

DocMagic eSign Tutorial

We make it quick and simple for you to electronically review and sign your documents in one simple and convenient process.

Enter the information requested in the login screen (shown below) to begin the process of disclosure review/acknowledgment:

Email Address: If prompted, enter your email address or the email address you provided your lender. In most cases this information will automatically be provided.

Loan Number: If prompted, enter the loan number for your loan transaction. Again, in most cases, this information will automatically be provided.

Last four digits of your SSN: Enter the last four digits of your social security number.

Viewing Code: Enter the code displayed in the viewing code box below. The viewing code ensures that your computer is capable of viewing the disclosures that have been provided to you.

Once all of the entry fields have been accurately populated, click the **Continue to Next Step** button at the bottom of your screen.

DocMagic Predisclosure Documents
Provided by DSI TEST LENDER (ROLAND)

Welcome Borrower One!
Congratulations on your decision to access your documents in an electronic format.
So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:

Your Email Address: borrower@docmagic.com
Your Loan Number: 1234567

1 Enter the last [4] digits of your SSN: 5547
2 Enter the Viewing Code displayed below: 5187

VIEWING CODE
5187

Continue to Next Step >

You will now be presented with the E-Sign Disclosure and Consent Agreement which explains your rights and responsibilities under the Federal E-Sign Act.

Please review the E-Sign agreement in its entirety and if it is acceptable, check the box labeled I HAVE READ AND UNDERSTAND... and click the **Continue to Next Step** button at the bottom of your screen. Please note that a copy of the E-Sign Disclosure and Consent Agreement will be automatically emailed to you for your records.

If the agreement is not acceptable, do not check the box labeled I HAVE READ AND UNDERSTAND and click the **Decline** button to move forward in the process.



Predisclosure Documents
Provided by OSI TEST LENDER (ROLAND)

Print Save Exit Help

Please review the E-Sign Disclosure and Consent below carefully.
After your review, please check the box below if you wish to consent to receive electronic documents.

This E-Sign Disclosure And Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with the above-named Lender ("we", "us" and "our"). By providing your consent, you agree that we may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form. When we wish to send you Disclosures electronically, we will send a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures. This notice will direct you to a website where you will be able to access the Disclosures. The Disclosures will be available on our website for at least 90 days from the date that the Disclosures are placed on the website or the date of the notice sent to your designated e-mail address, whichever is later. We reserve the right, in our sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

- Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Federal Reserve Regulation B, the Federal Truth-in-Lending Act and Federal Reserve Regulation Z, the Federal Home Mortgage Disclosure Act and Federal Reserve Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Department of Housing and Urban Development Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Federal Reserve Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other applicable federal, state and local laws, rules, regulations and ordinances. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information, agreements, disclosures and notices are not required by these laws, rules, regulations or ordinances.
- Your Right To Receive Paper Copies of the Disclosures.** You are not required to provide your Consent in order to submit an application for the Loan. If you prefer not to provide your Consent, all of the Disclosures will be provided to you in a paper form. If you decide to provide your Consent, you may receive paper copies of the Disclosures as described in Section 7 below.
- Your Right To Withdraw Your Consent.** You have the right to withdraw your Consent at any time. You will not be charged any fees as a result of the withdrawal of your Consent. If you withdraw your Consent, any Disclosures provided to you after the effective date of the withdrawal will be provided in paper form. You may also receive paper copies of any Disclosures that were previously provided to you electronically as described in Section 7 below.
- Scope of Your Consent.** Your Consent applies only to your electronic receipt of Disclosures in connection with the origination, closing and servicing of the Loan. Your Consent does not apply to other transactions that you may wish to enter into with us or any of our affiliates.

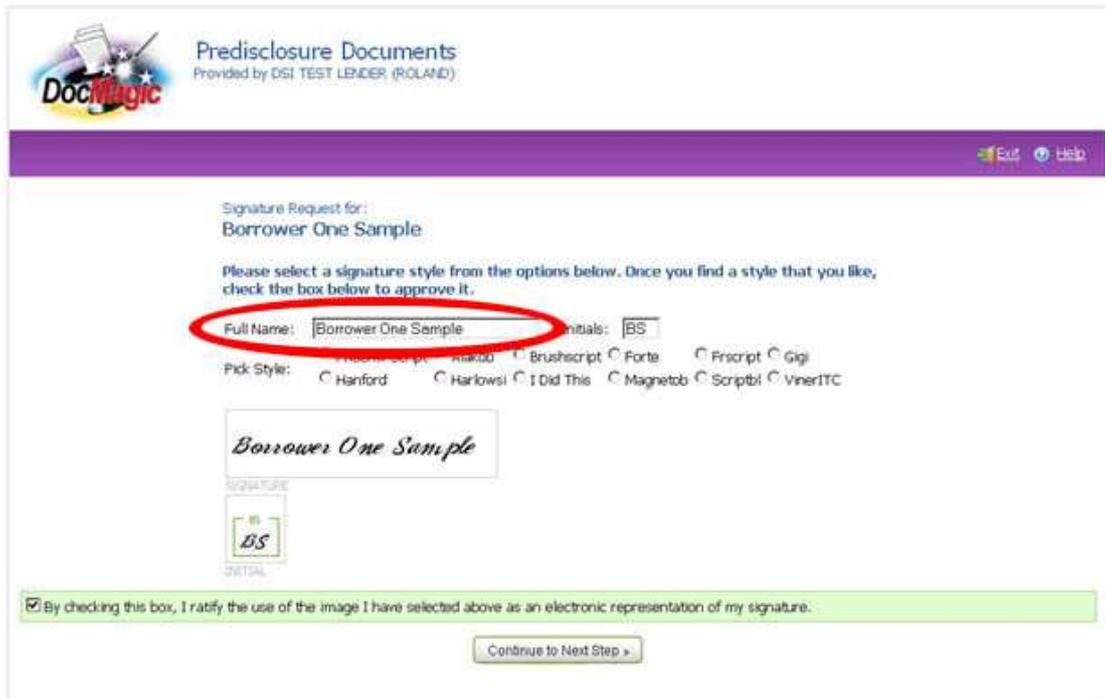
I HAVE READ AND UNDERSTAND the E-Sign Disclosure and Consent above in its entirety. By checking this box, I agree to receive electronic documents.

Decline Continue to Next Step »

If you will be executing and/or signing any of your disclosures, you must first adopt an electronic signature.

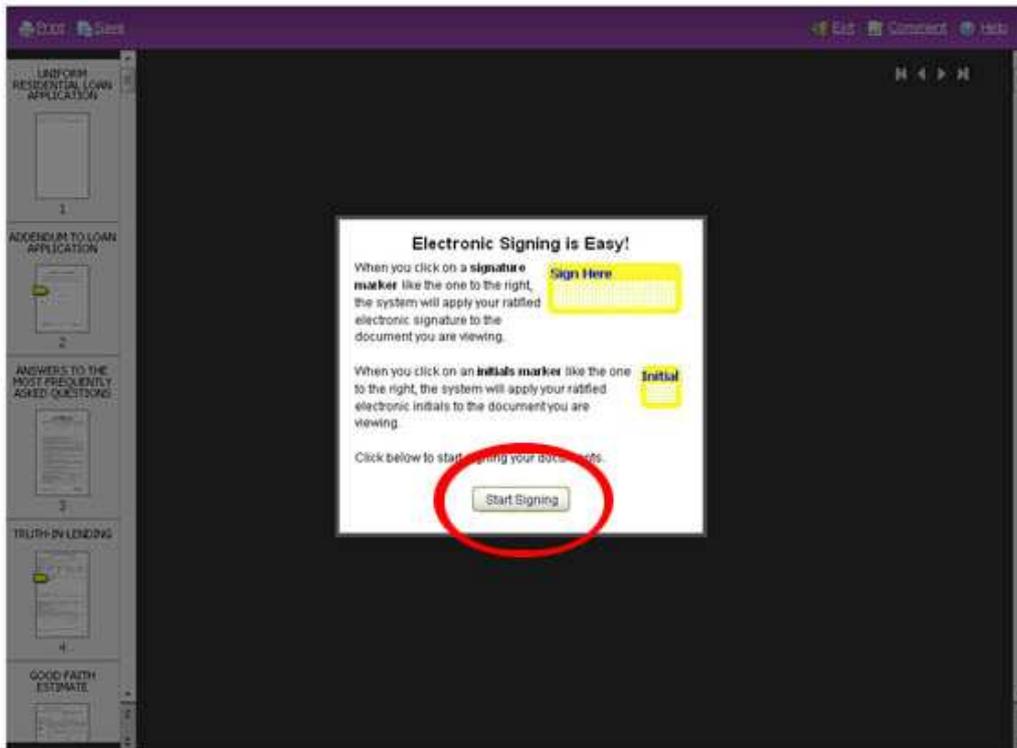
Begin by confirming that your name is spelled correctly and select a font for your electronic signature.

Once you are satisfied with your selection, check the box at the bottom to approve your choice and click the **Continue to Next Step** to proceed.

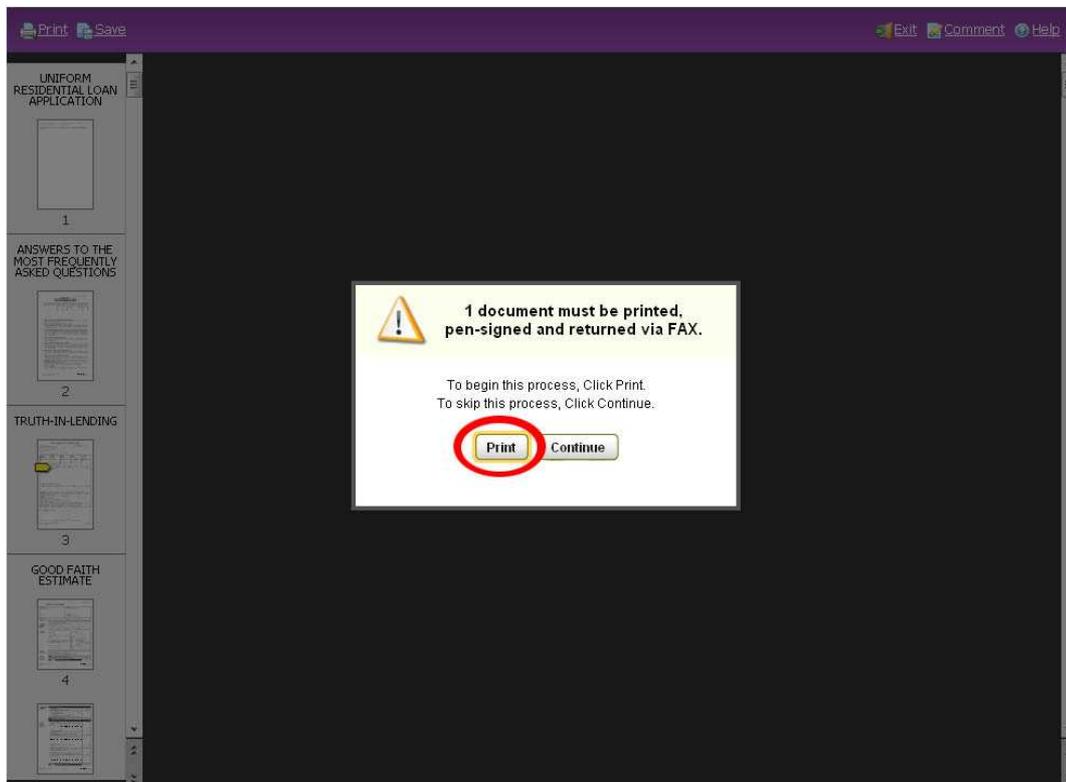


The screenshot shows the DocMagic Predislosure Documents interface. At the top left is the DocMagic logo. The page title is "Predislosure Documents" with the subtitle "Provided by DSI TEST LENDER (ROLAND)". A purple navigation bar contains "Exit" and "Help" links. The main content area is titled "Signature Request for: Borrower One Sample". Below this, a message reads: "Please select a signature style from the options below. Once you find a style that you like, check the box below to approve it." The "Full Name" field contains "Borrower One Sample" and the "Initials" field contains "BS". A "Pick Style:" section lists various fonts with radio buttons: Personal Script, Arial, Brushscript, Forte, Frscript, Gigi, Hanford, Harlowsi, I Did This, Magnetob, Scriptbi, and VinerITC. Below the list is a preview box showing the name "Borrower One Sample" in a cursive font. Underneath the preview is a "SIGNATURE" label and a small image of the signature. Below the signature image is an "INITIAL" label and a small image of the initials "BS". At the bottom, a green box contains a checked checkbox and the text: "By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature." A "Continue to Next Step >" button is located at the bottom center.

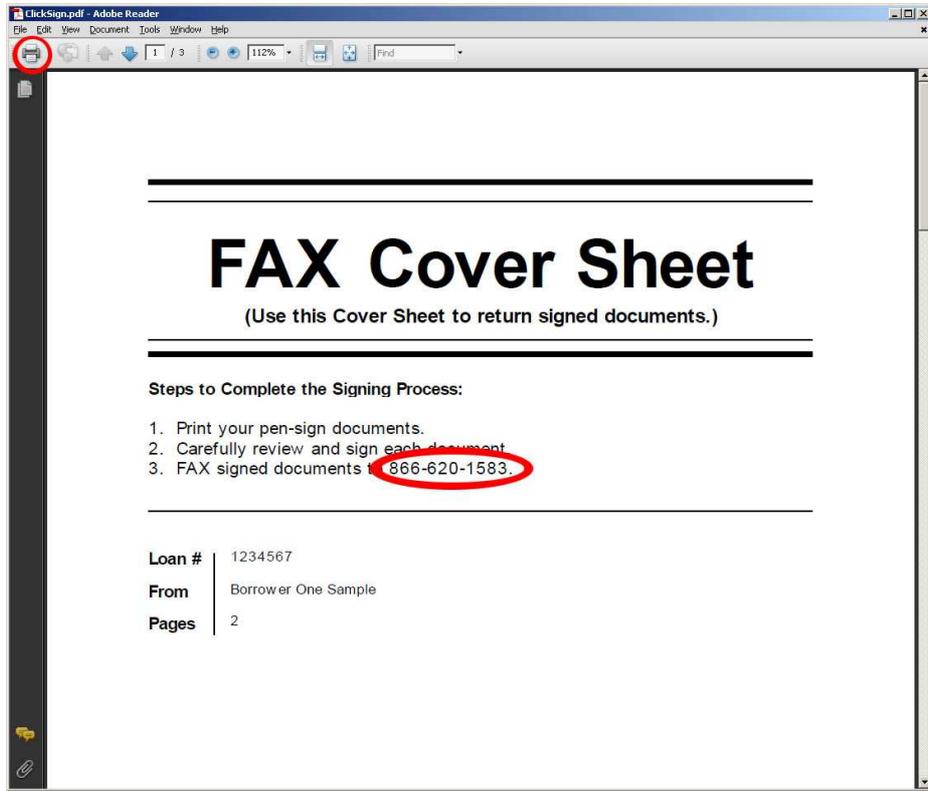
It is time to begin the document review/signing process... take a moment to read about Electronic signing and click the **Start Signing** button to start this process.



In some circumstances, certain disclosures may require an ink/pen signature. If a message (like the one below) appears, click Print to print the documents that must be ink/pen signed.

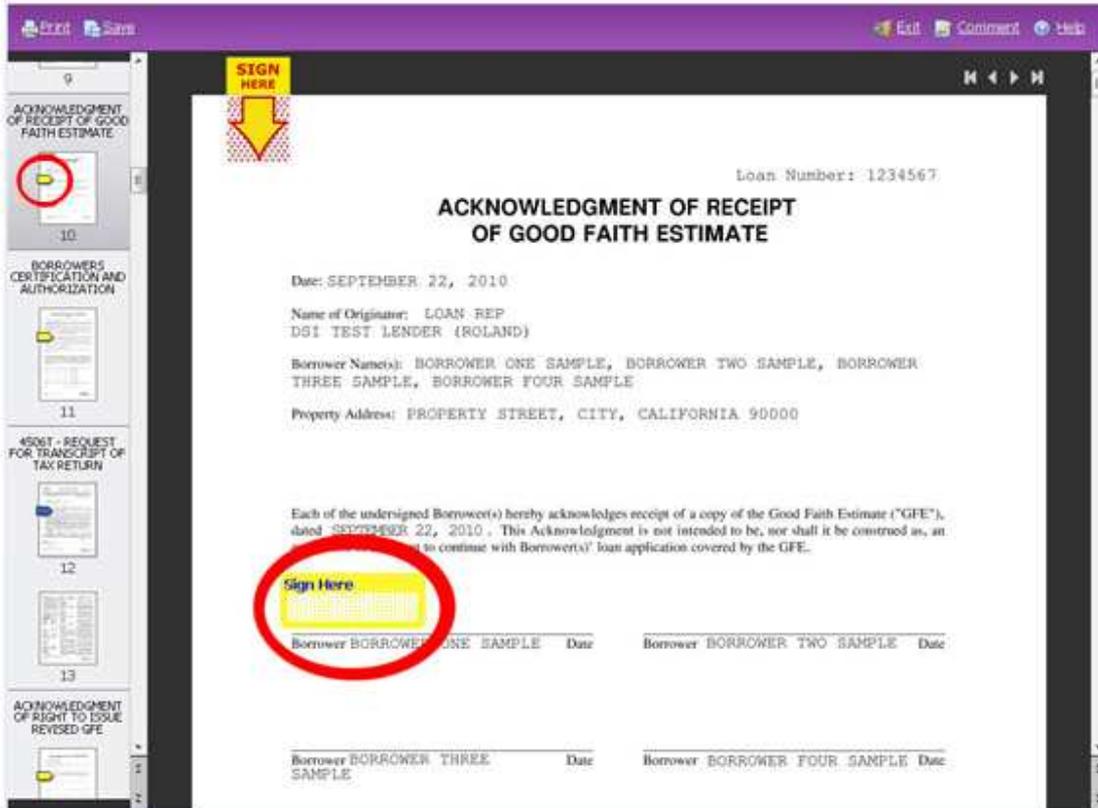


The disclosures and a FAX cover page (for returning your disclosures) with instructions will be directed to your printer. Sign the documents and FAX them back to the number indicated on the FAX transmittal.



Thumbnails for your disclosures will appear in the left side pane allowing for simple one-click access to any disclosure in your package. Disclosures that require an electronic signature will display with a yellow marker while disclosures that require an ink/pen signature will display with a blue marker.

When displayed, disclosures requiring an electronic signature will contain a "Sign Here" tab at the top of the document. Clicking the "Sign Here" tab will cause the viewing area to be adjusted to include the Sign Here electronic signature box.



Disclosures containing a blue Ink Sign box require an ink/pen signature. Please note that pages containing a blue Ink Sign box will be automatically replaced with a FAX image once you have printed, signed and returned your ink/pen signed disclosures via FAX. To print your ink/pen sign disclosures, click the Print icon in the upper left-hand corner of your screen.

9
ACKNOWLEDGMENT OF RECEIPT OF GOOD FAITH ESTIMATE

10
BORROWERS CERTIFICATION AND AUTHORIZATION

11
4506T - REQUEST FOR TRANSCRIPT OF TAX RETURN

12
13
ACKNOWLEDGMENT OF RIGHT TO ISSUE REVISED QFE

number per request: 1,000

- Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.
- Account Transcripts, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.
- Record of Account, which is a continuation of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.
- Verification of Nonfiling, which is granted from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.
- Form W-2, Form 1099 series, Form 1098 series, or Form 5496 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12/31/2009 12/31/2008

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the taxpayer is a married couple filing a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, administrator, or other person other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note: If the request is for a transcript of a return, the request for Form 4506-T must be received within 120 days of signature date.

Ink Sign

Telephone number of taxpayer on line 1a or 2a

Sign Here

Title of line 1a above is a corporation, partnership, estate, or trust

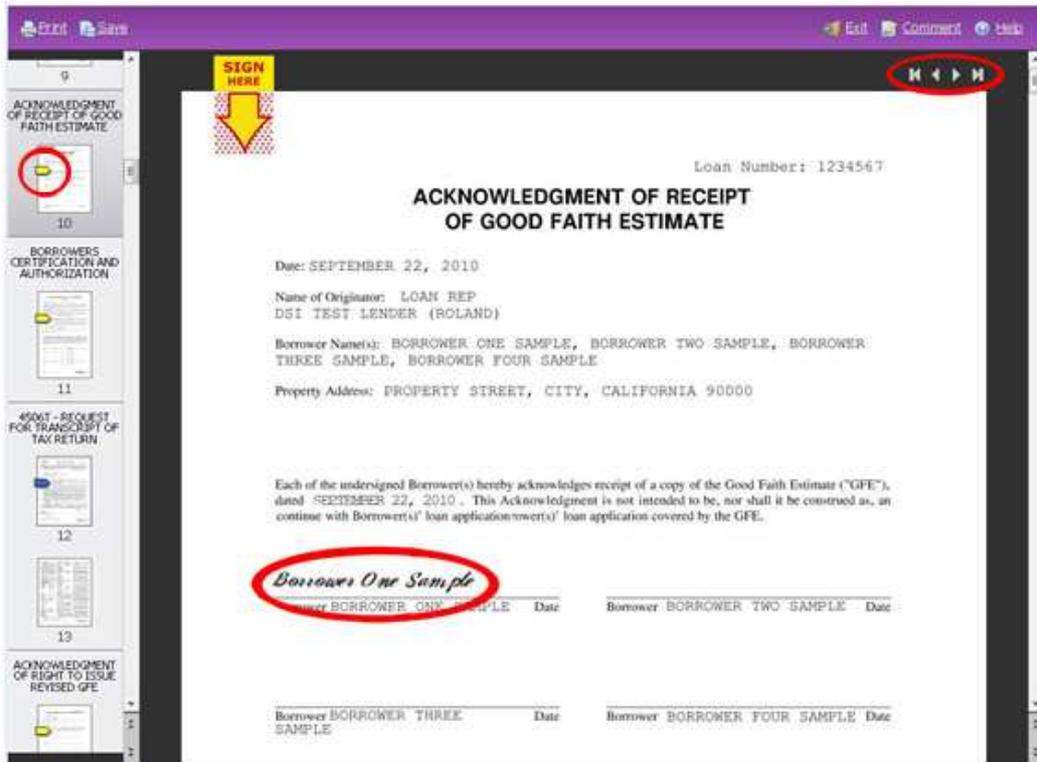
Spouse's signature

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Form 4506-T (Rev. 1-2010) DocMagic 800-849-1362 www.docmagic.com

Page 1 of 2

Go to Next Page >

Review and sign each disclosure as indicated by clicking the yellow Sign Here box. Your electronic signature will appear as configured earlier. Repeat this process with each disclosure requiring your signature.



At the top right-hand corner of the page is a Signing Status legend that conveniently displays the number of disclosures you have left to electronically and/or ink sign. Please note that the status at the top of the legend will indicate Signing In Progress while disclosures remain unsigned and will change to Signing Complete once all disclosures have been signed.

Signing In Progress			
	Total	Left	
 ClickSign	19	19	
 Ink Sign	1	1	

Once you have reviewed and/or signed all of your disclosures, simply click Exit to exit the system.

DocMagic

Predisdisclosure Documents
Provided by DSI TEST LENDER (ROLAND)
October 6, 2010

Signing Complete!

	Total	Left	
ClickSign	18	0	✓
Ink Sign	1	0	✓

Print Save Exit Comment Help

22

23

PMI INITIAL DISCLOSURE - FIXED

24

PRIVACY POLICY DISCLOSURE

25

26

27

-- end --

THE DO LIST

- Shop for your loan.
- Interview real estate agents, mortgage brokers, lenders and other settlement service providers to find the best professionals for your loan and settlement needs.
- Be sure to read and understand everything before you sign anything.
- Accurately report your debts.
- Be honest about all sources of funds you will use to purchase your home.
- Be upfront about any credit problems you have or have had in the past.
- Be wary of unsolicited loan or refinance offers that you receive in the mail or through e-mail.
- Always pay your mortgage payment on time, even if you are having a dispute with your loan servicer.
- If you are having problems paying your mortgage, contact your loan servicer immediately.

THE DON'T LIST

- Do not sign blank documents.
- Do not overstate your income.
- Do not overstate your length of employment.
- Do not overstate your assets.
- Do not change your income tax returns.
- Do not list fake co-borrowers on your loan application.
- Do not provide false documentation or permit someone to provide false documents about you.

Once the process is complete, you may close your browser.

You may also visit <http://www.docmagic.com/esign> to re-access your disclosures. Upon re-entry, you will be able to perform any of the following tasks:

- View electronic documents
- Receive paper copies of your electronic documents
- Change your designated email address
- Change the status of your consent

Thank you.