

# **Calyx - Point**

## **DocMagic Interface Guide**

Version 1.0



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## Revision History

2008-05-27	<input type="checkbox"/> Initial Revision
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This document provides information regarding clients using Calyx's *Point* platform.

## **1. Background**

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This guide applies to Point 6.1 and higher. Users of previous versions should review the Point Partners interface guide. With 6.1, Document requests are now provided through the Direct Connect Services within Point.

### **1.1. Interface**

- ❑ Seamless DocMagic Direct integration.

### **1.2. Account**

- ❑ Before utilizing this interface, the client must have an account with DSI.

### **1.3. Plan Management**

- ❑ Plan management is performed through DSI's Account Administration system

## 2. Accessing DocMagic Services

DocMagic services are available through the **Services** Menu, under **Closing Documents** and **Initial Disclosures**.



Figure 2-1

Additionally, these services are available through context-specific screens. The Initial Disclosure service is available through the **eLoanFile – Loan Product** screen. The Closing Documents service is accessed through the **Banker – Closing** screen.

### 2.1. Requesting Initial Disclosures

From the **eLoanFile** menu, select **Loan Product** to access the Loan Product screen.

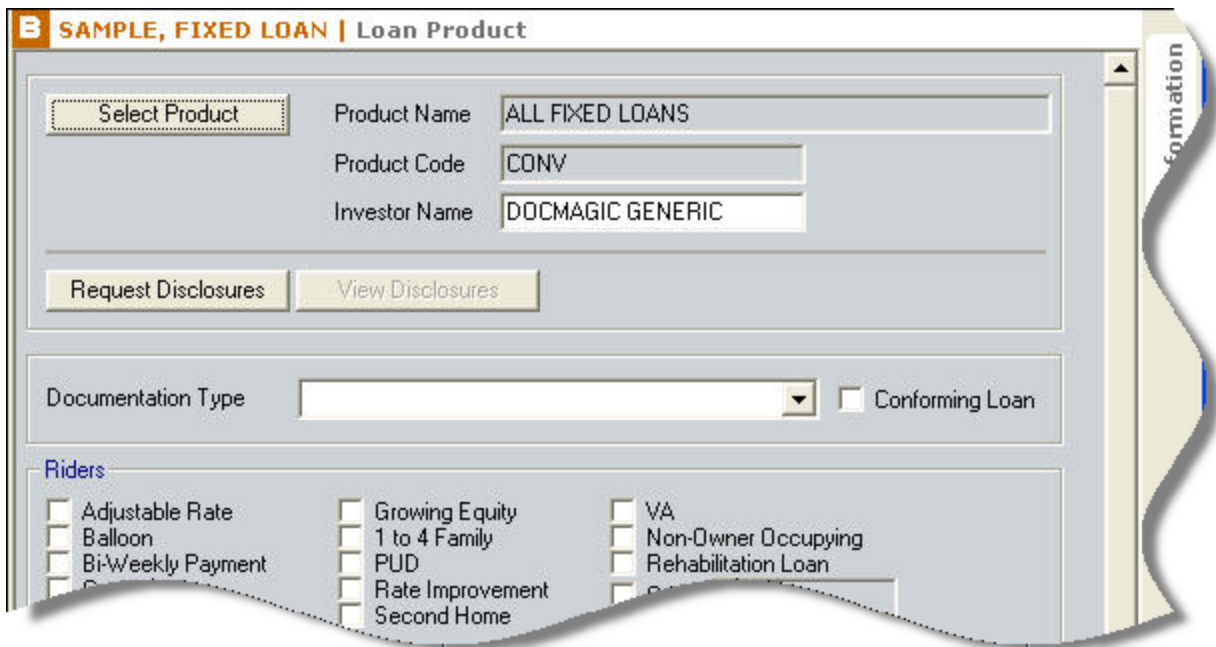
A screenshot of the 'SAMPLE, FIXED LOAN | Loan Product' screen. The screen has a header with a 'B' icon and the text 'SAMPLE, FIXED LOAN | Loan Product'. Below the header is a form with several sections. The first section has a 'Select Product' button and three input fields: 'Product Name' with the value 'ALL FIXED LOANS', 'Product Code' with the value 'CONV', and 'Investor Name' with the value 'DOCMAGIC GENERIC'. Below these fields are two buttons: 'Request Disclosures' and 'View Disclosures'. The second section has a 'Documentation Type' dropdown menu and a 'Conforming Loan' checkbox. The third section is titled 'Riders' and contains a grid of checkboxes for various loan features: Adjustable Rate, Balloon, Bi-Weekly Payment, Growing Equity, 1 to 4 Family, PUD, Rate Improvement, Second Home, VA, Non-Owner Occupying, and Rehabilitation Loan. A vertical sidebar on the right side of the screen is partially visible, showing the word 'Information'.

Figure 2-2

Prior to submitting the document request, a loan product is required to be selected.

The form contains the following fields and buttons:

- Select Product** (button)
- Product Name**: ALL FIXED LOANS
- Product Code**: CONV
- Investor Name**: DOCMAGIC GENERIC
- Request Disclosures** (button)
- View Disclosures** (button)

Figure 2-3

When the **Select Product** button is clicked, the collection of available programs is presented in the **Select Product** dialog.

**Select Product**  
 Last Updated: 04/08/2008 at 01:03 PM  
 Documents Provider: DocMagic, Inc

- Click the + sign next to an investor name to view available loan products for that investor.
- When you find the desired loan product, highlight that product, and click the Select Product button on the bottom of this window.

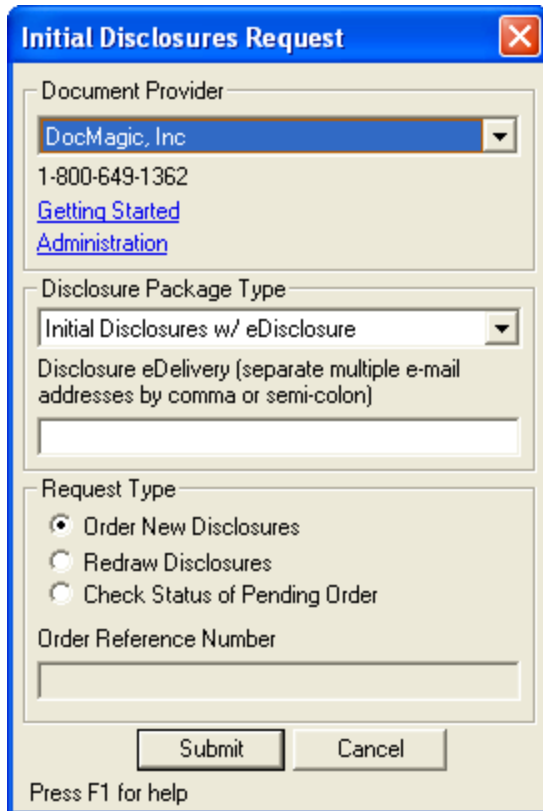
Investor	Product Name	Loan Type	Rate Type	Lien Pos	1st Pmt C	1st Rate	Int Change
<input type="checkbox"/> CREDIT SUISSE FIRST BOSTON (CORP)							
<input type="checkbox"/> DEUTSCHE BANK							
<input checked="" type="checkbox"/> DOCMAGIC GENERIC							
	1 YR T-BILL ARM	CONV	Adjustable		12	12	
	1 YR T-BILL INTEREST ONLY 120 MONTHS	CONV	Adjustable		12	12	
	228 LIBOR	CONV	Adjustable		24	24	
	228 LIBOR 5YR INTEREST ONLY	CONV	Adjustable		24	24	
	2/28 LIBOR WITH 10YR INTEREST ONLY	CONV	Adjustable		24	24	
	LAND LOAN 2/28 LIBOR 2YR I/D (2/2/6 CAPS)	CONV	Adjustable		24	24	
	30 DUE IN 15 BALLOON	CONV	FixedRate				
	3/1 1 YR T-BILL ARM	CONV	Adjustable		36	36	
	40 DUE IN 30 BALLOON	CONV	FixedRate				
	40 DUE IN 30 BALLOON 5/25 LIBOR (3/1/6 CAPS)	CONV	Adjustable		60	60	
	50 DUE IN 30 BALLOON 2/28 LIBOR (3/1/6 CAPS)	CONV	Adjustable		24	24	
	50 DUE IN 30 BALLOON 5/25 LIBOR (3/1/6 CAPS)	CONV	Adjustable		60	60	
	5/1 LIBOR ONE TIME CLOSE CONSTRUCTION LOAN	Construction	Adjustable		60	60	
	5/1 LIBOR INTEREST ONLY 120 MONTHS	CONV	Adjustable		60	60	
	5/1 T-BILL INTEREST ONLY 120 MONTHS	CONV	Adjustable		60	60	
	5/1 LIBOR ARM ASSUMABLE	CONV	Adjustable		60	60	
	5/1 1YR T-BILL ARM	CONV	Adjustable		60	60	
	525 LIBOR	CONV	Adjustable		60	60	
	6 MO LIBOR ARM	CONV	Adjustable		6	6	
	7/1 LIBOR ARM NON-ASSUMABLE	CONV	Adjustable		84	84	
	7/1 LIBOR ARM ASSUMABLE	CONV	Adjustable		84	84	
	7/1 1YR T-BILL ARM	CONV	Adjustable		84	84	
	1 YR AMORTIZING CTP LOAN	CONV	Adjustable		12	12	

Buttons: **Select Product**, **Update Products**, **Close**

Figure 2-4

Highlight the desired Product and click the **Select Product** button.

After the Product has been selected, click **Request Disclosures** to display the **Initial Disclosures Request** dialog.



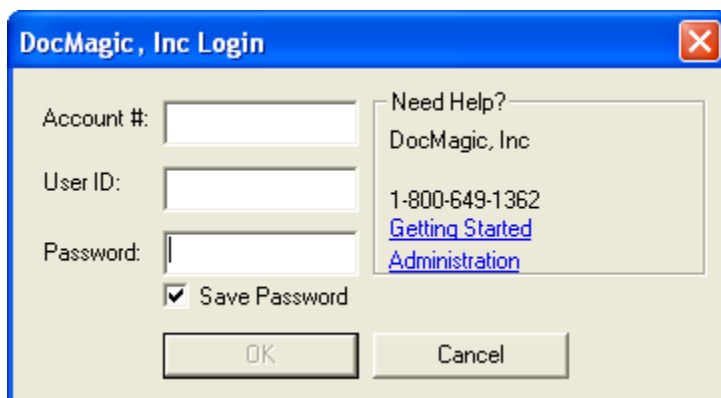
The 'Initial Disclosures Request' dialog box is titled 'Initial Disclosures Request' and features a close button (X) in the top right corner. It is divided into three main sections:

- Document Provider:** A dropdown menu is set to 'DocMagic, Inc'. Below it, the phone number '1-800-649-1362' is displayed, along with two blue hyperlinks: 'Getting Started' and 'Administration'.
- Disclosure Package Type:** A dropdown menu is set to 'Initial Disclosures w/ eDisclosure'. Below it, the text 'Disclosure eDelivery (separate multiple e-mail addresses by comma or semi-colon)' is shown above an empty text input field.
- Request Type:** Three radio buttons are present: 'Order New Disclosures' (which is selected), 'Redraw Disclosures', and 'Check Status of Pending Order'. Below these is the label 'Order Reference Number' followed by an empty text input field.

At the bottom of the dialog, there are two buttons: 'Submit' and 'Cancel'. Below the buttons, the text 'Press F1 for help' is displayed.

Figure 2-5

Click **Submit** to post the order for processing. The system will prompt for the DocMagic account credentials.



The 'DocMagic, Inc Login' dialog box is titled 'DocMagic, Inc Login' and features a close button (X) in the top right corner. It contains the following elements:

- Three text input fields labeled 'Account #:', 'User ID:', and 'Password:'.
- A checked checkbox labeled 'Save Password'.
- Two buttons at the bottom: 'OK' and 'Cancel'.
- A 'Need Help?' section on the right side, which includes the text 'DocMagic, Inc', the phone number '1-800-649-1362', and two blue hyperlinks: 'Getting Started' and 'Administration'.

Figure 2-6

See **2.3 Viewing DocMagic Results** for information on the response information provided by DocMagic.

## 2.2. Requesting Closing Documents

From the **Banker** menu, select **Closing** to display the Closing screen.

**B SAMPLE, FIXED LOAN | Banker - Closing**

**Borrower**  
First:  Middle:  Last:  Suffix:  SSN:

**Prop Addr**

**City**  
City:  St:  Zip:  Cnty:

**Sales Price** \$  **Interest Rate**  % **Lender Case No**

**Loan Amt** \$  **Term**  mths  Prepayment Penalty  years

**w/MIP,FF** \$   Escrow Waived  Termite Report Required

**Escrow Svc Req by**   
**Closing Agent Ref No**

**Loan Officer**  **Processor**

**Investor #**  **Initial Draw on HELOC** \$

**Investor Loan No**  **Interest Credit** \$

**Investor Lock Date**

**Documents Drawn By**  
**Type**   
**Contact**  **Phone**  **City**  **State**

**Request Closing Documents**  
 **Product Name**   
**Product Code**

**Doc Provider #**  **Doc Prep Fee** \$   
**Doc Prep Date**  **Hours Documents Needed Prior to Disbursement**

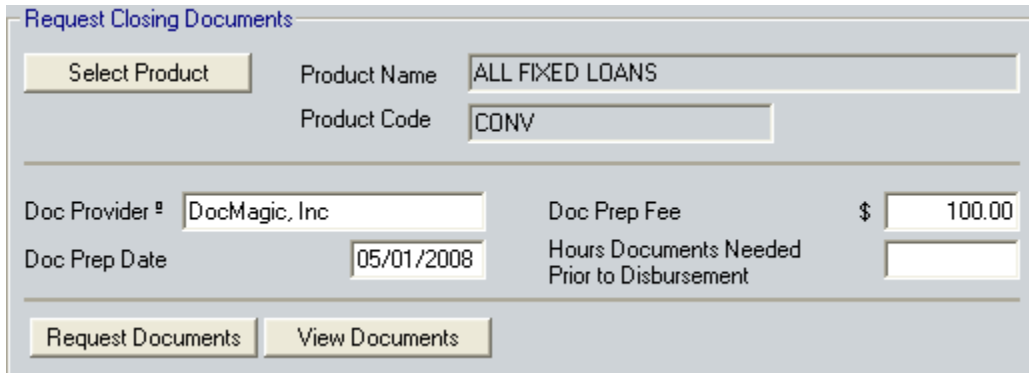
**Escrow Company**  Keep open

NUM Tue, 05/27/08

Figure 2-7



Prior to submitting the document request, a loan product is required to be selected.

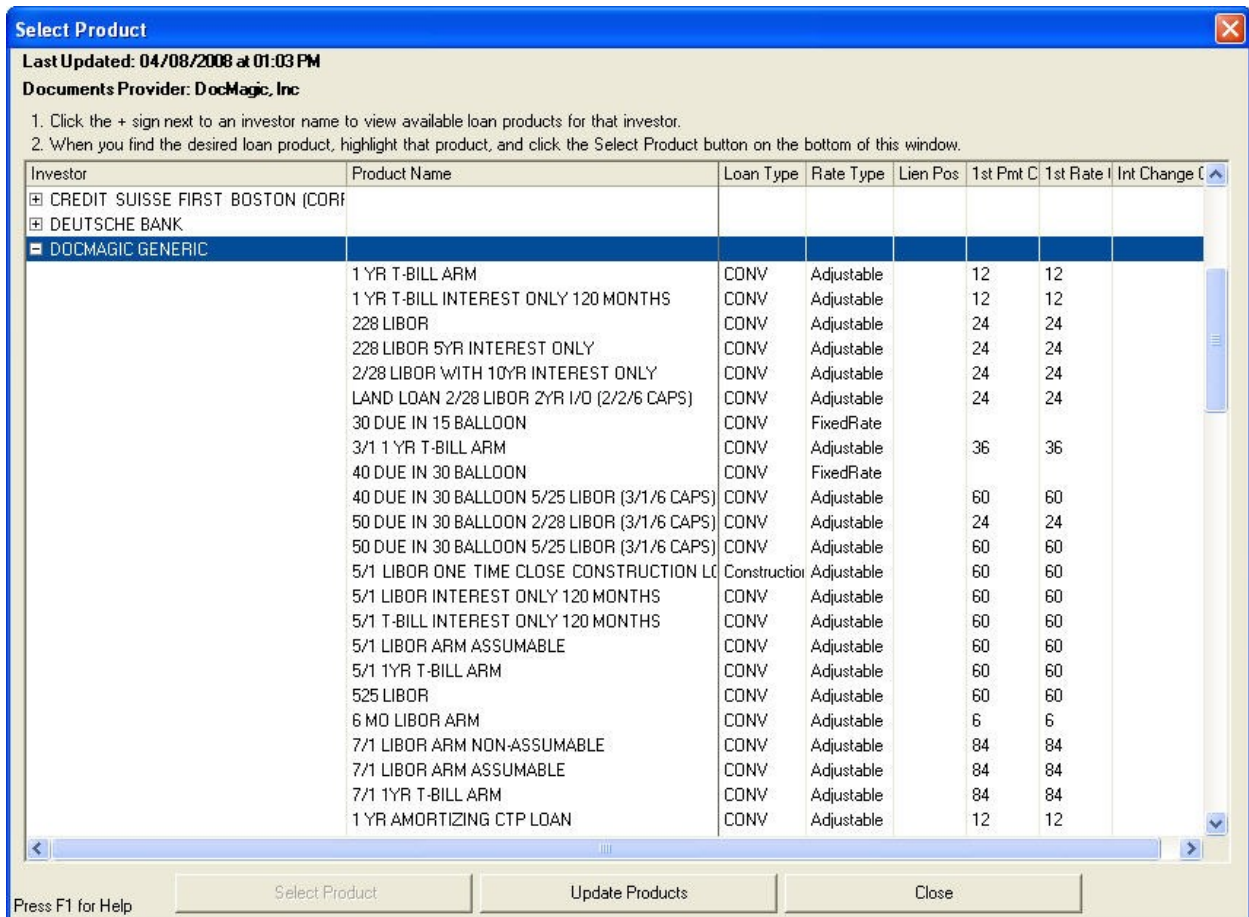


The dialog box titled "Request Closing Documents" contains the following fields and buttons:

- Select Product** button
- Product Name**: ALL FIXED LOANS
- Product Code**: CONV
- Doc Provider**: DocMagic, Inc
- Doc Prep Fee**: \$ 100.00
- Doc Prep Date**: 05/01/2008
- Hours Documents Needed Prior to Disbursement**: (empty field)
- Request Documents** button
- View Documents** button

Figure 2-8

When the **Select Product** button is clicked, the collection of available programs is presented in the **Select Product** dialog.



The "Select Product" dialog box displays the following information:

- Last Updated:** 04/08/2008 at 01:03 PM
- Documents Provider:** DocMagic, Inc
- Instructions:
  - Click the + sign next to an investor name to view available loan products for that investor.
  - When you find the desired loan product, highlight that product, and click the Select Product button on the bottom of this window.

Investor	Product Name	Loan Type	Rate Type	Lien Pos	1st Pmt C	1st Rate I	Int Change C
+ CREDIT SUISSE FIRST BOSTON (CORP							
+ DEUTSCHE BANK							
+ <b>DOCMAGIC GENERIC</b>							
	1 YR T-BILL ARM	CONV	Adjustable		12	12	
	1 YR T-BILL INTEREST ONLY 120 MONTHS	CONV	Adjustable		12	12	
	228 LIBOR	CONV	Adjustable		24	24	
	228 LIBOR 5YR INTEREST ONLY	CONV	Adjustable		24	24	
	2/28 LIBOR WITH 10YR INTEREST ONLY	CONV	Adjustable		24	24	
	LAND LOAN 2/28 LIBOR 2YR I/D (2/2/6 CAPS)	CONV	Adjustable		24	24	
	30 DUE IN 15 BALLOON	CONV	FixedRate				
	3/1 1 YR T-BILL ARM	CONV	Adjustable		36	36	
	40 DUE IN 30 BALLOON	CONV	FixedRate				
	40 DUE IN 30 BALLOON 5/25 LIBOR (3/1/6 CAPS)	CONV	Adjustable		60	60	
	50 DUE IN 30 BALLOON 2/28 LIBOR (3/1/6 CAPS)	CONV	Adjustable		24	24	
	50 DUE IN 30 BALLOON 5/25 LIBOR (3/1/6 CAPS)	CONV	Adjustable		60	60	
	5/1 LIBOR ONE TIME CLOSE CONSTRUCTION LOAN	Construction	Adjustable		60	60	
	5/1 LIBOR INTEREST ONLY 120 MONTHS	CONV	Adjustable		60	60	
	5/1 T-BILL INTEREST ONLY 120 MONTHS	CONV	Adjustable		60	60	
	5/1 LIBOR ARM ASSUMABLE	CONV	Adjustable		60	60	
	5/1 1YR T-BILL ARM	CONV	Adjustable		60	60	
	525 LIBOR	CONV	Adjustable		60	60	
	6 MO LIBOR ARM	CONV	Adjustable		6	6	
	7/1 LIBOR ARM NON-ASSUMABLE	CONV	Adjustable		84	84	
	7/1 LIBOR ARM ASSUMABLE	CONV	Adjustable		84	84	
	7/1 1YR T-BILL ARM	CONV	Adjustable		84	84	
	1 YR AMORTIZING CTP LOAN	CONV	Adjustable		12	12	

Buttons at the bottom: Press F1 for Help, **Select Product**, Update Products, Close.

Figure 2-9

Highlight the desired Product and click the **Select Product** button.

After the Product has been selected, click **Request Documents** to display the **Closing Documents Request** dialog.

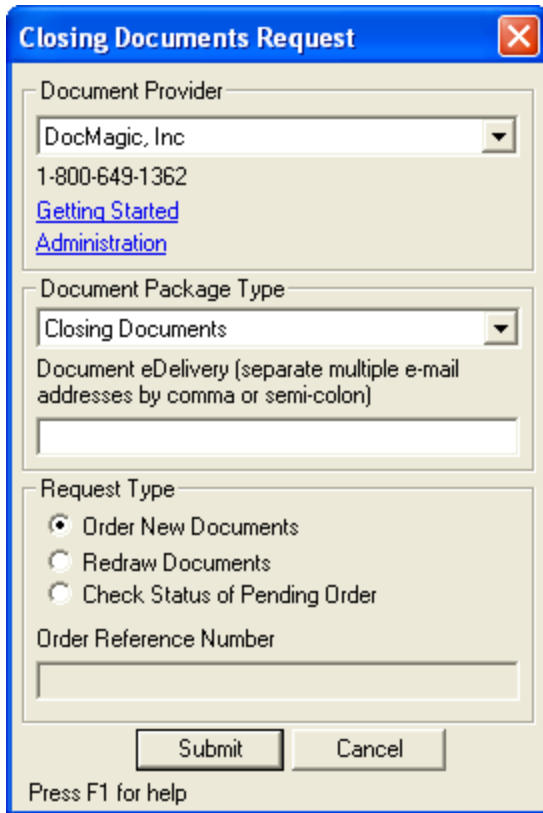


Figure 2-10

Click **Submit** to post the order for processing. The system will prompt for the DocMagic credentials.

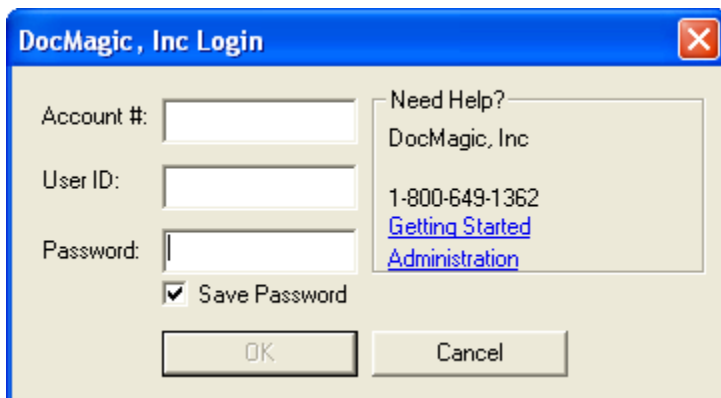


Figure 2-11

See **2.3 Viewing DocMagic Results** for information on the response information provided by DocMagic.

### 2.3. Viewing DocMagic Results

Upon submission, DocMagic's Goof-Proof Audit system instantly detects problems with incoming data and organizes any issues into warning and fatal error messages. The results are presented through a message box.

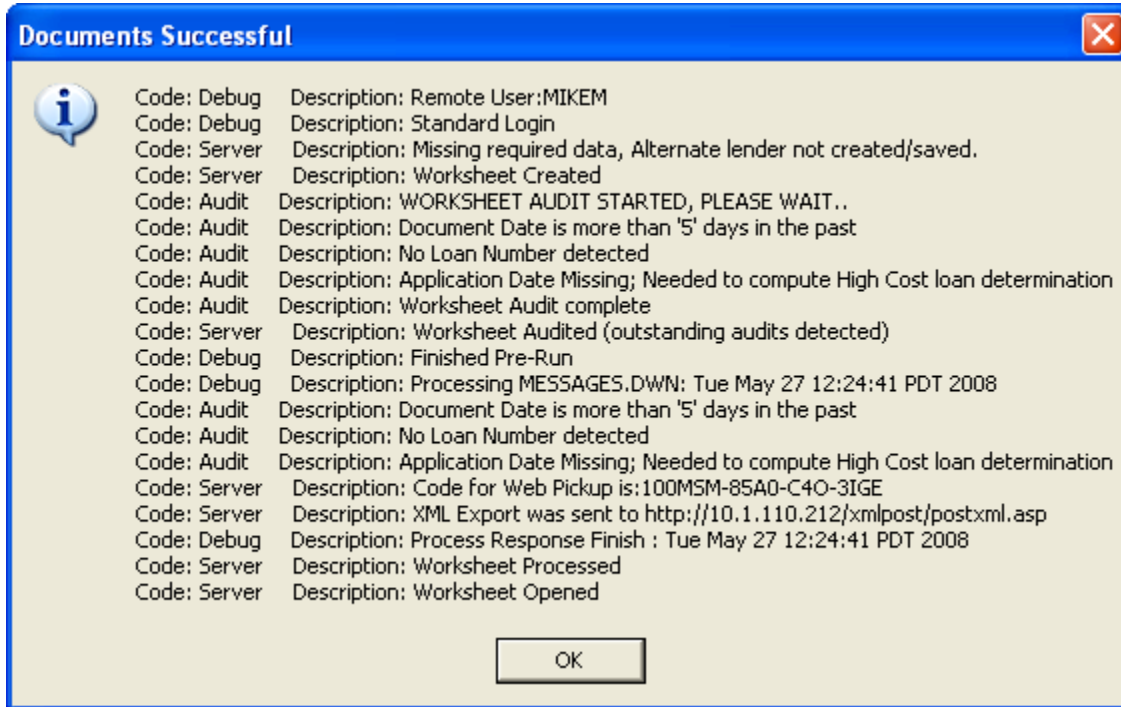


Figure 2-12

**NOTE:** If one or more FATAL messages are detected, the title of the message box will end with Request Error.

#### 2.3.1. Audit Messages

##### Warning

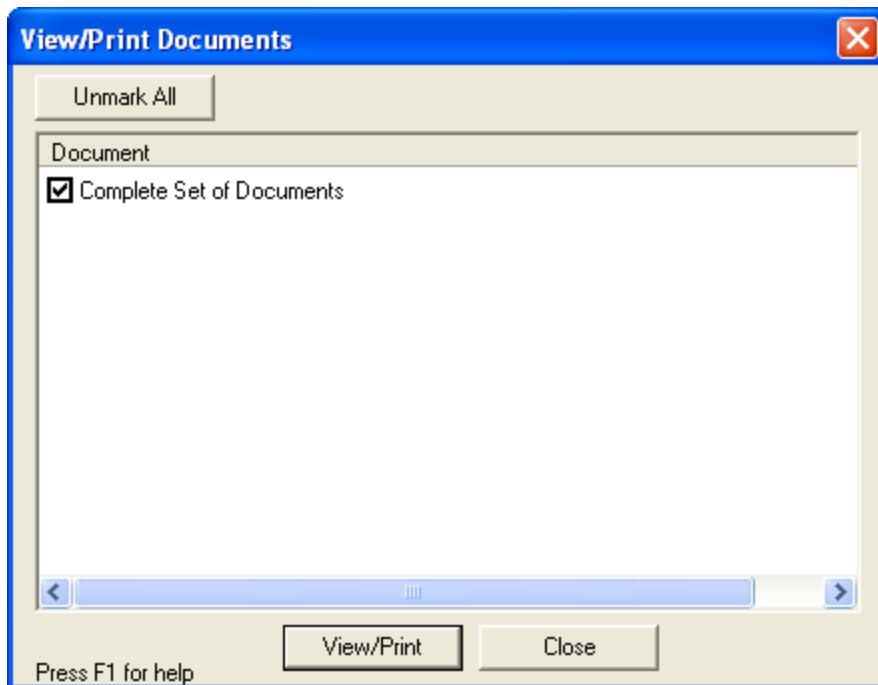
These errors indicate that the information entered in the reported field differs from the information DocMagic expects to see. This audit is only to tell you that DocMagic has found something in your worksheet that is not normal and will not prevent you from processing.

##### Fatal

Fatal errors stop processing until the problem is remedied. These errors MUST be corrected before DocMagic will allow you to continue to the document processing stage of the program. These errors indicate an item in the worksheet that is critical to successful loan document production.

#### 2.3.2. View/Print Documents

After clicking **OK** to the Audit results, the **View/Print Documents** dialog is displayed.



**Figure 2-13**

Click the **View/Print** button to display the generated documents.

### 3. Company Information

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#### 3.1. Product Information

*“Calyx Point combines the latest technology with the breadth of functionality that mortgage professionals require for loan marketing, prequalification, origination, and processing. Point comes with all the features, forms, and reports that you need to manage your business—no add-on modules are required. Developed by mortgage professionals, Point works the way you do. Best of all, it’s extremely easy to use so you can concentrate on your work—not your software.”*