A 'Signatures to go' indicator shows 4 signatures remaining. The main area is titled 'Closing Documents' and 'Closing Disclosure', featuring a 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, a navigation bar includes 'Previous', 'Sign', and 'Next' buttons. On the right side, a list of documents is shown with green checkmarks indicating completion. The documents listed are: 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, Somers, NY 12586		261456	Selling Agent			(321) 555-7171
789 Lord Lane, Somers, NY 12585		2765416	Listing Agent			(123) 555-1717
2 Broadway Blvd., City, CA 90001		01010101	Byron Oden			(310) 555-3333

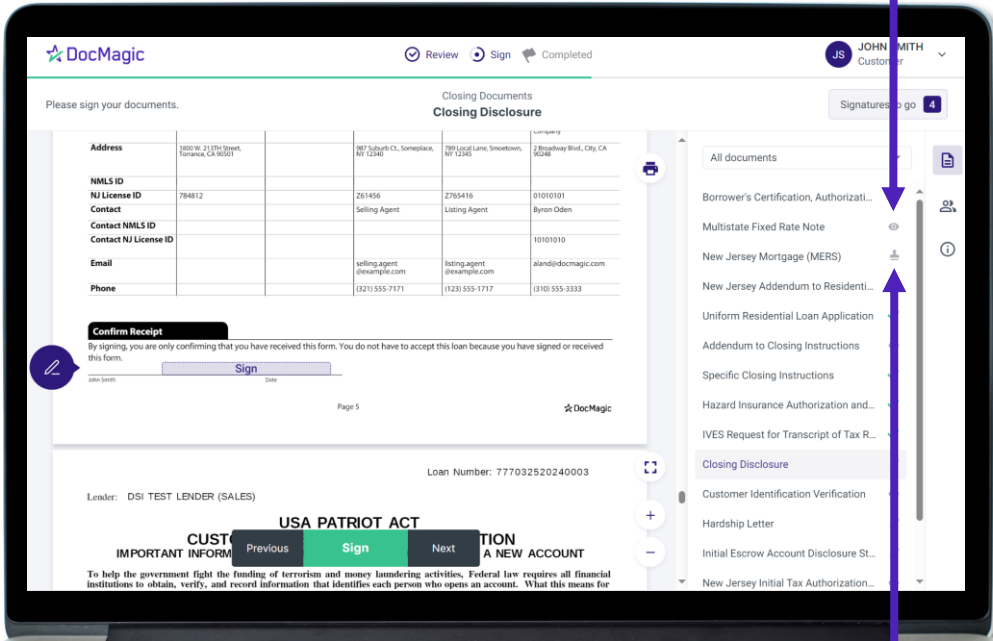
A green check mark next to a document name indicates that it has been signed and completed.



# eSign for Borrower – Closing Package

## Keeping Track of Progress

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



The screenshot shows the DocMagic eSign interface. At the top, there are navigation buttons for Review, Sign, and Completed. The user is identified as JOHN SMITH. The main area displays a "Closing Documents" section with a table of documents. Below the table is a "Confirm Receipt" section with a "Sign" button. At the bottom, there are "Previous", "Sign", and "Next" buttons. On the right side, there is a list of documents with icons indicating their status.

Address	1800 W. 217th Street, Torrance, CA 90501	987 Suburb Ct, Somers, NY 12580	2891 Local Lane, Smeetsville, NY 12545	2 Broadway Blvd, City, CA 90348
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

Documents list on the right:

- 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 Authorization...

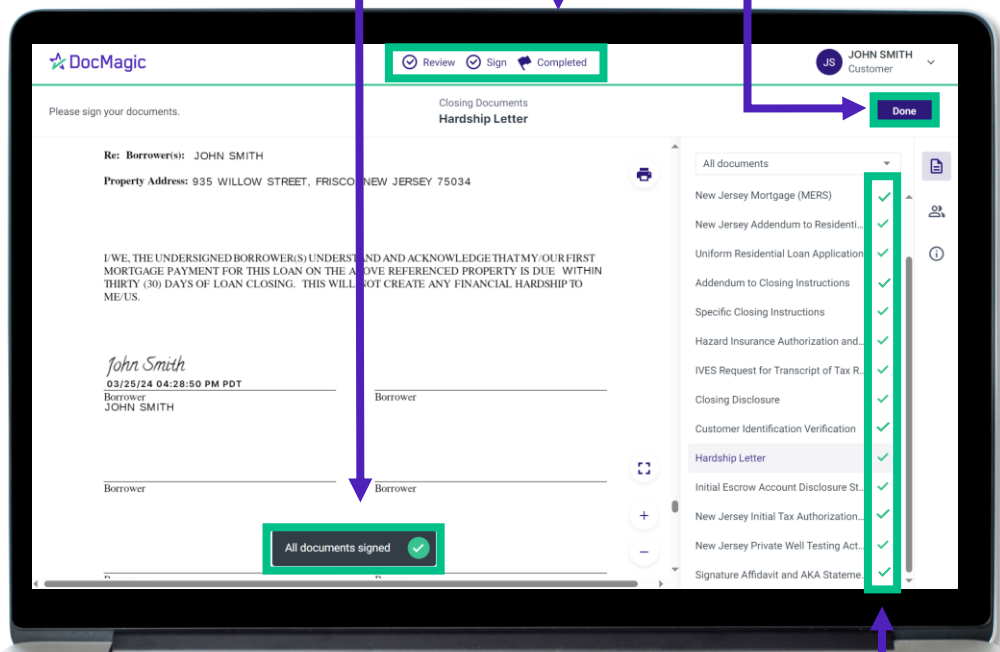
A stamp  indicates that this document requires notarization.



# 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.

