# **Encompass Closing Persona DocMagic Direct Interface**

Version 1.1



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# Revision History

2006-09-27	□ Update
2005-10-12	Initial Revision

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This document provides information regarding clients using Ellie Mae's Encompass Closing Persona platform.

## 1. Background

## 1.1. Interface

- □ Seamless integration with Encompass using DocMagic's web services.
- 1.2. Account
  - **D** 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. Encompass - Accessing DocMagic Services

From the Pipeline tab,

<b>CENCOMPASS - (Offline)</b> Tabs Loans		
	shboard Reports Settings	Loan Mailbox Calculator Log Out Help
Welcome Michael Loan Folder	<pre></pre>	New Move Delete Upload Download Import Transfer
My Pipeline	Example, Conv ARM \$115,000 Conventional	전 🕾 LO: Officer User File statted Send to processing 6
Search By All Loans	Stample, Conv Const \$400,000 Conventional	☑      ☑      Image: Send to processing     Image: Imag
Or	S117,000 Conventional	⊠ ፼ LO: Officer User File started Send to processing 6 ⊠ ፼ LP: 10/18/04
Borrower's Last Name	S57,000 FHA	전 😨 LO: Officer User File statted Send to processing 6 전 🕾 LP: 10/18/04
Or Advanced Search Reset	SAMPLE, SAMPLE \$96,000 Conventional	⊠ ፼ LO: To processing Submittal expected © . ⊠ ፼ LP: Processor User 9/21/05 14 days ago!
Sort By C Alert C Borrower Last Name Milestone C Rate Lock		
Recently Viewed		
Example, FHA Fixed SAMPLE, SAMPLE Example, Conv ARM		
Example, Conv Fixed		
Right click on a loan for more option	IS	36 Wednesday, 10/12/2005

A loan is selected.

😵 Encompass - (Offline)									X
Ta <u>b</u> s <u>F</u> orms <u>V</u> erifs <u>T</u> ools Borro <u>w</u> ers Temp	ates								
Loans     ePASS     eFolder     Contacts     News     Dashboard     Reports     Settings							qI		
Log Add Entry	📕 🖂 🕾 s/	MPLE, SAMPLE	Loan #: ENCOMPASS			Print	<u>S</u> ave	E <u>xi</u> t Loa	n
File started 9/21/05 Sent to processing 9/21/05	Loan Am	ount: 96,000.00	. é				Processor	User	
Document Preparation ordered 9/21/05	2010027193	00/80.000 DTI wer Summary	:/ Rat	e: 6.000		🖂 🗟 PO			
Submittal expected 9/28/05									
Approval expected 10/5/05	Loan S	tatus							
Doc signing expected 10/10/05	Current S	Status Active Lo	an		Date	11			
Emailed today Emailed today	Borrow	er Information							-
Emailed SAMPLE SAMPLE today	Borrow	/er		Co-Borro	wer				
Emailed SAMPLE SAMPLE today today	4		Update Contacts			Сору	from Borro	wer	
Document Preparation received today	~	First	Last	1	First	Last			
Forms Tools Services	Name	SAMPLE	SAMPLE	Name					
	S.S.#	111-11-1111	DOB 01/01/1960	S.S.#		DOB	11		
1003 Page 1 1003 Page 2	H. Phone		Married Unmarried 💌	H. Phone		Marrie	bd	-	
1003 Page 3	W. Phone		Cell	VV. Phone		Cell			
1003 Page 4 GFE - Itemization	E-mail	mikem@docm	nagic.com	E-mail					
REGZ - TIL Transmittal Summary	Prese	nt Address		Present	Address				
	E Own	Rent # of Ye	ears 5 y 6 M	E Own I	Rent # d	of Years	- v	M	
MLDS - CA GFE Affiliated Business Disclosure		1234 BORROV	1	Address					
FACT Act Disclosure Additional Disclosures Info	City	Carson		City					
RESPA Servicing Disclosure	State		90746	State	Zi	n			
Section 32 TIL	~	us Address		1	s Address	. 1			
☐ Show All Forms						T		_	~
		ERent # of V		press	- Rent #/		1. 10	110 10005	
Press F1 for Help 36 10/12 11:33 Wednesday, 10/12/2005									

Figure 2-1

DocMagic Direct services are available from the **Forms** tab. Check the box for **Show All Forms** and scroll to the bottom of the list.

ſ	Forms Tools Services					
	VOR	^				
	FL Broker Contract Disclosure					
	FL Lender Disclosure					
	TX Broker Disclosure					
	NY Application Log NY Preapplication Disclosure					
	HUD-1 Page 1					
	HUD-1 Page 2					
	Borrower Information - Vesting					
	Closing Conditions	=				
	Closing RegZ					
	Property Information	v				
		-				
	Show All Forms					

Figure 2-2

DocMagic is accessible from the following Forms:

Borrower Information – Vesting Closing Conditions Closing RegZ Property Information

These screens display the following three (3) buttons in the right-hand corner:



Figure 2-3

When clicked for the first time during an Encompass session, the user will be prompted as follows:

Ellie Mae Doc	s Login	×
Company ID: User Name:		
Password:		
	Save Password	
<u>New User Sig</u>	n Up OK Cancel	

The Company ID would be the DocMagic Account Number. The User Name and Password would be the same credentials used to access DocMagic Online.

### 3. Using Encompass Closing Persona with DocMagic

From the **Forms** tab, select **Closing RegZ**.

🖾 🗟 SAMPLE, DO	DCMAGIC Loan #: :	20060927	7001	Print	<u>S</u> ave	E <u>xi</u> t Loan
Loan Amount: 100,0		6	expired!	🖂 🗟 LP		
LTV: 66.667/66.667	DTI: /		Rate: <b>6.500</b>			
Closing RegZ				Audit On	der Docs	View Docs
Borrower			Seller			
First	DOCMAGIC		Name			
Last	SAMPLE		Address			≡
Address	20501 S. AVALON B	LVD	City			
City	CARSON		State / Zip			
State / Zip	CA 90746					
Loan Information						
			T.			
Plan Code		Clear	Loan Number	20060927001		
Alt Lender		Clear	MERS MIN			
Transfer to		Clear	Appraised Value		150,000	
Purchase Price	150,000.00		1st Pmt Date	10/01/2006		
Date Prepared	08/28/2006					
Application Date	07/15/2006		Rescission Date	H		
Rate Lock Date	07/16/2006		Disbursement Date	09/02/2006		
Rate Lock Exp. Date	09/01/2006		Last Audit Date	9/27/2006 11:41:03	AM	
Document Date	08/28/2006		Last Docs Ordered	//		
Closing Date	08/30/2006		Doc Signing Date	11		
Purpose of Loan			Property Will Be			
Virchase	Construction		🔽 Primary			
🗖 Cash-Out Refi	Construction - F	Perm	Secondary	Gross Rnt	_	
☐ No Cash-Out Re	fi 🔲 Other -		Investment	Occup Rate	%	~



#### 3.1. Selecting the DocMagic Plan

Click the **Plan Code** button to display the list of Plans assigned to the DocMagic account.

🔏 Plan Codes		
Investor:		•
Loan Type: Rate Ty	ype: 💽 🔹 1st Int. Ch	ange Month:
Description 🛆	Investor	Code
7/6 HYBRID LIBOR ARM (A76L) - AURORA 7/6 HYBRID LIBOR ARM INTEREST ONLY (A76 723 LIBOR I/O 10YRS - CREDIT SUISSE ADVANTAGE PLUS FIXED - FLAGSTAR ALL FIXED LOANS	AURORA LOAN SERVICES, LLC AURORA LOAN SERVICES, LLC CREDIT SUISSE FIRST BOSTON FLAGSTAR BANK, FSB	7Y6LIBSPALS 7Y6LIBIOSPALS 723IO2DLJ APFFSSB CONV
ALL FIXED LOANS		C-F30
ALL FIXED LOANS - ABN AMRO ALL FIXED LOANS - AMERICORP CREDIT ALL FIXED LOANS - CORRESPONDENT/WHOL ALL FIXED LOANS - NATIONAL CITY ALL FIXED LOANS - PROVIDENT FUNDING ALL FIXED LOANS - TAYLOR ALL FIXED LOANS - TAYLOR ALL FIXED LOANS - UTAH HOUSING FINANCE ALL FIXED LOANS - WELLS FARGO ALL FIXED LOANS (A30, A20, A15) - MIT ALT-A 15 YR FIXED RATE - AURORA	ABN AMRO MORTGAGE GROUP AMERICORP CREDIT CORPORAT NOVASTAR MORTGAGE, INC. NATIONAL CITY MORTGAGE C PROVIDENT FUNDING ASSOCIA TAYLOR, BEAN AND WHITAKE UTAH HOUSING CORPORATION WELLS FARGO BANK, N.A. (CO MORTGAGEIT, INC. AURORA LOAN SERVICES, LLC	FIF CONVACC3 CONVNSM CONVNCMC CONVPFA CONVTBW CONVUHFA CONVWF CONVWF CONVMITL A15FALS
<u>S</u> ele	ct <u>D</u> etails <u>A</u> dd	Remove Close

#### Figure 3-2

Highlight the desired loan program and click **Select**. Specific Plan Data is displayed:

If you select "Also Import Plan Data", the following new values will be imported:				
Description 🛆	Target Field	Existing Value	New Value	
ARM Interest Change Months	694	12		
First Interest Change Cap	697	5.0		
Interest Change # of Months	696	84		
Interest Change Cap	695	2.0		
Interest Only	424	InterestOnly		
Lifetime Interest Change Cap	247	5.0		
Other Interest Months	1177	120		
Rate Type	608	AdjustableRate	Fixed	



Choose "Also Import Plan Data" to update the Loan information with values provided in the Plan.

#### 3.2. Alternate Lender

Selecting an Alternate Lender allows you to have your closing documents drawn reflecting any lender name you may desire.

Alternate Lenders	×
Description 🛆	Code 🔨
SAMPLE ALTERNATE LENDER	1007
SAMPLE ALTERNATE LENDER	1203
SAMPLE ALTERNATE LENDER	1207
SAMPLE ALTERNATE LENDER	1208
SAMPLE ALTERNATE LENDER	1209
SAMPLE ALTERNATE LENDER	1215
SAMPLE ALTERNATE LENDER	1216
SAMPLE ALTERNATE LENDER	1217
SAMPLE ALTERNATE LENDER	1218
SAMPLE ALTERNATE LENDER	1238
SAMPLE ALTERNATE LENDER	1240
SAMPLE ALTERNATE LENDER	1241
SAMPLE ALTERNATE LENDER	1242
SAMPLE ALTERNATE LENDER	1243
SAMPLE LENDER	1239 -
SAMPLE MISMO LENDER	1250
SAMPLE MISMO LENDER	1261 💌
Select Edit Add	Remove Close

Figure 3-4

Use the **Edit** button to view the details for a particular Alternate Lender. Use the **Add** button to create a new Alternate Lender.

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

#### 3.3. Transfer To

Use this field for those Investors/Loan Programs that utilize DocMagic's Transfer To feature.

Transfer To List		×
Code	Name	
GMAC1B	BROKER	
GMAC1C	CORRESPONDENT	
GMAC1T	TABLE FUNDING	
		Select Cancel

#### Figure 3-5

This list is dynamically populated based on the Plan Code selected.

#### 3.4. Audit

This posts the data to the DocMagic servers and invokes the DocMagic audit system.

🔏 Audit - We	bsheet #905205		
Audit Results	Section32 Summary APR Summary Impound Summary		
Level 🛆	Description	Field ID	
Fatal	ital No Loan Amount		
Warning	P&IPayment (\$632.07) Does NOT Match default (\$0.00)	5	
Warning	P&I Payment may be Incorrect (Too High)	5	
Warning	Document Date is more than '5' days in the past		
Warning	No Closing Company detected	411	
Warning	No Title Company detected	411	
Warning	Loan ineligible for Fannie Mae purchase/securitization; APR		
	Go To Field Order Doc	s Close	

#### Figure 3-6

#### 3.4.1. <u>Audit Results</u>

DocMagic's Goof-Proof Audit system instantly detects problems with incoming data and organizes any issues into warning and fatal error messages.

#### 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.

#### 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 the data that is not normal, but it will <u>not</u> prevent you from processing.

#### 3.4.2. Additional Audit Results

When the transaction is audited, the following items are also generated:

- Section 32 Summary (Section 32, State High Cost, Fannie Mae Points and Fees)
- APR Summary (APR and Payment Schedule)
- Impound Summary

#### 3.5. Order Docs

This equivalent to the "Process" button in DocMagic Online. This posts the data to the DocMagic servers, Audits the information, and then generates the document set. The View Documents dialog will automatically be displayed.

View Documents	
Document Title    LOAN_DOCUMENT_WORKSHEET_1   CALIFORNIA_DEED_OF_TRUST_1  UNIFORM_RESIDENTIAL_LOAN_APPLICATION_1  BALLOON_PAYMENT_DISCLOSURE_1  HUD-1_SETTLEMENT_STATEMENT_1	
SETTLEMENT_STATEMENT_1         TRUTH-IN-LENDING_1         HUD_1_CERTIFICATION_ADDENDUM_1         GENERAL_CLOSING_INSTRUCTIONS_1         SPECIFIC_CLOSING_INSTRUCTIONS_1         APPRAISAL_DISCLOSURE_1         ADDENDUM_TO_CLOSING_INSTRUCTIONS_1	Up Dn
<ul> <li>ADDENDUM_TO_CLOSING_INSTRUCTIONS_1</li> <li>ITEMIZATION_OF_AMOUNT_FINANCED_1</li> <li>CALIFORNIA_ASSIGNMENT_OF_DEED_1</li> <li>BORROWERS_CERTIFICATION_AND_AUTHORIZATION_1</li> <li>4506REQUEST_FOR_COPY_OF_TAX_FORM_1</li> <li>HAZARD_INSURANCE_AUTHORIZATION_AND_REQUIREMENTS_1</li> </ul>	~
Select All         Unselect All         Preview         Print         Send         Close	

Figure 3-7

### 3.6. View Docs

Use this button to view the previously ordered document set. If the underlying loan data has changed, the system will notify the user to re-order the documents.

#### 4. Company Information

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#### 4.1. Product Information

*"Ellie Mae's Encompass® Mortgage Automation System is powerful loan origination software to help you position your mortgage business for success.* 

Encompass automates every aspect of your mortgage business, resulting in increased profitability, satisfied customers, rewarding partner relationships, and expanding new business opportunities. It's the first company-wide solution to provide a complete system for broker-owners, loan officers, processors, and closers."