

PC Lender - InHouse Mortgage DocMagic Interface Guide

Version 1.0



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Revision History

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This document provides information regarding clients using PCLender's *InHouse Mortgage* platform.

1. Background

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. Configuring DocMagic Services

2.1. DocMagic Interface Settings

After successfully signing in to IHM, the loan directory screen will open, otherwise known as the Loan Ledger. From the **File** menu, select **Background | Interfaces | DocMagic**.

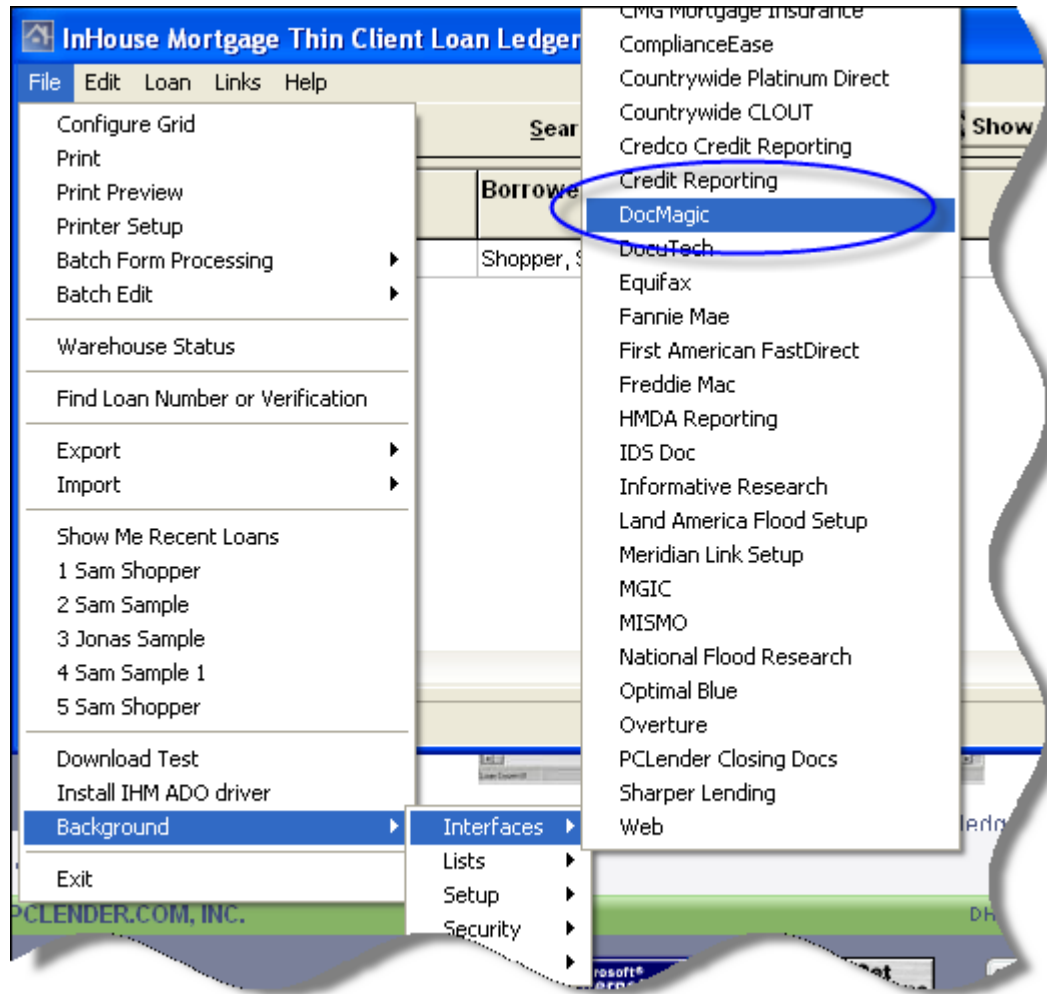


Figure 2-1

This will display the DocMagic Setup dialog.

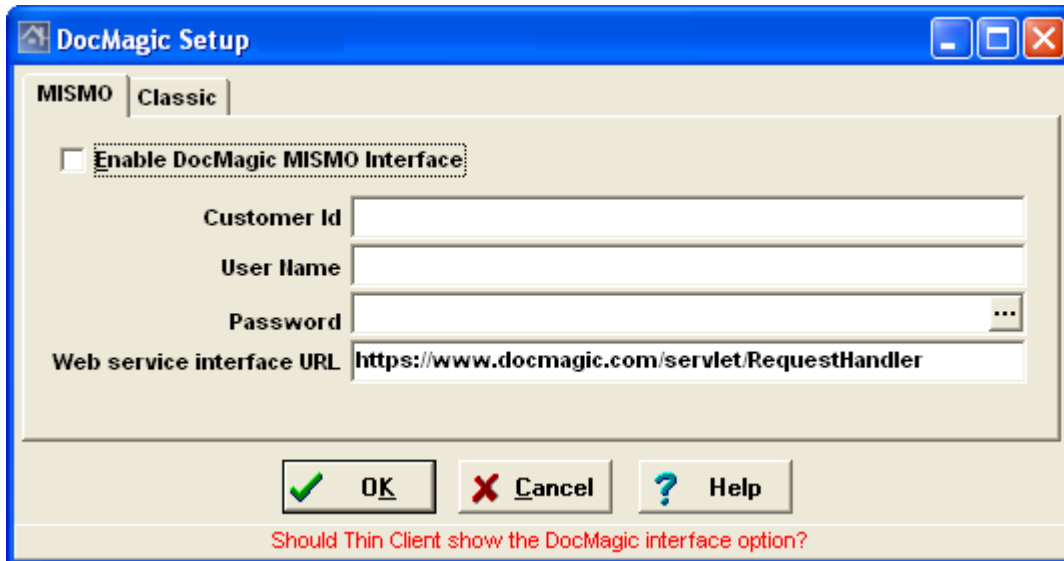


Figure 2-2

Check the **Enable DocMagic MISMO Interface** box and enter the DocMagic Account credentials.

2.2. *Associating DocMagic Loan Programs*

Using the **Program Setup**, a Program can be mapped to the corresponding Loan Program in DocMagic. From the **File** menu of the Loan Ledger, select **Background | Setup | Programs**.

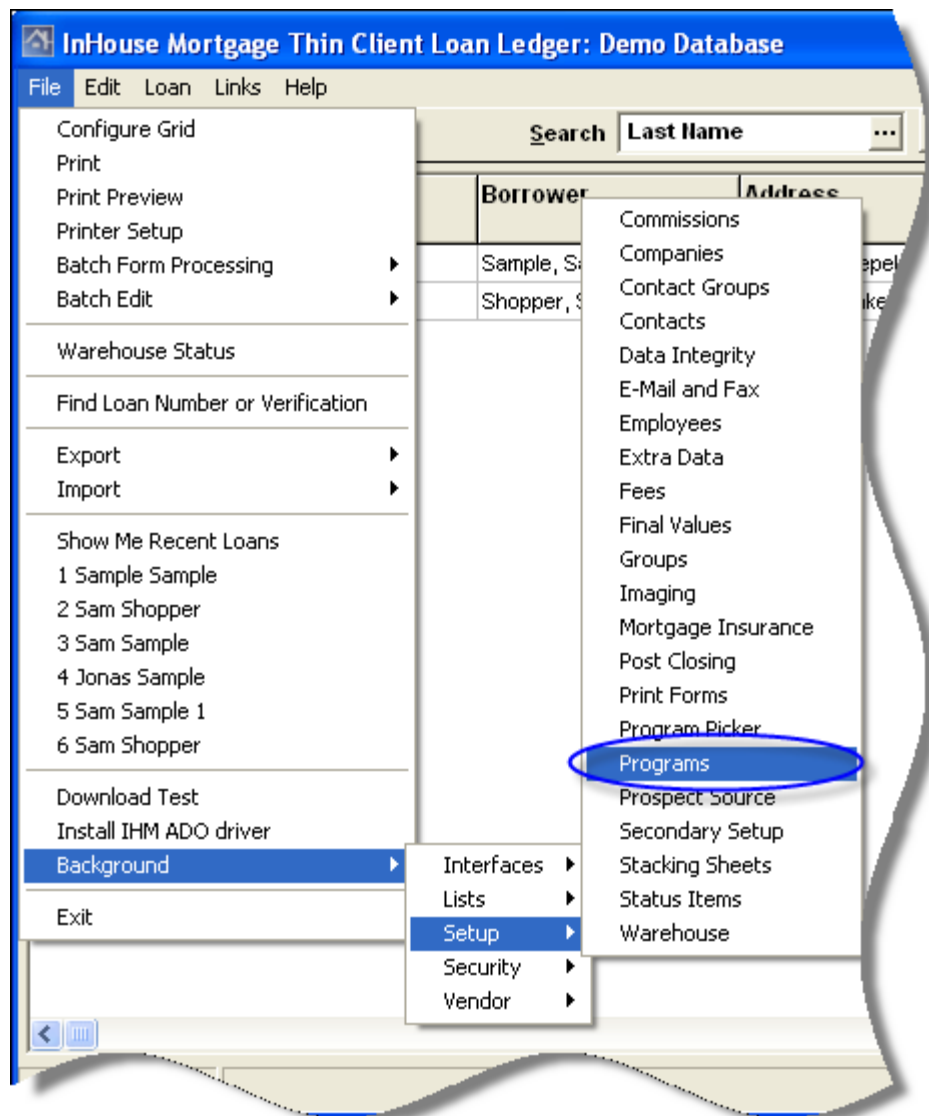


Figure 2-3

From the **Program Setup** screen,

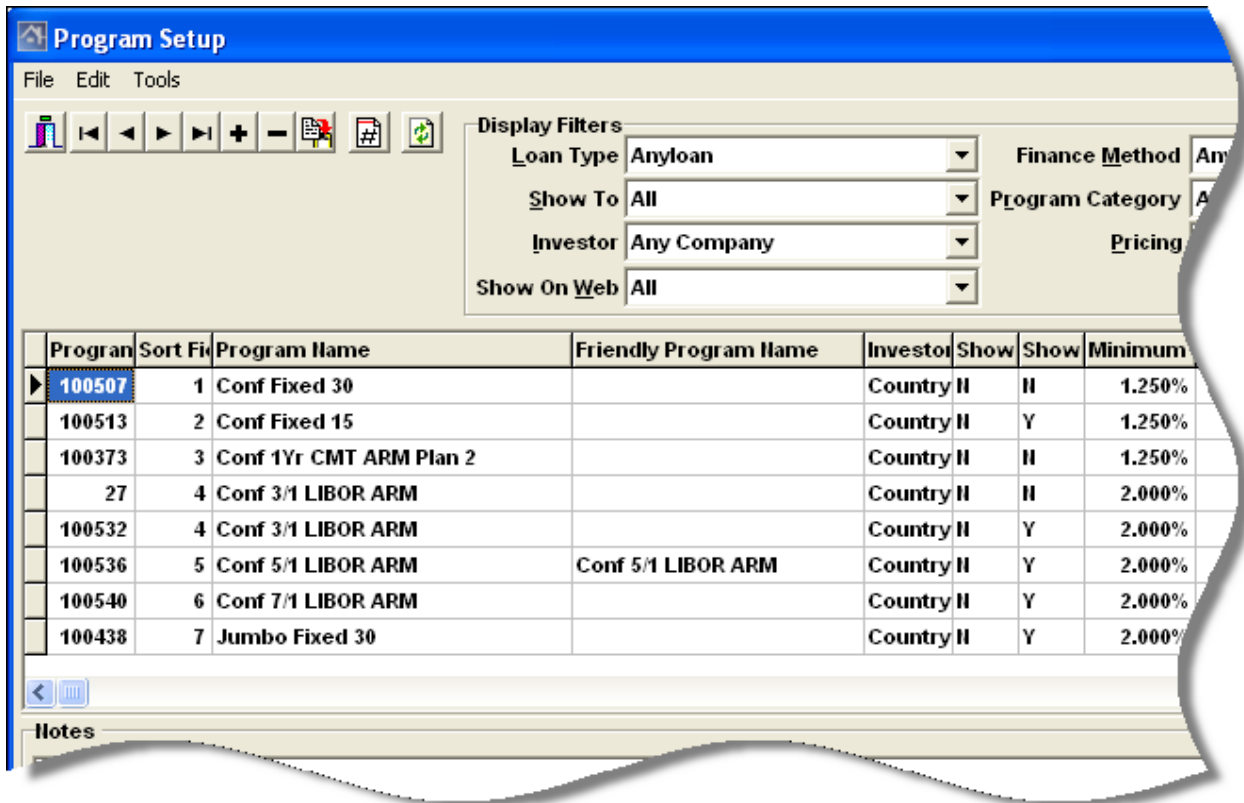


Figure 2-4
Double-click the desired Program to view the **Program Details**.

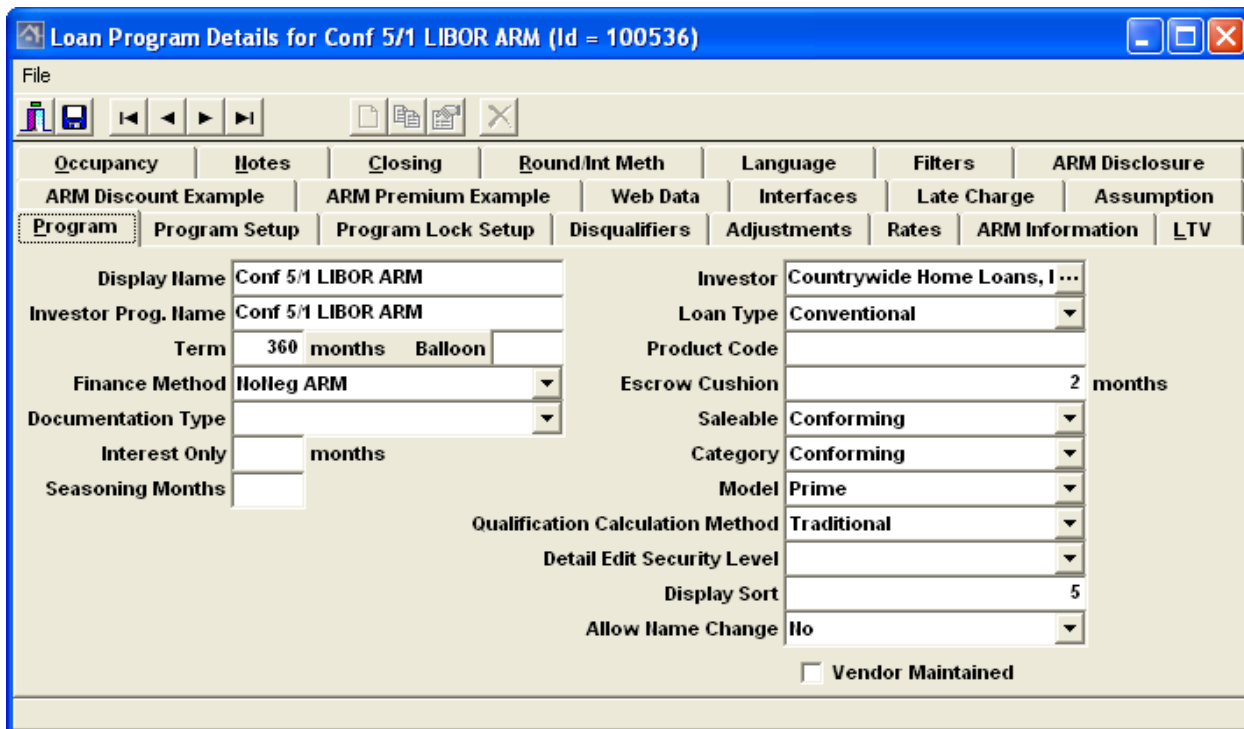


Figure 2-5

From the **Interfaces** tab, either type the DocMagic Plan Code in the **DocMagic Program Code** field,

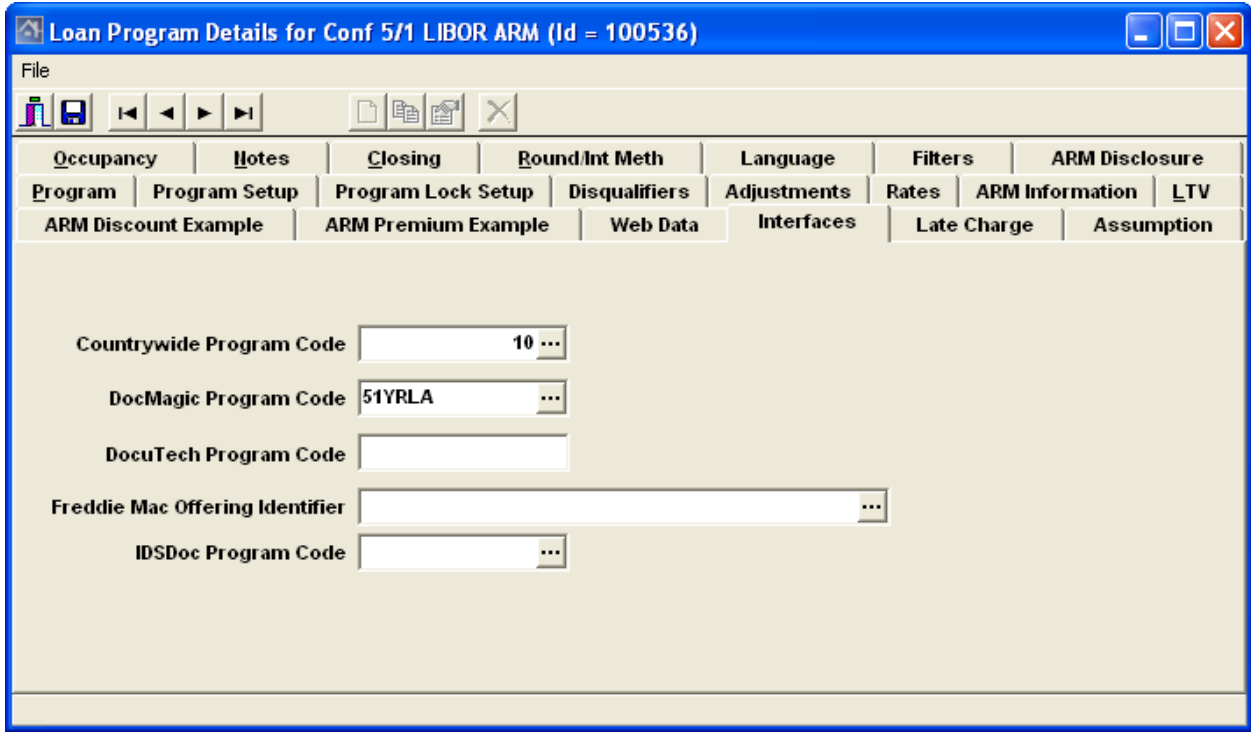


Figure 2-6

Or click the ellipse (...) to the right to display the list of available DocMagic Products.

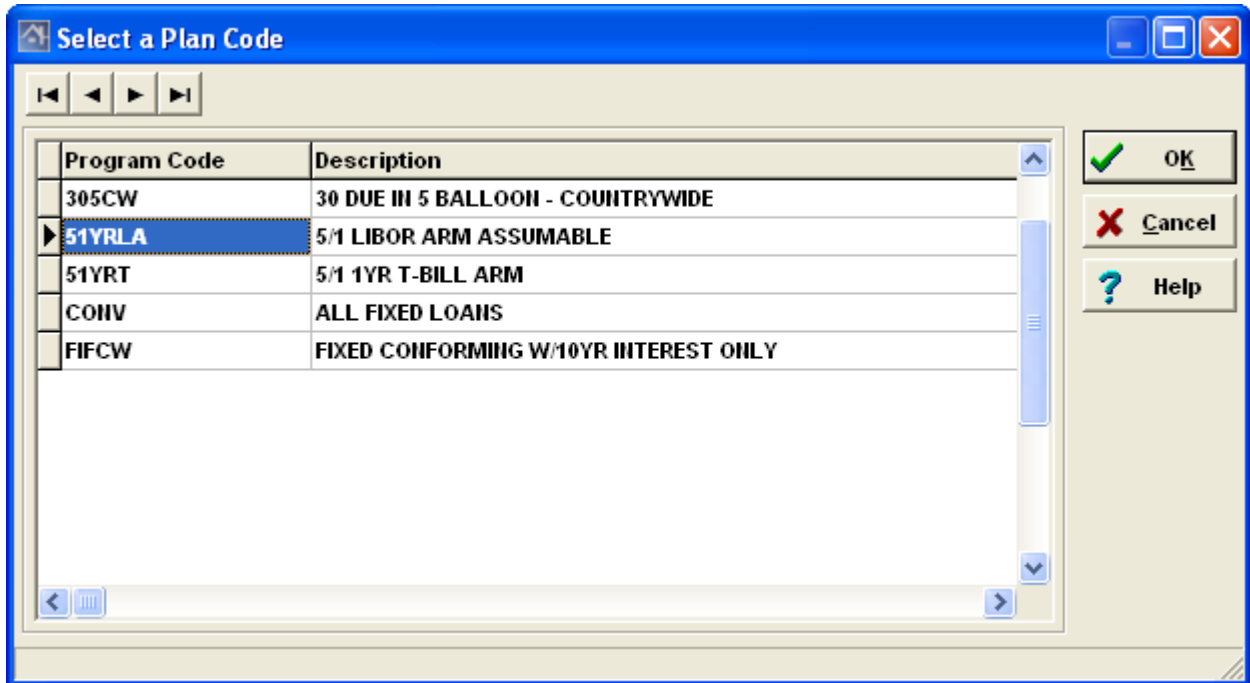
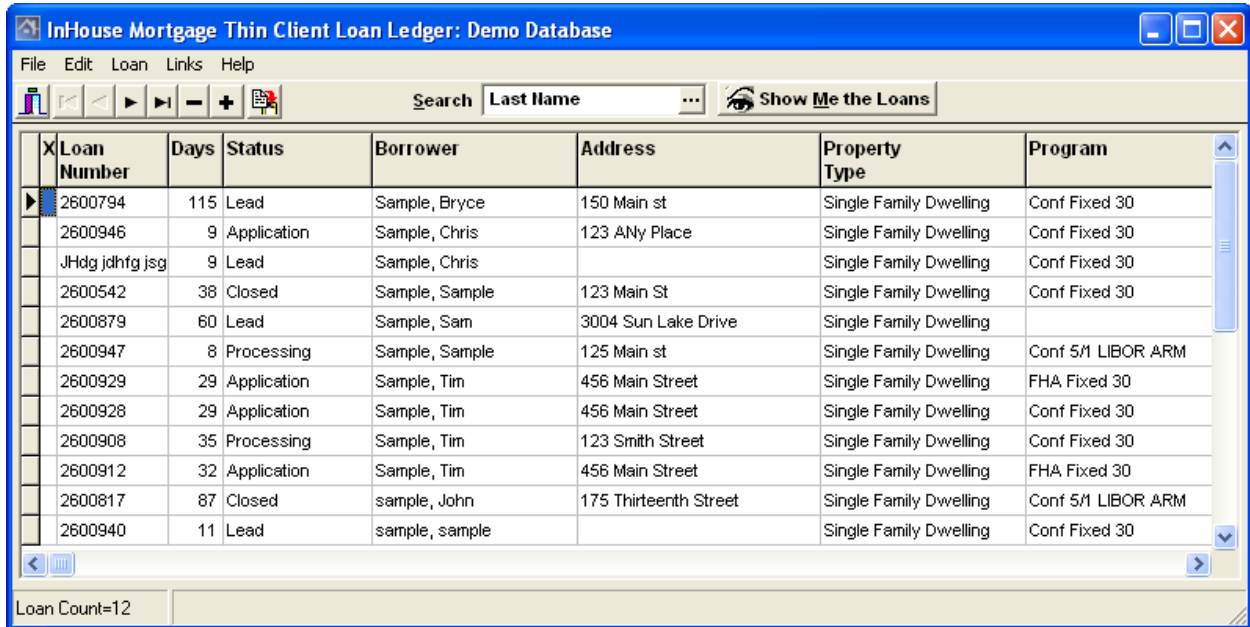


Figure 2-7

3. Accessing DocMagic Services

3.1. Requesting Documents

Use the loan ledger screen to find loans that are prepared for closing:



X	Loan Number	Days	Status	Borrower	Address	Property Type	Program
▶	2600794	115	Lead	Sample, Bryce	150 Main st	Single Family Dwelling	Conf Fixed 30
	2600946	9	Application	Sample, Chris	123 ANY Place	Single Family Dwelling	Conf Fixed 30
	JHdg jdhtfg jsg	9	Lead	Sample, Chris		Single Family Dwelling	Conf Fixed 30
	2600542	36	Closed	Sample, Sample	123 Main St	Single Family Dwelling	Conf Fixed 30
	2600879	60	Lead	Sample, Sam	3004 Sun Lake Drive	Single Family Dwelling	
	2600947	8	Processing	Sample, Sample	125 Main st	Single Family Dwelling	Conf 5/1 LIBOR ARM
	2600929	29	Application	Sample, Tim	456 Main Street	Single Family Dwelling	FHA Fixed 30
	2600928	29	Application	Sample, Tim	456 Main Street	Single Family Dwelling	Conf Fixed 30
	2600908	35	Processing	Sample, Tim	123 Smith Street	Single Family Dwelling	Conf Fixed 30
	2600912	32	Application	Sample, Tim	456 Main Street	Single Family Dwelling	FHA Fixed 30
	2600817	87	Closed	sample, John	175 Thirteenth Street	Single Family Dwelling	Conf 5/1 LIBOR ARM
	2600940	11	Lead	sample, sample		Single Family Dwelling	Conf Fixed 30

Loan Count=12

Figure 3-1

Access the loan by using the **Loan | Edit Selected Loan** option from the menu, double-clicking when the loan is highlighted, or pressing the Enter key when the loan is highlighted.

DocMagic services are a component of Closing Documents. From the **Interfaces** menu, select **Closing Documents**.

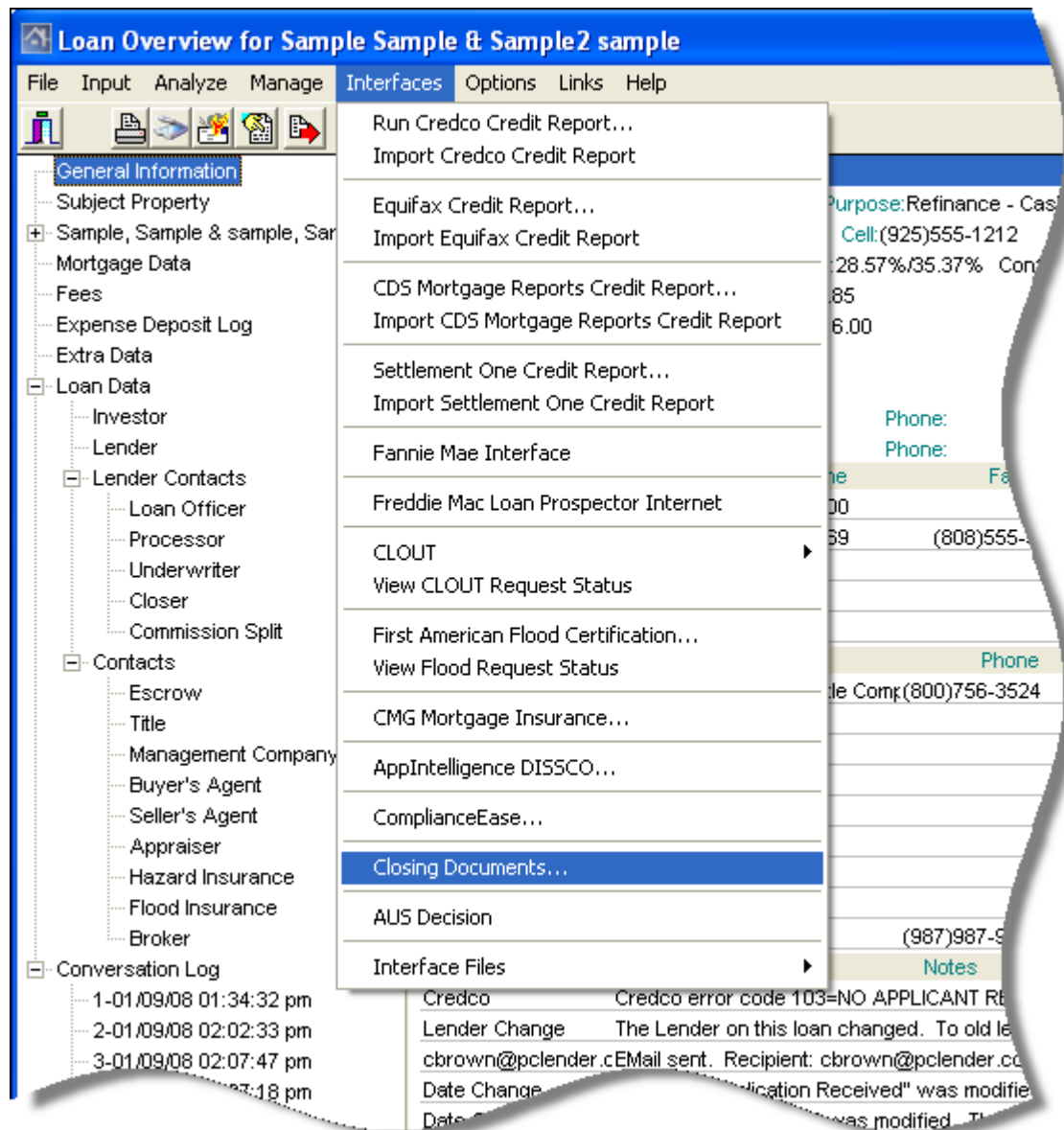


Figure 3-2

This will display the Closing Documents input screen.

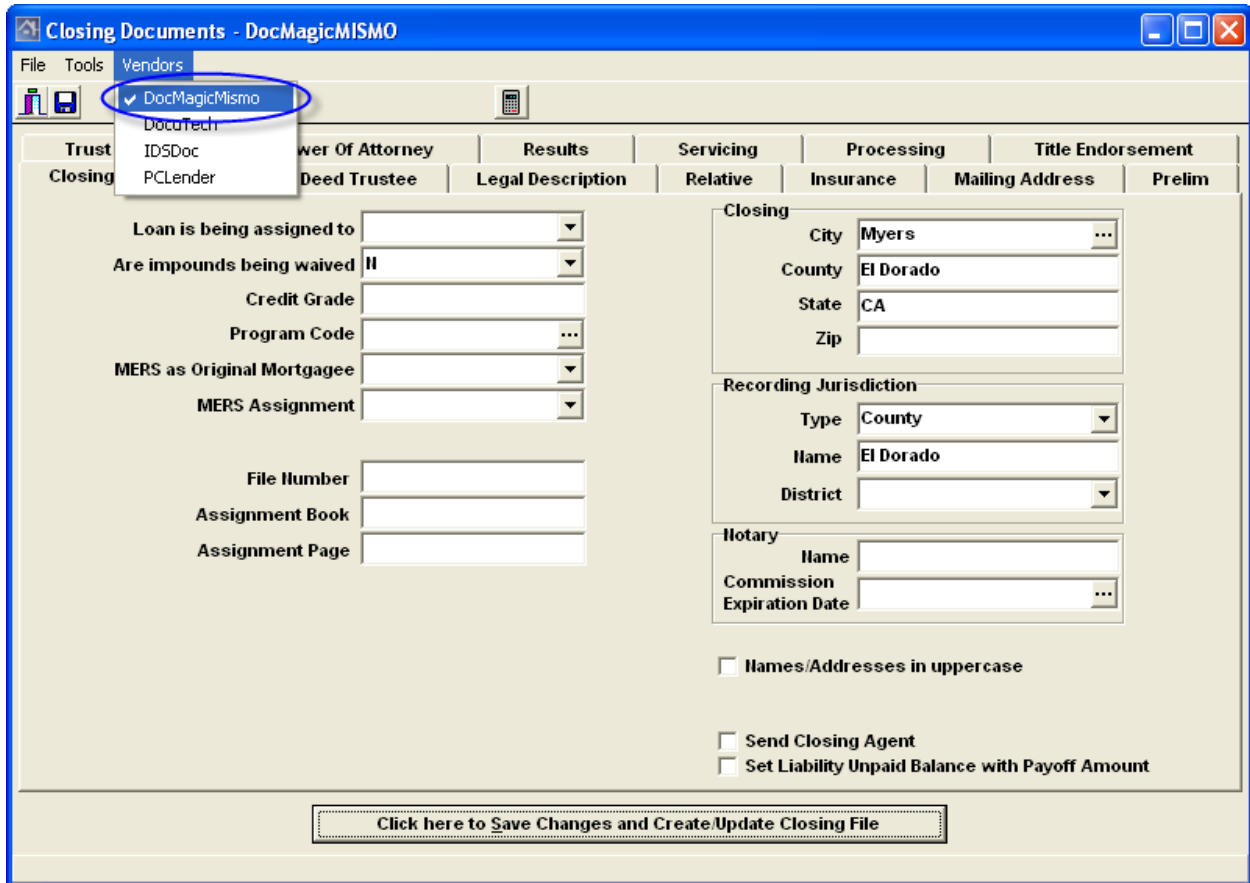


Figure 3-3

Note: If DocMagicMISMO does not appear in the Title Bar of the dialog, simply select **DocMagicMISMO** from the **Vendors** menu.

3.1.1. DocMagic Loan Program

The Program Code field is used to specify the DocMagic Plan to use. If the Plan Code was not assigned at the Program level, or if you wish to change the DocMagic Loan Program to be used, simply click the lookup (⋮) button, to display the list of Loan Programs assigned to your account.

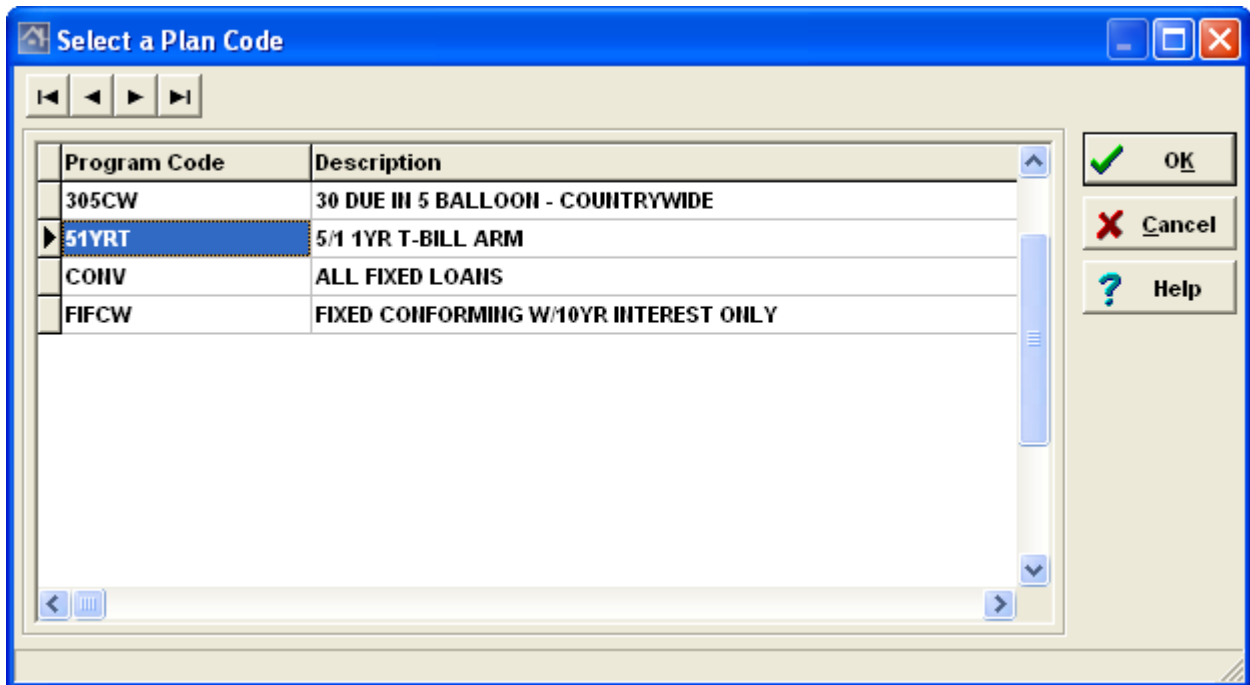


Figure 3-4

After completing the information on the supporting tabs, use the **Click here to Save Changes and Create/Update Closing File** button to post the request to the DocMagic Servers. The following confirmation will be displayed:

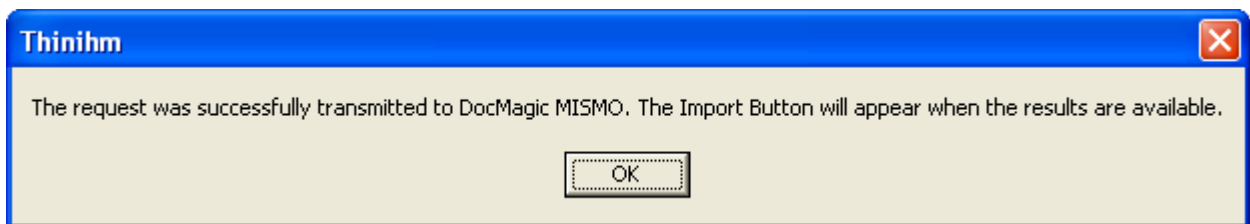


Figure 3-5

3.2. Viewing DocMagic Results

To view the results of the request, open the **Closing Documents** window by selecting **Interfaces | Closing Documents**. Select the **Results** tab to view the DocMagic response items.

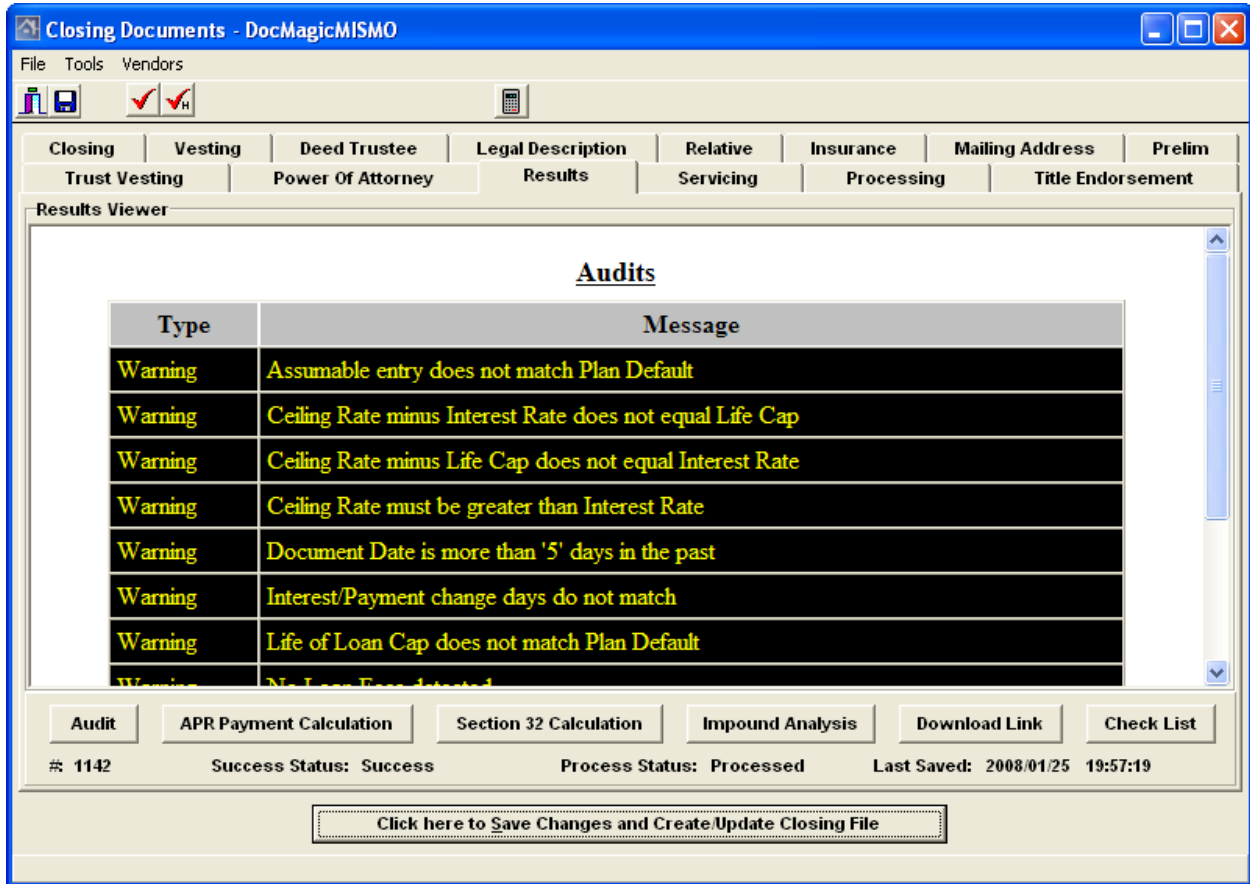


Figure 3-6

3.2.1. Audit Messages

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.

3.2.2. Additional Audit Results

When the transaction is audited/processed, the following items are generated:

- APR/Payment Schedule
- Section 32/State High Cost/Fannie Mae Tests
- Escrow Account Analysis
- Document Check List

Use the corresponding buttons on the **Results** tab to view this information.

3.2.3. Viewing Documents

To access the generated document set, simply click the **Download Link** to display the **Congratulations** screen.

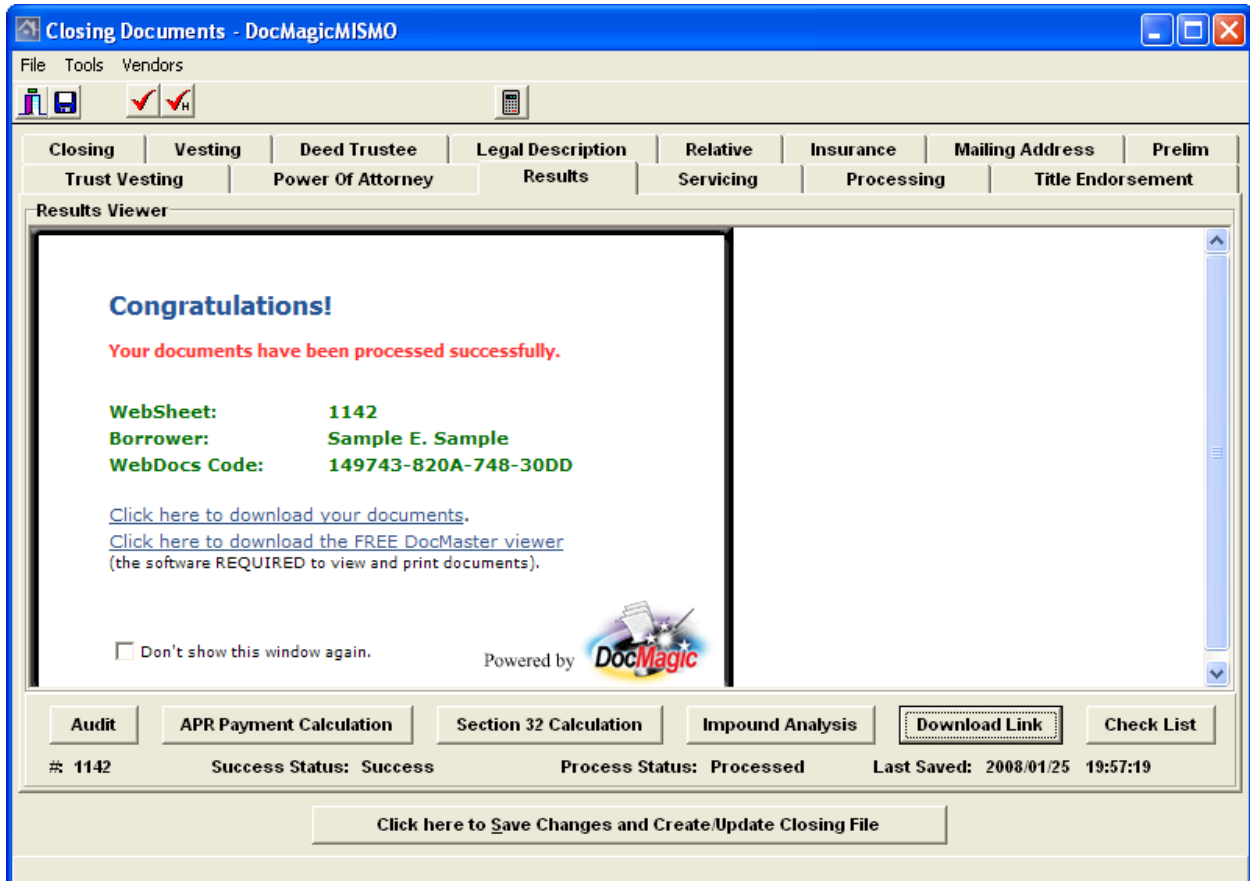


Figure 3-7

Use the **Click here to download your documents** link to view the document set.

4. Company Information

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4.1. Product Information

“Regardless of your company size, PCLender has developed mortgage loan software, data security solutions and automation tools and services to assist with your automation requirements. Our mortgage origination and document security systems are easily configured to emphasize your special needs and our suite of products increase efficiencies across all aspects of the loan origination process, allowing lenders to increase quality and productivity. These efficiencies are generated in the following ways:

- *System Design and Integration – PCLender leverages its mortgage banking and loan origination expertise to offer an end-to-end solution that is the best in the industry. One database, efficient functionality for all roles, and seamless vendor interfaces.*
- *Technology Management - PCLender hosts the entire product suite managing all technology issues including: server management and data storage.*
- *Compliance Focus – PCLender manages application document data security and follows best practice compliance standards. Tools are provided to customers that allow them to assure that business policies and procedures are adhered to while completing the lending process.*
- *Mortgage Banking Services – PCLender partners with industry experts and consultants to provide all of the requirements to complete your strategic plan for mortgage banking.*

As an ASP, we basically become your IT department for mortgage lending and deliver all the tools needed to become an efficient mortgage lender. Login anywhere, anytime and operate centrally from multiple offices across the country, without the high costs of purchasing hardware and software. Our Mortgage Services department ensures your operations are supported for all phases of loan delivery by offering strategic outsourcing, training, and other services.”