

# Understanding Calyx Point DocMagic Interface Guide Version 1.1



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## **Preface**

This document is intended to provide a short overview of using the Calyx Point origination platform. The guide does not cover all of the features and functionality of the Point platform. Since the information required varies from transaction to transaction, the content of this guide should not be construed as the definitive list of data fields required to produce complete and compliant Mortgage Documents using the DocMagic Interface.

DocMagic provides a separate Interface Guide for accessing our services from within Point for both Initial Disclosures and Closing Documents. This guide is available on the DocMagic website at <http://www.docmagic.com/media/docmagic/support/interfaces/calyxpoint.pdf>.

## **Providing Feedback**

We welcome any and all feedback about this interface guide. Please e-mail your comments to:

integration@docmagic.com

Each and every comment is read, evaluated, and archived by the development team.

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# 1 Borrower Information

## 1.1 Borrower and Co-Borrower Data

The Borrower Information screen is the first screen that is displayed when you open a loan file. This screen is used to capture the general Borrower and Co-Borrower information.

The screenshot shows two sections: 'Borrower' and 'Co-Borrower'. Each section contains a 'Copy from Borrower' button and a set of input fields for personal and contact information. The 'Borrower' section has a highlighted 'First' name field.

Borrower				
First	Middle	Last	Suffix	Nickname
[Redacted]				
SSN	DOB	E-Mail		
H Phone	B Phone	Cell/Alt	Fax	Best Contact
				[Dropdown]

  

Co-Borrower - Copy from Borrower				
First	Middle	Last	Suffix	Nickname
SSN	DOB	E-Mail		
H Phone	B Phone	Cell/Alt	Fax	Best Contact
				[Dropdown]

## 1.2 Loan Type and Purpose

After completing the Borrower information, select the desired **Loan Type** and **Purpose of Loan**.

The 'Loan Type' form contains five radio button options: Conventional (checked), FHA, VA, USDA/RHS, and Other.

Loan Type
<input checked="" type="checkbox"/> Conventional
<input type="checkbox"/> FHA
<input type="checkbox"/> VA
<input type="checkbox"/> USDA/RHS
<input type="checkbox"/> Other

The 'Purpose of Loan' form contains six radio button options: Purchase (checked), No Cash-Out Refi, Cash-Out Refi, Construction, Construction-Perm, and Other (with an adjacent text input field).

Purpose of Loan		
<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Construction	<input type="checkbox"/> Other: [Text Box]
<input type="checkbox"/> No Cash-Out Refi	<input type="checkbox"/> Construction-Perm	
<input type="checkbox"/> Cash-Out Refi		

## 1.3 Property Usage Type

Select the appropriate Property Usage type.

<input checked="" type="checkbox"/> Primary
<input type="checkbox"/> Secondary
<input type="checkbox"/> Investment

### 1.4 Lien Position

Select the Lien position for the transaction.

<input checked="" type="checkbox"/> First Mtg
<input type="checkbox"/> Second Mtg

### 1.5 Loan Terms

Enter the general Loan Term information. The **Loan Amount** field represents the Base Loan Amount.

Sales Price	82,000	w/ MIP, FF	81,400	
Down Pmt	2.439 %	2,000	Note Rate	6.000 %
Appr Value	86,500	Term/Due	360 / 360	mths
Loan Amt	80,000	Mth Pmt	488.03	

If the transaction requires Mortgage Insurance or a VA Funding Fee information, click the

[Mtg Insurance](#)

**Mortgage Insurance Premium / Funding Fee**

Up-Front Mortgage Insurance Premium / Funding Fee

Base Loan Amount: 80,000.00 FHA Max Ln

MIP, FF: 1.750 % → 1,400.00

Amount Paid in Cash:

Up-Front MIP / Funding Fee Financed: 1,400.00

Loan Amount with Up-Front MIP / Funding Fee: 81,400.00

Monthly Mortgage Insurance Premium

1. 0.550 % for 360 months

2.  % for  months

Cancel at  %

Calculate based on remaining balance Calculate Based On: Loan Amount

Midpoint payment cancellation

OK Cancel

Press F1 for Help

**NOTE:** If this is a FHA transaction, ensure that the **Calculate based on remaining balance** option is checked to use the *FHA Single Family Premium Calculation* method.

## 1.6 Property Information

Enter the address of the property in the **Subject Property** section.

**Subject Property**

Addr

City

St  Zip  Cnty

When entering the Zip Code, the City, State, and County will be automatically populated.

## 1.7 Borrower Address Information

Enter the Borrower's mailing address in the **Present Address** section.

**Present Address** - Copy From Subject Property

Addr

City

St  Zip

When entering the Zip Code, the City and State will be automatically populated.

## 2 Uniform Residential Loan Application

The **Loan Application** screens are used to capture the 1003-related information and are not covered by this guide. The **Lender Case No** field on Page 1 is used for the DocMagic Loan Number field.

## 3 Good Faith Estimate

The Good Faith Estimate screen is used to enter all of the Loan Fees (Origination Fee and Discount Points) , Charges, and Impound information. The general Loan Term information will be carried forward from the Borrower Information screen.

### 3.1 First Payment Date and Estimated Closing Date

Enter the Scheduled First Payment Date and Estimate Closing Date for the transaction.

1st Pmt Date	<input type="text" value="12/01/2008"/>
Est Close Date	<input type="text" value="10/28/2008"/>

## 3.2 Fees and Charges

**B Borrower, Sample | Good Faith Estimate**

Date Prepared  Loan Program

CC Scenario

Loan Amt  Interest Rate  % 1st Pmt Date   
 w/ MIP, FF  Term/Due In  /  mths Est Close Date

**Company Names**

Use  for "Paid To" Broker Company Name  
 Use  for "Paid To" Lender Company Name  
 Use  for "Paid To" Investor Company Name

PFC - Prepaid Finance Charge (APR Items) F - FHA Allowable POC - Paid Outside of Closing

**800: ITEMS PAYABLE IN CONNECTION WITH LOAN:**

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
801:	Loan Origination Fee	Le <input type="text"/> 1.250 % + \$ <input type="text"/>	= \$ <input type="text" value="1,000.00"/>	Bc <input type="text"/>	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
802:	Loan Discount	<input type="text"/> % + \$ <input type="text"/>	= \$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
803:	Appraisal Fee	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
804:	Credit Report	Ot <input type="text"/> Credit Service	\$ <input type="text" value="45.00"/>	Bc <input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
805:	Lender's Inspection Fee	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
808:	Mortgage Broker Fee	<input type="text"/> % + \$ <input type="text"/>	= \$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
809:	Tax Service Fee	Le <input type="text"/>	\$ <input type="text" value="250.00"/>	Bc <input type="text"/>	<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
810:	Processing Fee	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

For each of the items, the **Paid To** and **Paid By** must be completed. If the item is to be included in the APR, the Prepaid Finance Charge (**PFC**) box must be checked. Prepaid Finance Charges are paid by the borrower in connection with the loan, and must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z. For additional information, please see the Finance Charge Matrix at DocMagic's Compliance website:

<http://www.docmagic.com/compliance/wizard/2007/july-2007/finance-charge>

If the item is to be Paid Outside of Closing, the **POC** box should be checked.

### 3.3 Days Prepaid Interest

In the **900: Items Required by Lender to be Paid In Advance** section, enter the number of days of prepaid interest.

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
901:	Interest	Le	4 days @ \$ 13.5667	\$ 54.27	Bc
902:	Mtg Insurance Premium	Ot	\$ 1,400.00	Bc	
903:	Hazard Insurance				
904:					
905:	VA Funding Fee				

The Per Diem Calculation Method is set through the **Utilities | Company Defaults | Days Per Year** option.

Days Per Year

360  365

OK Cancel

### 3.4 Impound Information (Aggregate Escrow)

The information used in the **1000: Reserves Deposited with Lender** section maps to the Impound section of DocMagic.

**1000: RESERVES DEPOSITED WITH LENDER:**

Line #	Description	Paid To: Company Name	Amount	Paid By	PFC/F/POC
1001:	Hazard Ins. Reserves	Le [ ]	[ ] mths @ \$ 200.00 \$	Bc [ ]	PFC/F/POC
1002:	Mtg Insurance Reserves	[ ]	Table 0 mths @ \$ [ ] 36.46 \$	[ ]	[ ]
1003:	School Taxes	[ ]	[ ] mths @ \$ [ ] \$	[ ]	[ ]
1004:	Taxes Reserves	Le [ ]	Table [ ] mths @ \$ [ ] 324.58 \$	Bc [ ]	[ ]
1005:	Reserves	[ ]	[ ]	[ ]	[ ]

Prior to computing the escrow schedule, verify that monthly amounts have been specified for the applicable items. The schedule is defined using the **Aggr Escrow** button at the bottom of the screen. The Aggregate Escrow screen displays an overview of the Escrow account.

**B Borrower, Sample | Aggregate Escrow Account Disclosure**

Servicer # [ ] Address [ ] Phone # [ ]    Pmt Date 12/01/2008	Tax 324.58 /mth Hazard Ins 200.00 /mth Mortgage Ins 36.46 /mth Flood Ins [ ] /mth School Taxes [ ] /mth [ ] /mth [ ] /mth Aggr Escrow Adjustment 0.00    Aggregate Payment 36.46 /mth
---	--

	Tax Disb	Haz Ins Disb	Mtg Ins Disb	Flood Ins Disb	School Taxes	User Defined1	User Defined2	Aggr Mthc Disb	Balance
Cushion	2	2	0	2	2	2	2		
Dec								0.00	36.46
Jan								0.00	72.92
Feb								0.00	109.38
Mar								0.00	145.84
Apr								0.00	182.30
May								0.00	218.76
Jun								0.00	255.22
Jul								0.00	291.68
Aug								0.00	328.14
Sep								0.00	364.60
Oct								0.00	401.06
Nov								0.00	437.52

To set the disbursement schedule for the applicable items, click the **Calculate** button at the bottom of the screen.

Month	Tax Disb	Haz Ins	Mtg Ins	Flood Ins	School Taxes	User Defined1	User Defined2
Cushion	2	2	0	2	2	2	2
Jan							
Feb							
Mar							
Apr	6						
May							
Jun							
Jul							
Aug							
Sept							
Oct		12					
Nov	6						
Dec							

Exclude:  Tax Disb  Haz Ins  Mtg Ins  Flood Ins  School Taxes  User Defined1  User Defined2

Buttons: Company Defaults, OK, Cancel

Press F1 for Help

For the purposes of the DocMagic interface, ensure that the **Cushion** is set to **2** months for the various Escrow Items except for **Mortgage Insurance** which should be set to **0**.

In the Month row, enter the number of months to be paid at that time. For example, if Taxes are due in April and paid every six months, enter a 6 in the April field. For annual payments, enter 12 in the appropriate month field.

After clicking OK, you will be returned to the **Aggregate Escrow Account Disclosure** screen and the schedule will be completed. Click the **GFE** button at the bottom of the screen to return to the **Good Faith Estimate** screen. **NOTE:** When returning to the **Good Faith Estimate** screen, the number of months to collect at closing will be auto-populated based on the Aggregate Escrow schedule. To set the Aggregate Adjustment,

Aggregate Adjustment: [Dropdown] [Table] Aggregate Adjustment \$ -524.58 [Dropdown] [Input]

Click the **Table** button to display the **Initial Escrow Setup** screen then **OK**. The computed Aggregate Adjustment amount will be auto-populated.

## 4 Truth-in-Lending

Information entered on the previous screens will automatically be pulled into the **Truth-In-Lending (Reg. Z)** screen.

**Borrower, Sample | Truth-In-Lending (Reg. Z)**

Loan Prog: [Redacted] Date Prepared: 10/08/2008 1st Pmt Date: 12/01/2008

**Loan Information**

Loan Amt: 80,000  
w/ MIP, FF: 81,400  
Note Rate: 6.000 %  
Qual Rate: %  
Term: 360 mths  
Due: 360 mths

Interest Only: mths

Calculate Qual Ratios at the Interest Only Payment

Bi-Weekly Pmt Schedule

APR Options

**Payment Schedule**

# Pmt	Pmt Date	Int Rate	Mth Pmt	Balance
12	12/01/2008	6.000 %	524.49	80,400.45
12	12/01/2009	6.000 %	524.03	79,339.29
12	12/01/2010	6.000 %	523.54	78,212.61
12	12/01/2011	6.000 %	523.02	77,016.46
12	12/01/2012	6.000 %	522.46	75,746.55
12	12/01/2013	6.000 %	521.87	74,398.30
12	12/01/2014	6.000 %	521.25	72,966.90
12	12/01/2015	6.000 %	520.59	71,447.21
12	12/01/2016	6.000 %	519.88	69,833.78

360 <-- Total # of Pmts 184,191.36 <-- Total Pmts

Prepaid Fin Chg: 1,250.00 Amount Financed: 80,150.00 Finance Charge: 104,041.36 APR: 6.692

Customize Payments

This is also the screen used to enter additional information regarding the specific mortgage type for the transaction.

### 4.1 Interest Only Term

Although this is set within the DocMagic Loan Program, enter the term of the Interest Only period to ensure the Payment Schedule in Point is accurate.

Interest Only  mths

### 4.2 Bi-Weekly Programs

If this is a Bi-Weekly Loan Product, check the **Bi-Weekly Payment Schedule** option.

Bi-Weekly Pmt Schedule

**NOTE:** When doing Bi-Weekly transactions, ensure that a DocMagic Bi-Weekly Loan Program is used.

### 4.3 Adjustable Rate Mortgages

When using an Adjustable Rate Loan Program, enter the Rate and Payment change information.

Rate Adjustments		Payment Adjustments	
1st Adj Cap	<input type="text"/> %	Initial Pmt Rate	<input type="text"/> %
1st Change	<input type="text"/> mths	Initial Pmt Rate Period	<input type="text"/> mths
Adj Cap	<input type="text"/> %	<input type="checkbox"/> Interest Only During Initial Pmt Rate Period	
Adj Period	<input type="text"/> mths	Adj Cap	<input type="text"/> %
Life Cap	<input type="text"/> %	Adj Period	<input type="text"/> mths
Margin	<input type="text"/> %	Recast Pd/Stop	<input type="text"/> / <input type="text"/> mths
Index	<input type="text"/> %	Max Balance	<input type="text"/> %
Floor	<input type="text"/> %	<input type="checkbox"/> Calculate Qual Ratios at the Max Adjusted Loan Balance	

### 4.4 Buydown Mortgages

When a Buydown applies to the transaction, enter the Subsidy schedule in the fields provided. A 3-2-1 Buydown would appear as follows:

Buydown Mortgage			
	Rate		Term (mths)
1.	3.000	% for	12
2.	2.000	% for	12
3.	1.000	% for	12
4.		% for	
5.		% for	

### 4.5 Additional Loan Program Parameters

The **Truth-In-Lending (Reg. Z)** screen is also used to capture other Program-specific data such as Demand Feature, Assumability, Prepayment Penalty, etc.

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.  
 DEMAND FEATURE: This obligation has a demand feature.  
 VARIABLE RATE FEATURE: This loan contains a variable rate feature.

Insurance: The following insurance is required to obtain credit:   
 Credit life insurance    Credit disability    Property insurance    Flood insurance  
 Premium: Credit Life    Credit Disability    Credit Life & Disability   
 You may obtain the insurance from anyone you want that is acceptable to creditor  
 If you purchase    property    flood insurance from creditor you will pay  
 \$  for a one year term.

Security: You are giving a security interest in:   
 The goods or property being purchased    Real property you already own.

Filing Fees:

Late Charge: If a payment is more than  days late,  
 you will be charged  % of the payment

Prepayment: If you pay off early, you  
 may    will not   have to pay a penalty  
 may    will not   be entitled to a refund of part of the finance charge.

Assumption: Someone buying your property    may    may, subject to conditions    may not  
 assume the remainder of your loan on the original terms.

**NOTE:** Since these parameters are defined within the DocMagic Loan Program, you may receive Audit messages stating that the “Assumable Entry does not match Plan Default”. This notifies you that the value selected on this screen does not match what is configured for the selected DocMagic Plan.

## 5 eLoanFile Borrower

This screen is used to capture additional information pertaining to the Borrower(s).

**B Borrower, Sample | Borrower**

**Borrower**

First  Middle  Last  Suffix  Nickname

SSN  DOB  E-Mail

H Phone  B Phone  Cell/Alt  Fax  Best Contact

Present Addr

City  St  Zip  Country

Relationship on Title   Not Obligated (on Title only)

Co-Signer Only

Power of Attorney  Signing Capacity

## 5.1 Application Date

The Application Date in DocMagic is defined by the **Application Signed Date** for the Primary Borrower.

## 5.2 Borrower Type

The **eLoanFile Borrower** screen is also used to set the role of the Borrower on the transaction – Individual, Cosigner, or Title Only.

## 5.3 AKA Information

AKA Information is also provided through this screen.

**Alias**

Brw Alias Type  Brw Alias Name

Co-Brw Alias Type  Co-Brw Alias Name

## 6 eLoanFile Property

The **eLoanFile Property** screen captures additional information pertaining to the subject property.

**B Borrower, Sample | Property**

Subject Property

Street  Gross Living Area

City  St  Zip  Bedroom Count

County

Property Type   1 to 4 Family

Building Status   Community Land Trust

Project Classification

A/III Condo  E PUD  1 Co-Op  Approved FHA/VA Condo  S Expedited Est.

B/II Condo  F PUD  2 Co-Op  P Limited Review New  T Fannie Mae Review

C/I Condo  III PUD  Q Limited Review Est.  U FHA-Approved

R Expedited New

Planned Unit Development

PUD Description Desc.

In addition to **Project Classification, Appraisal and Valuation, and Flood Hazard Determination** information, this screen is used for entering Planned Unit Development and Manufactured Housing data.

## 7 Track : Agent List

This screen is used to capture contact information for parties involved on the transaction.

**B Borrower, Sample | Tracking: Agent**

**Broker**

Company	Mortgage Broker Company	Phone	
Contact	Bobby Broker	Fax	
Address	1212 Broker Boulevard	Cell/Alt	
	Carson, CA 90746	E-Mail	<a href="mailto:bobby.broker@email.com">bobby.broker@email.com</a>
Lic #	MBL-1234567		
Notes			

**Lender**

Company	Tracking Agent Lender	Phone	
Contact	Tracking Agent Lender	Fax	
Address	2222 Lender Agent Address	Cell/Alt	
	Lender Agent City, CA 90002	E-Mail	
County		Lender Case #	

You would use this screen to enter information pertaining to all of the various Service Providers as well as the Seller for Purchase transactions.

## 8 Track : Status

This screen is used to track the milestones of the transaction.

**B Borrower, Sample | Track: Status and Checklist**

**Loan Status**

Current Status:  Date:  Est Close:   Comments:

Days Since Opened:

**Loan Progress**

<input checked="" type="checkbox"/>	Date	Status	Comments
<input checked="" type="checkbox"/>	10/08/2008	Opened	
<input type="checkbox"/>		Submitted	
<input type="checkbox"/>		Approved	
<input type="checkbox"/>		Clear To Close	
<input type="checkbox"/>		Documents	
<input type="checkbox"/>		Funded	
<input type="checkbox"/>		Recorded	
<input type="checkbox"/>		Closed	
<input type="checkbox"/>		Suspended	
<input type="checkbox"/>		Denied	
<input type="checkbox"/>		Cancelled	

The **Documents** item is used to convey the Document Date for the transaction.

## 9 Additional Information

### 9.1 Originator Type

The Originator Type is defined on the Transmittal Summary screen.

Mortgage Originator

Seller

Broker

Correspondent

### 9.2 Closing Conditions

Closing Conditions are entered on the **Banker – Closing** screen under **Lender Instructions**.

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

Doc Provider #	<input type="text" value="DocMagic, Inc"/>	Doc Prep Fee	\$	<input type="text" value="100.00"/>
Doc Prep Date	<input type="text" value="07/11/2008"/>	Hours Documents Needed Prior to Disbursement	<input type="text"/>	
<input type="button" value="Request Documents"/>		<input type="button" value="View Documents"/>		
<b>Escrow Company</b>				
Company #	<input type="text" value="Closing Agent"/>	E-Mail	<input type="text" value="closing_agent@closing.com"/>	
Contact	<input type="text" value="Closing Agent Contact"/>	Phone	<input type="text" value="123-123-1454"/>	Fax <input type="text" value="123-123-4545"/>
Addr	<input type="text" value="Closing Agent Address"/>			
	<input type="text" value="Closing Agent City, CA 90000"/>			
<b>Closing Instructions</b>				
Closing Type	<input type="text"/>			
Consolidated Closing Instructions				
<input type="text"/>				
Closing Instructions Regarding Status of Tax Payments				
<input type="text"/>				
<b>Lender Instructions to Closing Agent</b>				<b>Date Resolved</b>
<input type="text" value="Lender Instruction 1"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>
<input type="text"/>				<input type="text"/>

### 9.3 Disbursement Date

The Disbursement Date is set on the **Banker – Funding** screen in the **Dates** section at the bottom of the screen.

Dates			
First Pmt Date	12/01/2008	Fund By Date	
Lock Exp Date		Funded Date	
Clear to Close Date		Disbursement Date	10/31/2008
		Loan Sale Date	

#### 9.4 Signing Date and Cancel Date (Refinances Only)

The **Signing Date** and **Cancel Date** for Refinance transactions are set on the **Banker – Closing** screen under the **Action Dates** section at the bottom of the page.

Action Dates	
Signed Date	10/30/2008
Closing Doc Order Date	
Closing Doc Rcvd Date	
HUD-1 Reviewed Date	
Rescission Date	10/31/2008

**NOTE:** If the Closing Doc Order Date and Closing Doc Rcvd Date fields are left blank, they will automatically be populated with the date the documents are submitted to DocMagic.