# DelMar DataTrac Vendor Services
DocMagic Interface Guide
Version 2.3

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September 27, 2007

Revision History

2007-09-27	Updated mapping to reflect enhancements included in the Vendor Services 1.2 release.
2007-08-16	Incorporated Configuration Guide
2006-09-15	Included additional information on the DocMagic Applet

Table of Contents

This document provides information regarding clients using Del Mar Database's DataTrac 8 Vendor Services platform.

1. Background

1.1. *Interface*

Combination of both DocMagic Direct and DocMagic Online.

1.2. *Account*

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

1.3. *Plan Management*

Plan management is performed through either DocMagic Online or DSI's Account Administration system

2. Accessing DocMagic Services

Enter your loan into DataTrac, as completely and thoroughly as possible.

Figure 2-1

Once your loan is complete and ready to go, click on the [icon] icon to access Vendor Services. You will be presented with the Loan Service Orders screen.

Figure 2-2

From the Service drop-down, select "Documents - DocMagic",
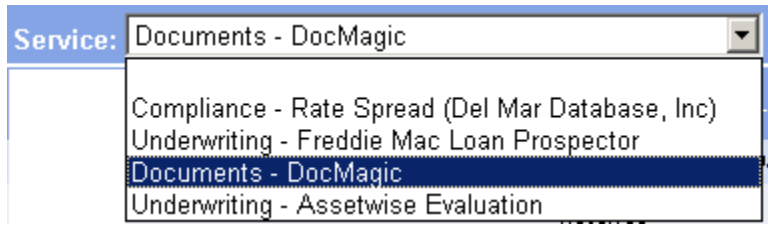
Figure 2-3

and click on the "**New Order**" button to display the Order Service screen.

2.1. New Document Requests

For new document requests, choose the **Create a New Document** option

Figure 2-4

Pick the appropriate DSI Customer ID from the list. Enter your DocMagic User Name and Password in the fields under Create a New Document and click the **Submit** button to process the order.

2.2. Existing WebSheet Requests

For existing WebSheet requests, choose the **Add an Existing WebSheet** option

Figure 2-5

Enter your DocMagic User Name, Password, and the desired Websheet Number under Add an Existing WebSheet. and click the **Submit** button to process the order.

2.3. Submitting DocMagic Orders

Click the **Submit** button to process the order. Vendor Services will prompt you to confirm the order.
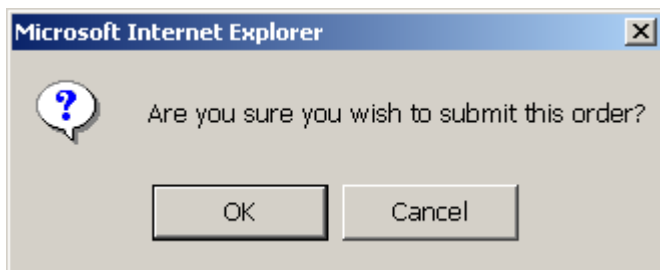
Figure 2-6

2.3.1.   Data Validation
Required Data
If fields required by DocMagic are not completed in DataTrac, these will be displayed.

Figure 2-7

These will need to be corrected before the order can be submitted. You can use the **Save** button
to store this order and return to DataTrac.

Data Mappings
If there are values in the transaction data that are not part of the existing DocMagic mapping, the screen will show a **DataTrac values not valid for this service.**

Figure 2-8

You can either map to these fields to a value or leave blank and then click **Submit** to complete the order.

Upon success, the Order Service will show **Click here to continue processing your request in the DocMagic Applet**.

Figure 2-9

Click the "Click here" link to launch the DocMagic Online applet.

3. DocMagic Online

DocMagic Online makes it quick and simple to produce a perfect set of mortgage documents. Five simple steps is all it takes:

1. Verify/Edit the loan specific information in the online WebSheet
2. Audit the information for accuracy and compliance
3. Process the WebSheet to produce the mortgage documents
4. Download the package of documents
5. Print/View/Transmit the mortgage documents.

Many of the fields in the WebSheet have programmed options, some of these are set by DSI others are dictated by the type of loan selected.

User Interface Conventions

Red Field labels	Indicate required information
Blue field labels	Indicate a "pop-up" window if clicked
Status Bar	Provides a brief description of the active field/option

3.1. *Verify/Edit Loan Information*

After the data transfer is complete, the DocMagic Online Applet will be automatically launched with the loan information pre-loaded.

The Websheet is divided into the following ten (10) areas:

- General
- Borrowers/Sellers
- Property
- Terms/ARM
- Providers/Liens
- Charges/Fees
- Payoffs/Premiums
- Impounds
- HUD-1
- Closing

3.1.1.   General Information

Figure 3-1

Loan Program

The Loan Program will be automatically assigned based on the **Doc Code** value set in the Loan Program Details screen in DataTrac.

Figure 3-2

If the Loan Program was not mapped in DataTrac, simply use the drop-down arrow to display the **Select a Loan Program** dialog and choose the appropriate program.

Figure 3-3

When a Plan has been selected, the Loan Type and Rate Type (Terms Tab) fields are updated accordingly.

Alternate Lender
The Alternate Lender field allows you to have your closing or pre-disclosure documents drawn reflecting any lender name you may desire.
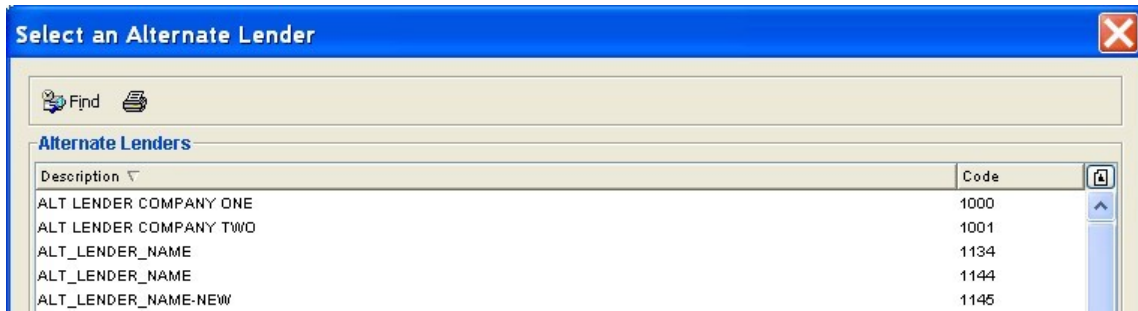
Figure 3-4

Example, if your company name is "XYZ MORTGAGE LENDING CORP." and you wish to draw your documents in your Broker's name, ABC MORTGAGE BROKER, simply enter all alternate lender information for ABC MORTGAGE BROKER in the alternate lender database. Then simply select ABC MORTGAGE BROKER from the list of Alternate Lenders.

3.1.2.   Borrowers/Sellers Information
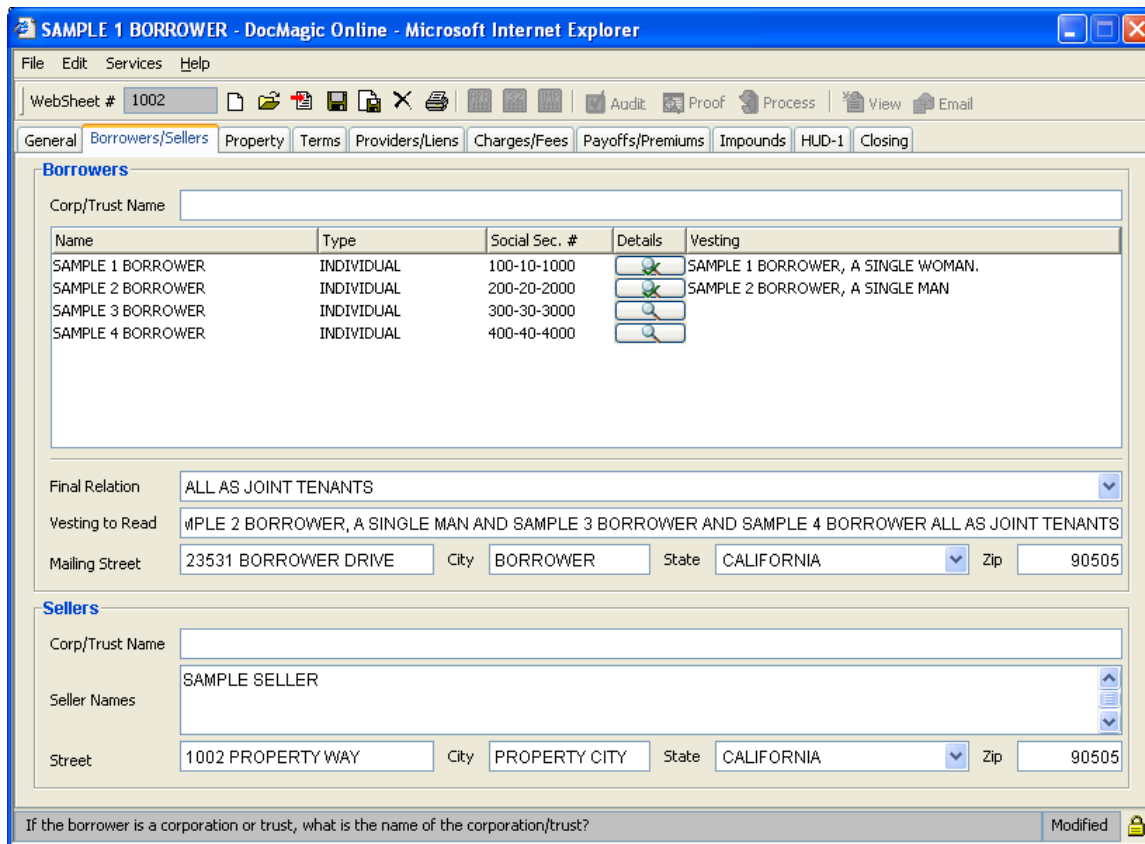
Figure 3-5

Borrower Details
Clicking the icon in the Details column for a particular Borrower allows for additional detail to be provided, such as Credit Scores and "Also Known As".
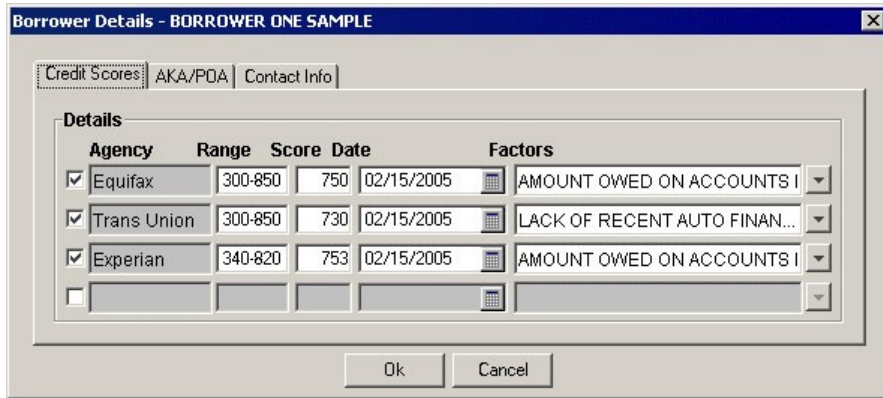
Figure 3-6

3.1.3. Property Information
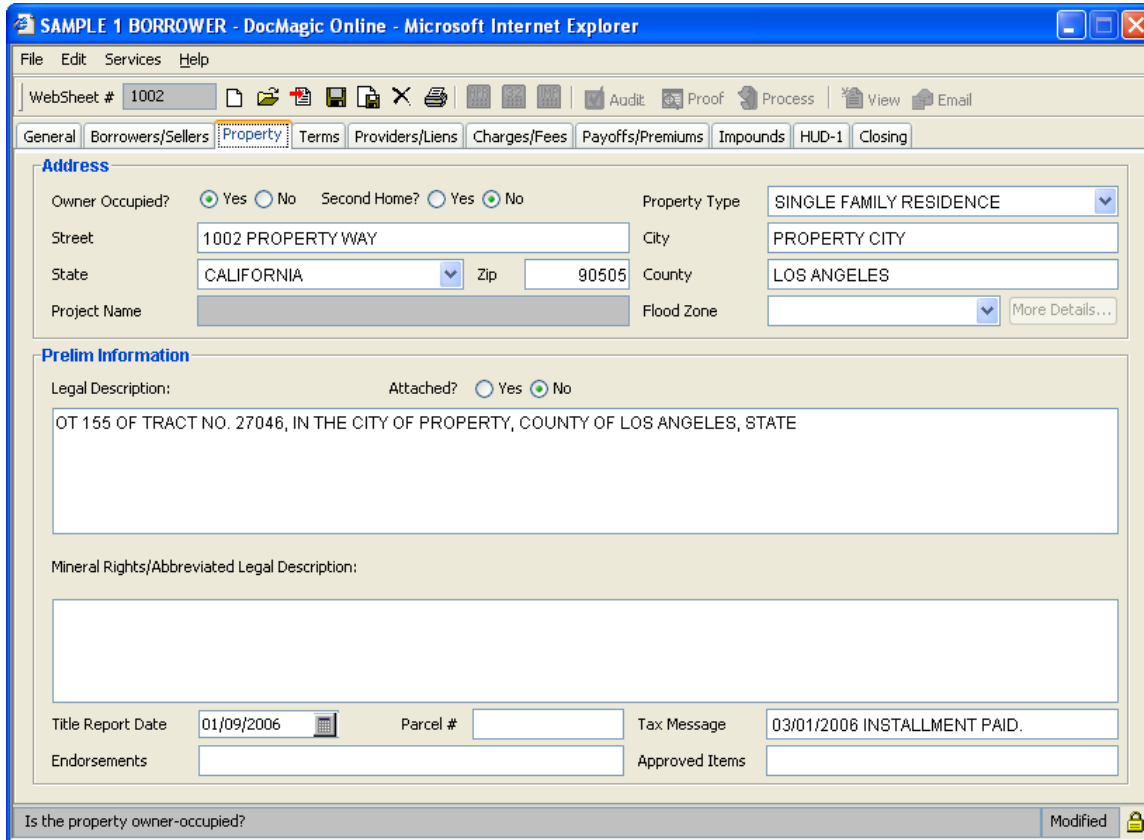
Figure 3-7

3.1.4. Terms/ARM Information

Figure 3-8

Rate Type

Specifies whether the loan is Fixed or Adjustable. When Adjustable is selected, the ARM area is enabled. When specific fields receive focus, initial values are populated from the Plan defaults.

3.1.5.   Providers/Liens Information
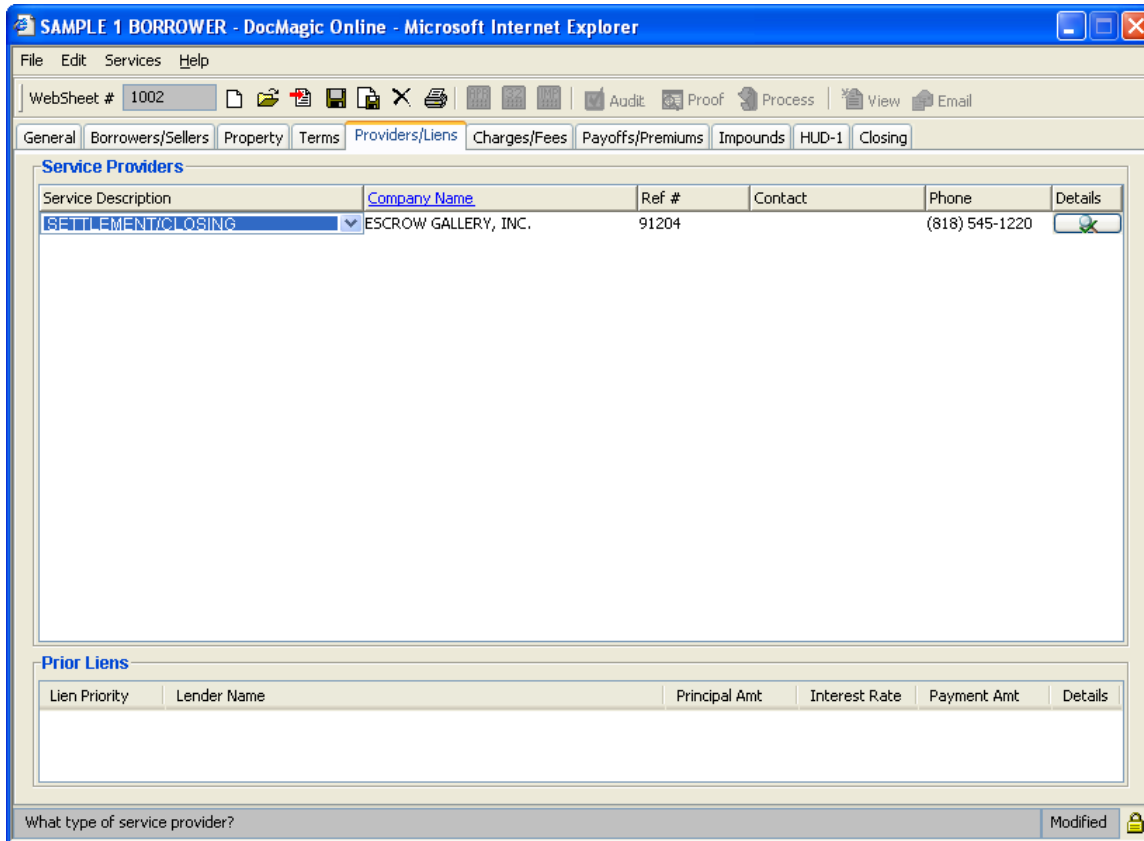
Figure 3-9

Pressing the down arrow displays the list of 28 Service Provider Types.
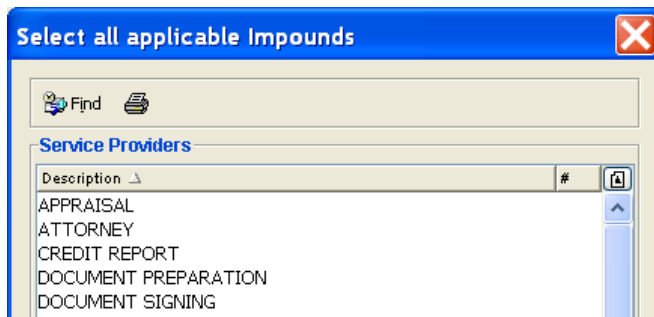
Figure 3-10

When you select a Service type by clicking on it with your left mouse button, it is tagged and will change color. To unselect, click again on the charge you wish to remove. After selecting all services, click [OK], and they will appear in the Service Description column. If you forget a service, simply press the down arrow, after locating the desired choice, press [OK]. The additional entry will be conveniently added at the bottom of the list.

After selecting the services associated with this loan, clicking the down arrow in the Company Name column will display the list of stored Service Providers.

Figure 3-11

3.1.6.   Charges/Fees Information
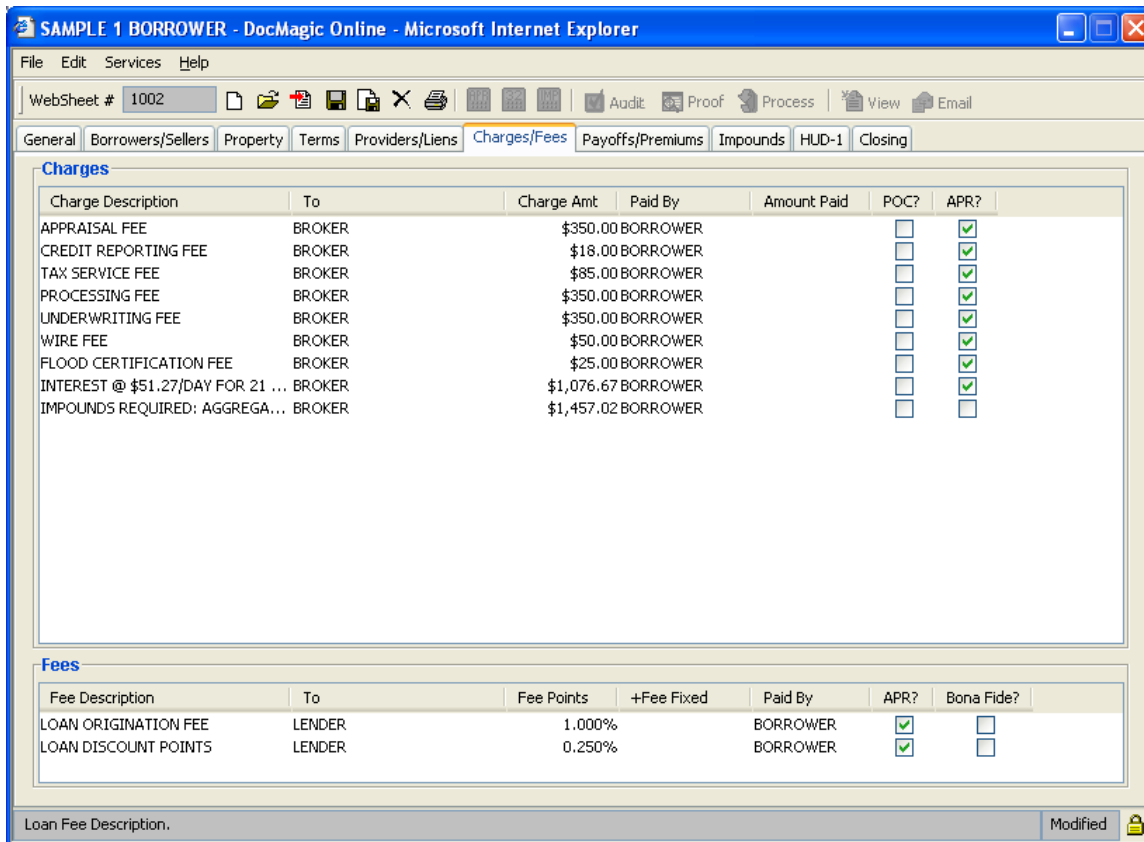
Figure 3-12

Charges
Pressing the down arrow displays a list of current charges. Select the charge from the pop-up list. The charge enables defaulting of the charge description and indicates whether the charge should be included in the prepaid finance charge.

When you select a charge by clicking on it with your left mouse button, the charge is tagged and will change color. To unselect, click again on the charge you wish to remove. After selecting all charges, click [OK] and all charge codes will appear in the charge code column. If you forget a charge, simply press the down arrow, after locating the desired choice, press [OK]. The additional codes will be conveniently added at the bottom of the list.

In many cases, DSI has assumed that charges that may be considered part of the Section 32 analysis should be considered. Sometimes this is not the case. Our assumptions result in a conservative computation in that 100% of the time a transaction is subject to Section 32, we will detect and properly indicate by the use of the required disclosures. However, this conservative approach may also trigger the use of the required disclosures in certain cases where the transaction is not subject to Section 32. It is a wise idea to closely scrutinize all charges in an attempt to more precisely compute the Section 32 analysis. As indicated above, all assumptions can be changed to meet your requirements.
For each charge, the "Paid To" party must chosen. In addition, the "POC?" indicates if the charge is to be paid outside closing. If an Amount Paid has been entered, this will default to "Yes". The APR field indicates if the charge should be included in the Prepaid Finance Charge and Section 32 calculations.

Fee Description
Select the description that corresponds to an entry in the loan fee pop-up list. Press the down arrow to view a list of loan fee types and corresponding fee codes. The fee code distinguishes the loan fee description and whether the fee point percentage amount will apply to the loan amount as entered or the base loan amount (loan amount less MIP premium financed-FHA loans only). Loan fee types consist of borrower/seller points and borrower/seller discount points. Generally discount points are utilized in FHA/VA transactions only. Most conventional loan fees will consist of point (origination) fees only, while FHA/VA loans will often have origination and discount point fees. In the case of a FHA/VA transaction, point fee computations will be computed based upon the base loan amount. The base loan amount is computed by subtracting any mortgage insurance premiums financed from the loan amount as entered. All discount point fee computations will be computed based on the loan amount as entered.

The origination fee would be computed by multiplying the point figure (1.000) by the base loan amount ($10,000) that would result in a $1,000 origination fee. The borrower discount fee, however, would be computed by multiplying the point figure (1.000) by the loan amount as entered ($10,380) that would result in a $1,038 discount fee. Remember that loan fees that are paid by the borrower are included in the prepaid finance charge and subsequently effect the APR while loan fees that are not paid by the borrower do not affect the prepaid finance charge.

3.1.7. Payoffs/Premiums Information
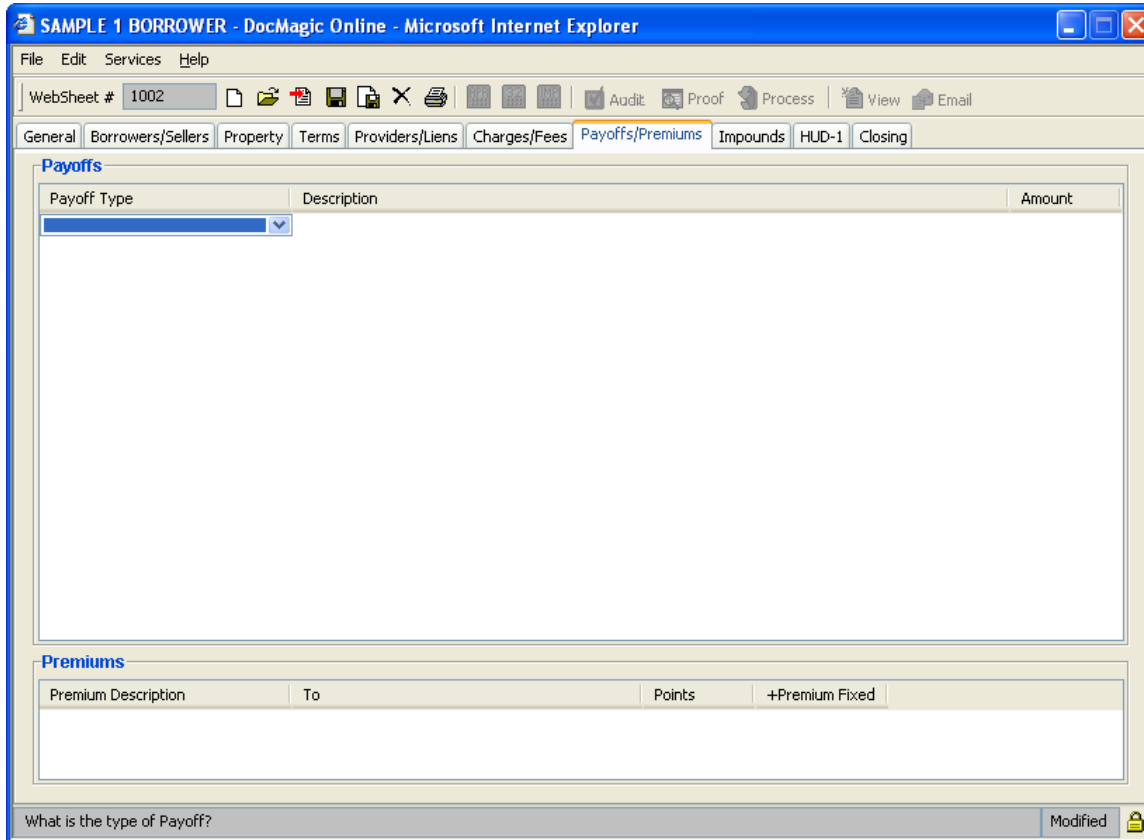
Figure 3-13

Premiums
Enter any broker rebate or service release premiums, paid outside of closing, by entering the appropriate premium code corresponding to an entry in the premium code pop-up list. Press the down arrow to view a list of available premium types. We have attempted to accommodate the wide range of accepted rebate language. This is why there is some repetition in the Premium Pop-up list.

Example: Enter 'SRP' for Service Release Premium or 'YAC' for Yield Adjustment Credit (Broker Rebate).

Note: Premium entries are always assumed to be paid outside of closing. In addition, premium entries do not affect the prepaid finance charge and resulting APR or section 32 computations.

Payoffs
Enter any Payoff information that may apply to this transaction. Example:

Master Card = $10,000
First Lien = $65,000

3.1.8. Impounds Information

Figure 3-14

Impound Payments

Enter the number of disbursements in a year. For example, property taxes paid twice a year would require entry of a "2" in this field. Disbursement dates are automatically computed by dividing the number of disbursements indicated in this field into 12 months. For example, in the property tax example above 12 months / 2 months = 6 months. Therefore DocMagic would compute a second disbursement 6 months after the first date entered in the Due Date field. If multiple disbursement dates are not as easily computed as described above, simply press "Due dates" header in the Impound Due Date field and enter the disbursement dates, as they should be.

Once this data is added, simply hit the tab key and DocMagic will auto-calculate the Payment Amount, Monthly Inflow and number of months based off of your due dates.

Aggregate Adjustment

If an aggregate adjustment is necessary, accept the default figure shown below. To view the result of the aggregate adjustment or simply to see a monthly accounting of the impound account; simply click the calculator icon next to the Aggregate Adjustment field.

Note: The aggregate adjustment is simply a direct adjustment to the starting balance of the impound account. Notice that when a figure is defaulted into this field, the Impound Account

Cushion and Impound Account Low Balance figures below match. The same result can occur by manipulating the number of months to impound for any one or all of the impound items indicated above. Although the use of the aggregate adjustment is convenient, it is NOT required. As long as the Impound Account Low Balance is greater than zero and less than the Impound Account Cushion, the impound account is fine. DocMagic's Goof-Proof Audit System will ensure proper compliance at all times.

The impound account low balance cannot be greater than the impound account cushion. If the low balance is greater than the cushion, there are two possibilities:

1. Decrease the number of months to collect at closing for any of the impound account types.
2. Allow DocMagic to apply an aggregate credit adjustment; the result will instantly bring the low balance within limits.

Aggregate Impound Cushion
The impound account cushion amount is located in the lower portion of the of the impound screen. This figure is computed by adding all monthly impound inflow amounts and multiplying by "2" months (cushion amounts can also be computed using "1" of "0" months).

3.1.9.   HUD-1
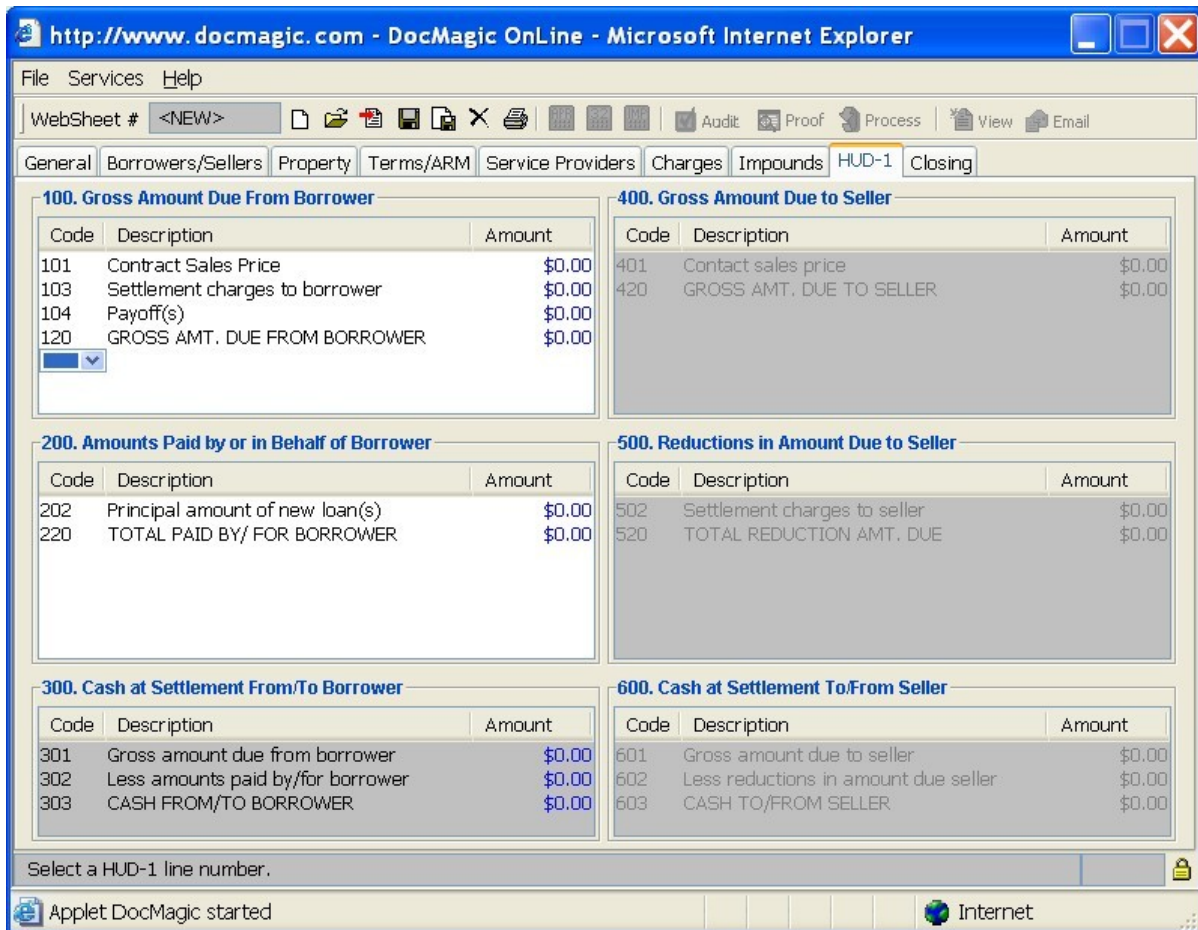
Figure 3-15

Hud-1Worksheet code fields: By clicking on the "code" fields, this will enable you to input other HUD1 line items. Choose either series 100, 200,400 or 500, to add additional line items. Series 300 and 600 are not editable fields and cannot be accessed. These series fields sole purpose is to tabulate all information from new HUD1 line items that are added to the 100,200,400 and 500 series boxes.

3.1.10.   Closing Information
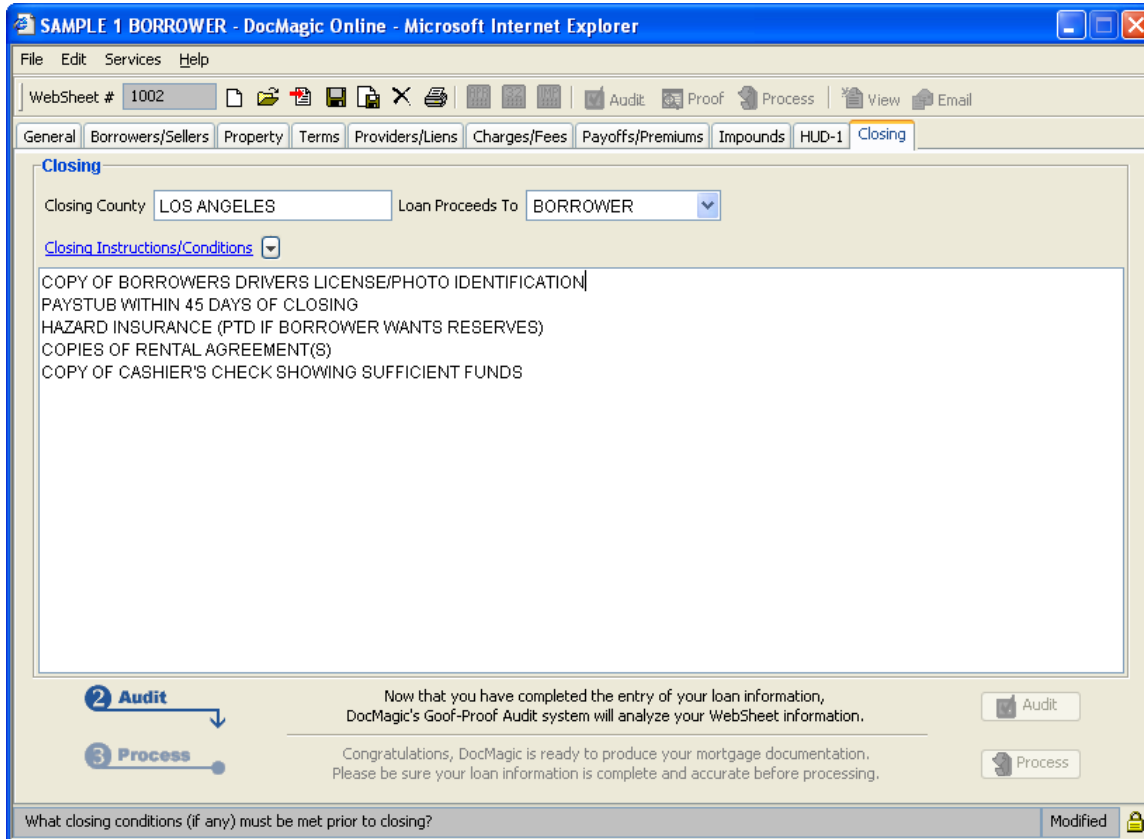
Figure 3-16

To generate a Closing Document Package, the Closing County must be populated.

Closing Conditions
Frequently utilized conditions can be entered into your instruction/condition file to facilitate data entry.
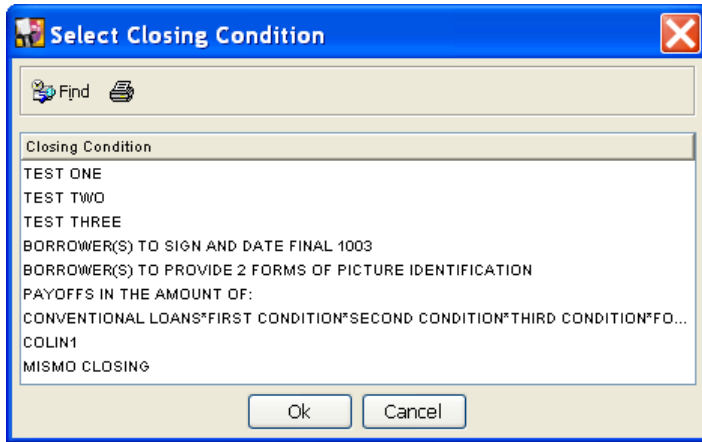
Figure 3-17

3.2. Audit Websheet Information

DocMagic's Goof-Proof Audit system instantly analyzes all loan-specific data for accuracy. With over 500 standard data validation and loan type-specific audits and unlimited potential for custom user-defined audits, DocMagic's Goof-Proof Audit system will insure that documents have all of the necessary information. DocMagic's Goof-Proof Audit system is completely customizable. Audits can be implemented on many different levels of the process. Audits on a document level can halt the processing of an individual document and report the problem to the user while audits implemented on a package level can halt the production of the entire loan document package.
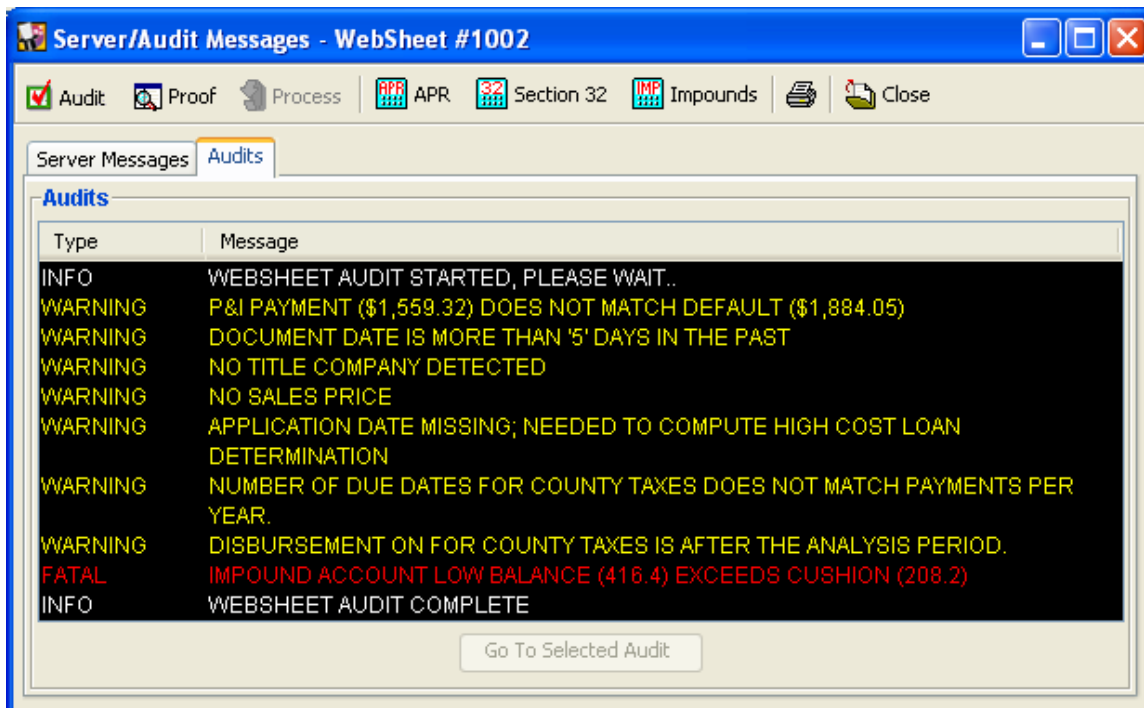
Audits should be performed until it is time to actually draw the documents. No DSI charges are incurred when audits are done, so to avoid charges for loans that don't close, a process request should only be used when the documents are needed.

3.2.1. Executing an Audit

The Audit system can be activated in any of the following ways:

- ❑ Clicking the ☑ Audit button on the **Closing** tab
- ❑ Selecting ☑ Audit from the Services menu
- ❑ Clicking the ☑ Audit button on the DocMagic Online toolbar

3.2.2. Audit Severity

DocMagic's Goof-Proof Audit system instantly detects problems with incoming data and organizes any issues into warning and fatal error 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.
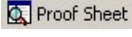
Fatal
Fatal errors stop processing until the problem is remedied. These errors MUST be corrected before DocMagic will allow you to continue to the document processing stage of the program. These errors indicate an item in the worksheet that is critical to successful loan document production.

3.2.3. Additional Audit Results

When the WebSheet is audited, the following items are generated:

- APR/Payment Schedule
- Amortization Schedule
- Section 32 Computation
- State High Cost Analysis
- Fannie Mae Test
- Impound Account Analysis

In addition to the list of items above, a "Proof Sheet" is also generated based on the data provided in the WebSheet. This can be viewed by clicking the 🔍 Proof on the toolbar or selecting 🔍 Proof Sheet from the **Services** menu.

Figure 3-18

3.3. Document Processing

Once all of the necessary data has been entered into the WebSheet and the Audit process has been successful, it is time to process the Document Package. When a request is made (based on the package type), a set of documents are created and delivered in the requested file format.
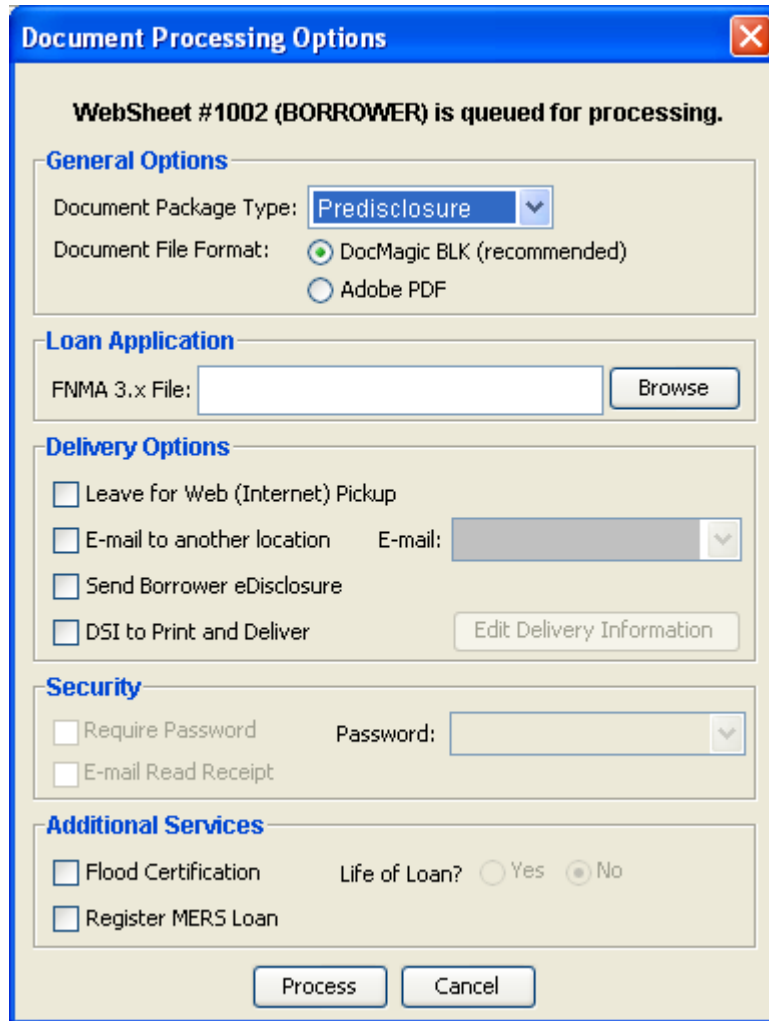
Figure 3-19

3.3.1. Document Package Type

DocMagic Online provides for the processing of 4 distinct Document Packages:

1. Closing
2. Predisclosure
3. Servicing Transfer
4. Flood Certification

However, Package Types can be added to accommodate any combination of documents.

3.3.2. Document File Format

Two formats are available for these package types:

1. DocMagic Blockument (BLK) – Recommended
2. Adobe Portable Document Format (PDF)

3.3.3. Delivery Options

Email Service

Notifies a 3rd party via email at the time the documents are prepared. For a nominal fee, the set of documents can also be emailed to a specified email address.

DSI to Print and Deliver

Our In-house Production Department boasts the fastest turnaround time available anywhere. Documents can be produced in-house and delivered directly using the information provided. For a nominal fee, DSI can print the documents and deliver them to a person and address provided.

3.3.4. Additional Services

In addition to generating the document set, DSI offers the following services that can be added at time of process.

Confirmation Email (sendConfirmationEmail)

An email will be sent to the user provided in the User Authentication Header and contain a link to retrieve the documents from the DocMagic servers.

Edisclosure

For the "Predisclosure" package type, if one or more borrower emails are defined, the **Send Borrower eDisclosure** option becomes enabled. If checked, an email invitation will be sent to all borrower emails. This email will provide the borrower a link to DSI's eDisclosure system to view their Predisclosure documents online.

Register MERS Number

When checked, DSI will submit a registration request to MERS with using the MERS Number provided. In conjunction with the MERS number, DSI will register Borrower, Beneficiary, Property, and Loan information. Status of the registration will be returned in the response messages.

Web Pickup

When the **Leave for Web (Internet) Pickup** option is selected, this enables a set of documents for remote retrieval and notifies a third party via email. In addition, the WebPickup provides for applying a password to the set for additional security through the Security section.

Flood Certification

When your worksheet is processed, a flood determination request containing certain required information is automatically and simultaneously forwarded via the Internet to the flood provider. At this point, one of two things can happen:

(1) Automatic determination: the information will be located in the provider records and automatically determine that the property is either in or not in a flood zone. If an automatic determination is made, the loan document package will automatically include:

- "Standard Flood Hazard Determination" form; and
- If the property is determined to be in a flood zone, a "Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance" form.

Or (2) Manual determination: a determination cannot be made until a researcher from the provider conducts a manual search of the flood zone database. If additional research is required, the loan document package will automatically include:

- A "Flood Hazard Determination Request" form
- A "Flood Zone Notification" form.

We currently anticipate that the majority of flood determination requests (over 80%) will result in automatic determinations, which are complete as soon as the customer receives the loan document package. In the remaining cases, a manual determination must be made and it will be the responsibility of the flood provider to follow up with the Doc Magic customer directly.

3.4. Download the Document Package

Once the Document Process request has been completed, the following screen will be displayed.
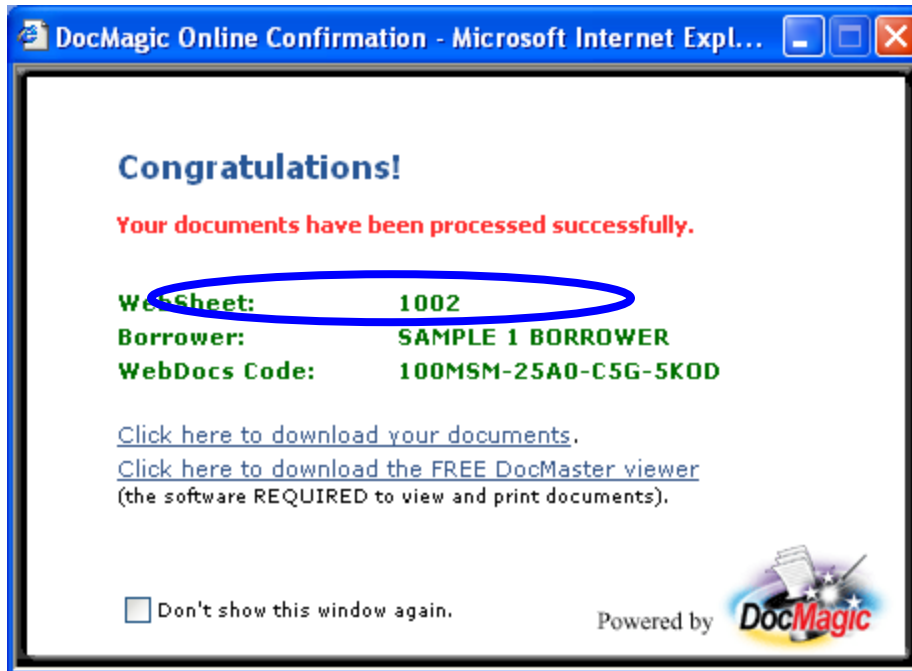
Upon processing completion, you are provided with a combination code for the document set that has been posted for Internet delivery. You simply give this code to whomever you desire to download documents, they then visit the DocMagic website http://www.docmagic.com and access the **Get WebDocs** option. After entry of the combination code, the user is prompted for immediate document download.

The View Documents option will allow you to view any previously processed documents for the current WebSheet.

3.5.   DocMaster - Print/View/Transmit Documents

DocMaster is a proprietary program that facilitates printing, viewing, re-transmission and imaging of loan documents.
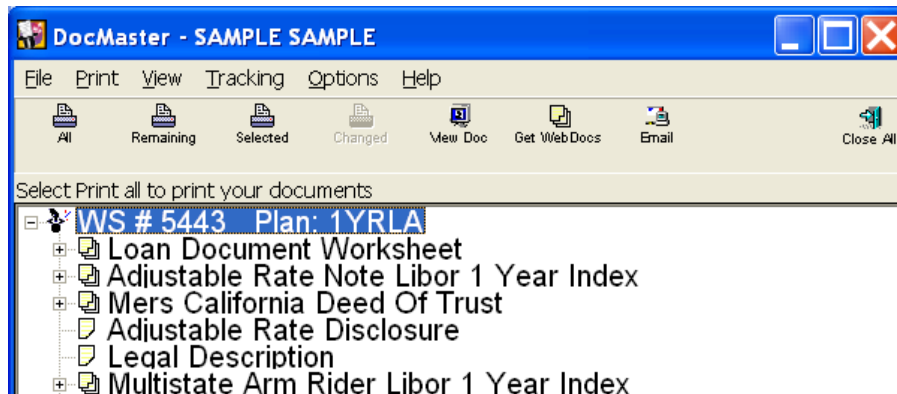
DocMaster possesses complete imaging capabilities and increased functionality such as determining which documents were affected by the most recent change to the underlying data. DocMaster can also be downloaded separately and apart from DocMagic and is utilized extensively by closing agents and others nationwide as a standalone product for the purpose of viewing, printing and re-transmitting loan documents. Documents contained in DSI's proprietary Blockument (.blk) format can be viewed and printed; documents can also be saved and retransmitted in the original format, or can be converted to PDF. The DocMaster program can be configured to allow a document file to be opened on a local file system, or instead to allow access only to a remote (secure) server. In the latter configuration, a pass phrase system generates a random five-word phrase that is then delivered to the intended recipient via an alternative delivery channel (i.e., fax, phone) for complete data security.

3.5.1.   Document Stacking Order

The DocMagic default print order is based on the relative importance of the actual document types contained in the package. For example, it begins with the Note and any addendums to the Note followed by the Security Instrument and any Riders to the Security Instrument. Then generally the Closing Instructions, Truth-In-Lending, Itemization and Hud-1 closing documents are selected. Finally, the miscellaneous documents are selected and appear in alphabetical order.

4. Setting Up DataTrac for use with DocMagic

4.1. Adding DocMagic as a Doc Provider

From the **Admin** menu, select Maintenance | Company Defaults…
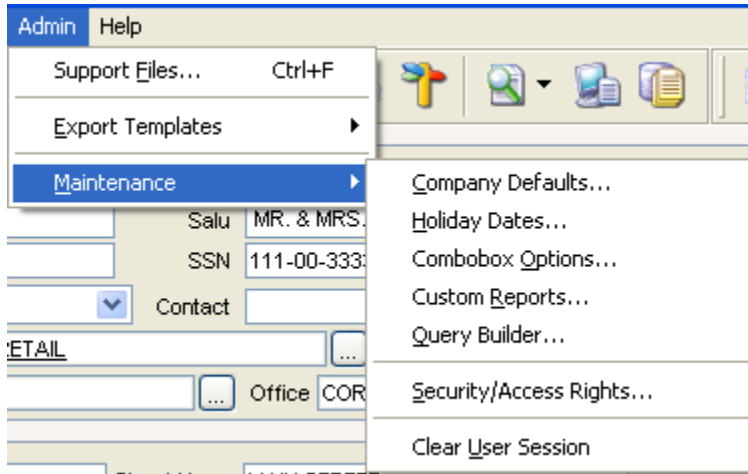
Figure 4-1

On the **System Paths** tab, under either Doc System # 1 or Doc System # 2, select DSI/DOC MAGIC from the list.
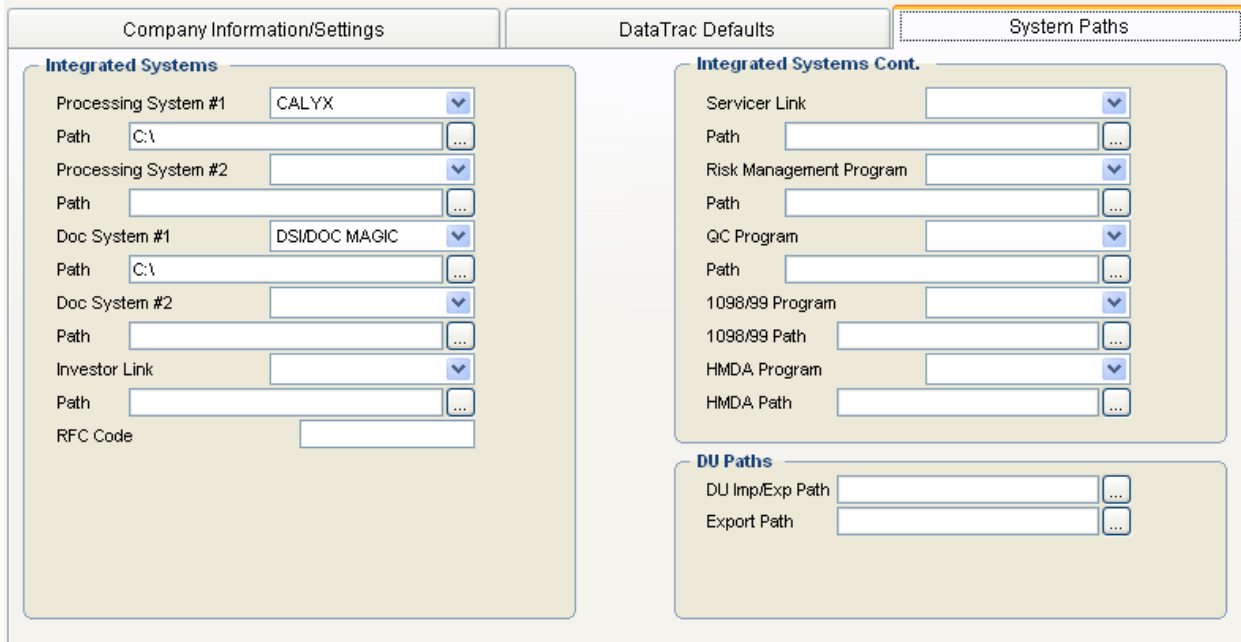
Figure 4-2

4.2. Loan Program Association

From the **Admin** menu, select **Support Files.** The following dialog will be displayed:
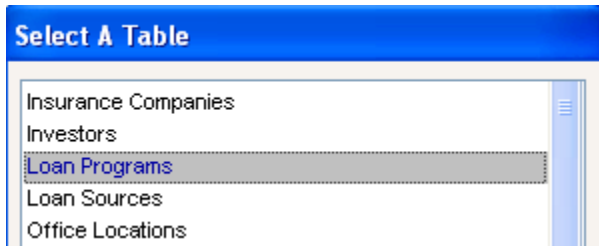
Figure 4-3

In the list, select **Loan Programs** and click **OK** to display the **Loan Programs** table.

Double-click on an item to display the **Loan Program Detail** dialog.

In the **Doc Code** field, enter the corresponding DSI Plan Code for this loan program.

5. Configuring Vendor Services Platform

After signing into Vendor Services, from the Admin menu, select Management to display the Vendor Services Management screen.
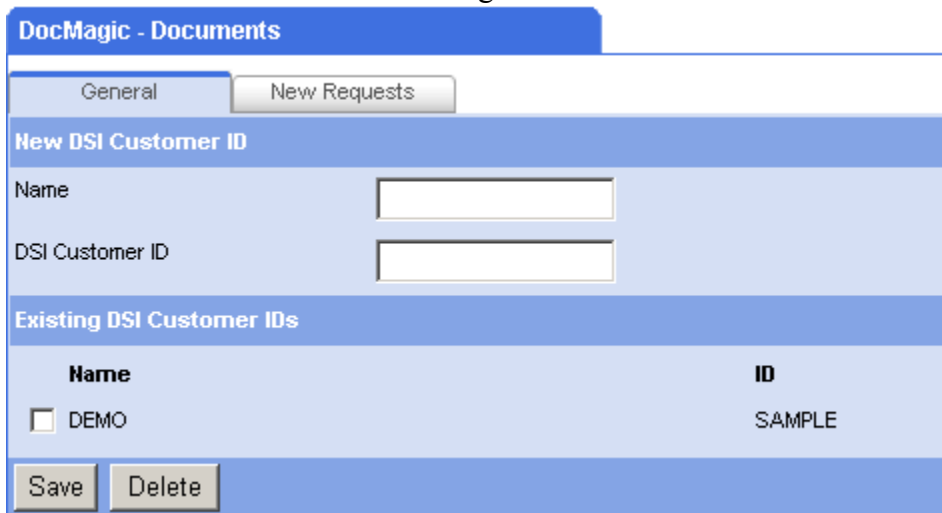
Figure 5-1

Click the DocMagic link to configure the DocMagic service.

5.1. DocMagic - Documents

The General tab is where the DocMagic Account number is defined.

Figure 5-2

The New Requests tab is used to map the values for the DataTrac fees to the MISMO data set.

Figure 5-3

Refer to the **"New Request Maps"** section included with this guide for a complete listing of what values to set all choices on this screen. Once all choices have been set, click on the "SAVE" button at the bottom of this screen.

6. New Request Maps

MI COMPANY

|	
CMAC	CommonwealthMortgageAssuranceCompany
GE	GECapitalMICorporation
MGIC	MortgageGuarantyInsuranceCorporation
PMI	PMI_MICorporation
RMIC	RepublicMICompany
TRIAD	TriadGuarantyInsuranceCorporation
UGIC	UnitedGuarantyCorporation

STATUS

LOCKED	Prequalification
DOCS-ORDERED	FinalDisposition
DOCS-DRAWN	FinalDisposition
DOCS-OUT	FinalDisposition
DOCS-BACK	PostClosingQualityControl
PULLED	PostClosingQualityControl
SHIPPED	PostClosingQualityControl
PURCHASED	PostClosingQualityControl
REPURCHASED	PostClosingQualityControl
RECONCILED	PostClosingQualityControl

INDEX TYPE

COFI	FederalCostOfFunds
T-BILL	TreasuryBillDailyValue
LIBOR	LIBOR

PROPERTY TYPE

MR CONDO		Condominium
CONDOTEL		Condominium
UNITS-2		Attached
UNITS-3		Attached
UNITS-4		Attached
COMMERCIAL	Not Eligible	
MULTIFAM		Attached
MIXED USE	NotEligible	
FARM	Not Eligible	
HOME&BUSINESS	Not Eligible	
LAND	Not Eligible	

LOAN/PROGRAM TYPE

USDA/RHS	Not Eligible

DISBURSEMENT FREQUENCY

QUARTERLY	Not Eligible
SEMI-ANNUAL	Not Eligible

FEE TYPE

TRUST ACCT ADJUSTMENT	Other
ORIGINATION FEE	LoanOriginationFee
DISCOUNT POINTS	LoanDiscountPoints
CREDIT REPORT FEE	CreditReportFee
APPRAISAL FEE	AppraisalFee
DOCUMENT PREPARATION FEE	DocumentPreperationFee
TAX SERVICE FEE	TaxRelatedServiceFee
PROCESSING FEE	ProcessingFee
UNDERWRITING FEE	UnderwritingFee
FLOOD CERTIFICATION FEE	FloodCertification
MESSENGER/COURIER FEE	Other
REDRAW FEE	RedrawFee
BUYDOWN FEE	Other
DISCOUNT POINTS (FINANCED)	Other
INSPECTION FEE	InspectionFee
ADMINISTRATION FEE	NewLoanAdministrationFee
SERVICE RELEASE PREMIUM	Other
DISCOUNT POINT PAID	Other
OVERAGE POINTS	Other
FHA MIP CREDIT	Other
VA FUNDING FEE - CASH	Other
SUPPLEMENTAL ORIGINATION	Other
ESCROW FEE	EscrowWaiverFee
WIRE FEE	Other
RECORDING FEE	MortgageRecordingFee
MORTGAGE BROKER FEE	MortgageBrokerFee
TITLE POLICY	Other
LENDER CREDIT	Other
AGGREGATE ADJUSTMENT	Other
MORTGAGE TAX FEE	Other
CLOSING/FUNDING FEE	Other
REVIEW APPRAISAL	Other

LOAN DOCUMENTATION TYPE

FULL	FullDocumentation
STATED	NoVerificationOfStateIncomeEmploymentOrAssets
STREAMLINE	StreamlineRefinance
ALTERNATE	Alternative
NO RATIO	NoRatio
NO DOC	NoDocumentation

LOAN / PROGRAM TYPE

BALLOON	Fixed

PURPOSE

LEASE OPTION	Refinance
OTHER	Not Eligible

IMPOUND TYPE

HAZARD INSURANCE	HazardInsurance
COUNTY PROPERTY TAXES	CountyPropertyTax
FLOOD INSURANCE	FloodInsurance
MORTGAGE INSURANCE	Not Eligible
HOA FEE	Other

FOLLOWUP DOCUMENT

ASSIGNMENT	AssignmentOfMortgage
DEED OF TRUST	DeedOfTrust
TITLE POLICY	Other
TITLE POLICY (R/R)	Other
ASSIGNMENT (R/R)	AssignmentOfMortgage
DEED OF TRUST (R/R)	DeedOfTrust
INT ASSIGNMENT	AssignmentOfMortgage
INT ASSIGNMENT (R/R)	AssignmentOfMortgage
MIC/LGC	Other
MIC/LGC (R/R)	Other
RIDER ENDORSEMENT	Other
RIDER ENDORSEMENT (R/R)	Other

AGENCY

TRANS UNION	TransUnion
EXPERIAN	Experian
EQUIFAX	Equifax

7. Company Information

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7.1. Product Information

"DataTrac is Del Mar Database's flagship product. With over 10,000 users across more than 400 lending operations and nearly fifteen years of history, DataTrac is clearly the leading technology solution for small-to medium-size lenders. DataTrac will help you gain total control over your pipeline by centralizing data across your entire operation - underwriting, secondary marketing, documents, funding, shipping, accounting, interim servicing and insuring.

DataTrac provides you with a more efficient operation by automating those same functions, adding customizable business rules and giving you easy access to state-of-the-art reporting. DataTrac's AutoPrice feature takes your customer service and secondary risk-management to a new level by providing a sophisticated pricing solution that automatically prices your loans, including all adjustments. With Del Mar Database's new Vendor Services Platform (VSP), quickly order services such as automated underwriting and closing documents without leaving your DataTrac desktop. VSP removes re-keying and incorporates results directly into your database of record."