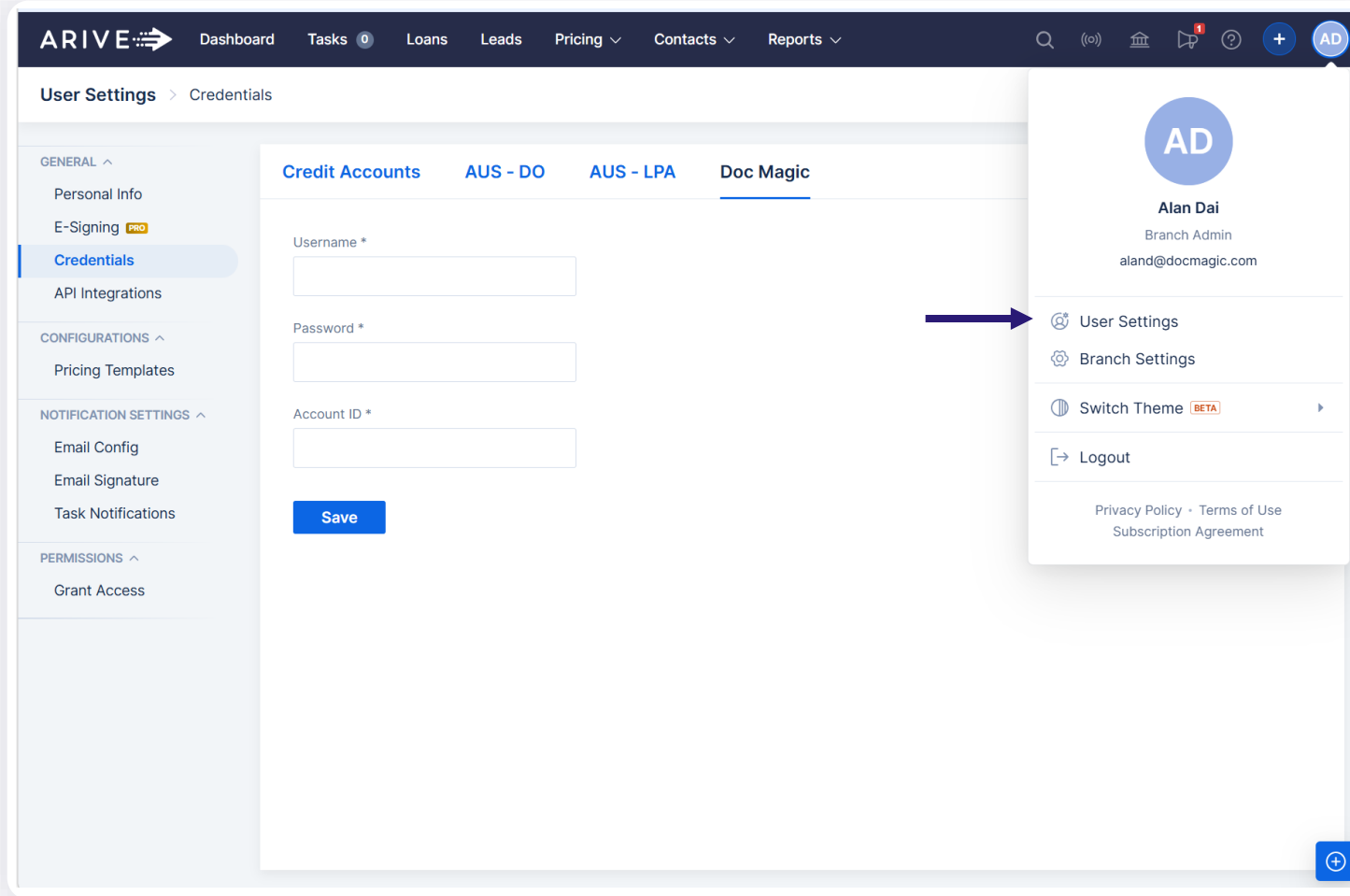


# Arive – DocMagic Integration

# Before We Begin



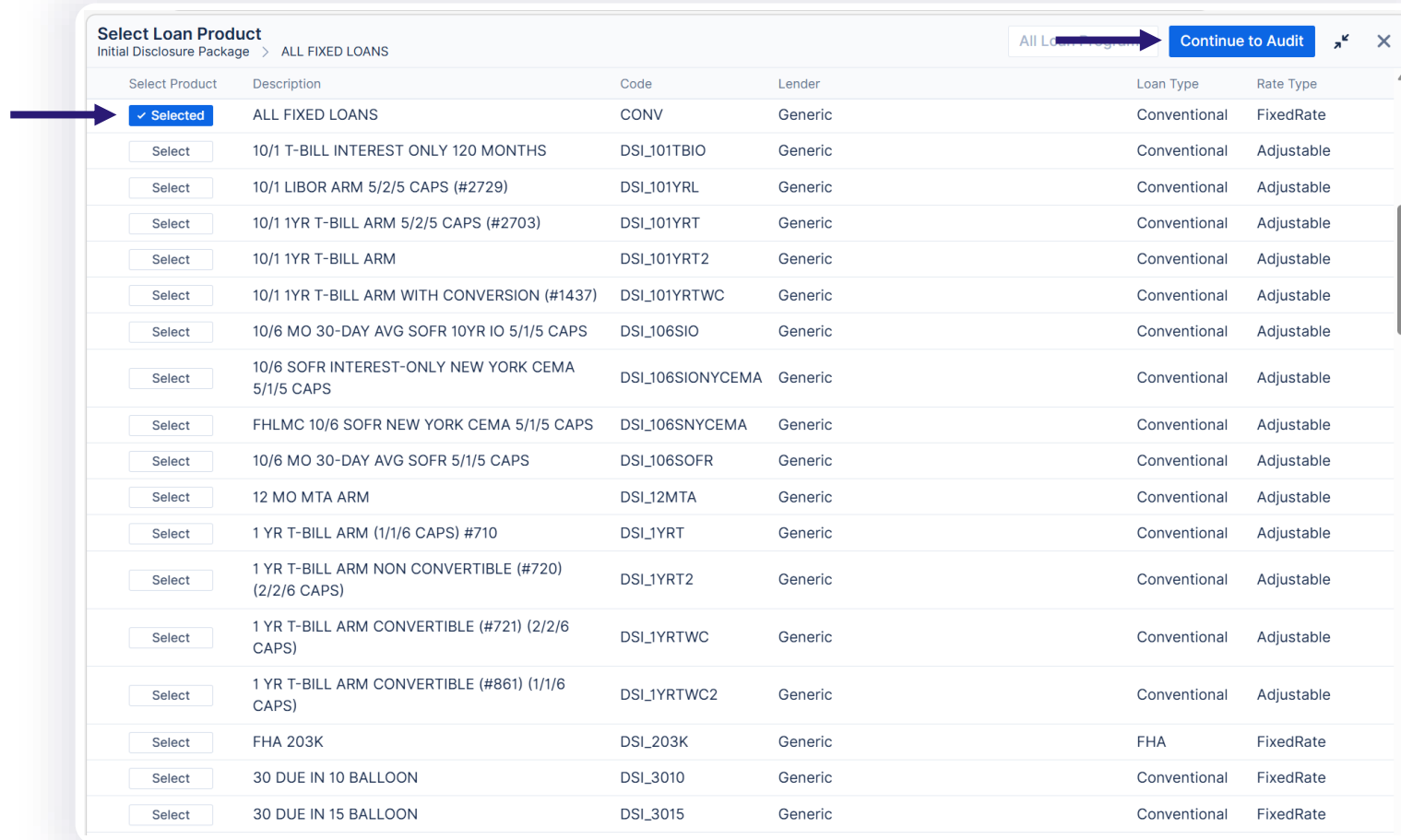
- Please be sure that you have valid DocMagic credentials entered in Arive.
- Navigate to User Settings by clicking on your initials at the top right, selecting Credentials, and then DocMagic.

# Initial Disclosures

The screenshot shows the ARIVE dashboard interface. The top navigation bar includes links for Dashboard, Tasks, Loans, Leads, Pricing, Contacts, and Reports. The 'Loans' section is active, displaying loan details for loan 10017331, including Loan Amount (\$832,750.00), LTV (80.00%), FICO (740), Rate (12.000%), DTI (5.28%), FTC (\$227,942.55), and Est Closing (May 29, 2026). The left sidebar contains a 'Purchase' section with links for Test Sample, Invite Borrower, and a list of loan stages: Loan & Property, Borrower Info, Financial Info, Products & Pricing, Review Fees, Dual AUS, Pre-Approval, Loan Center, Client Needs, Conditions, Documents, Disclosure Forms (highlighted with a blue arrow), Loan Quotes, Funding / Revenue, and Audit & Dates. The main content area is divided into two sections: 'Disclosure Forms' and 'Disclosure Packages'. The 'Disclosure Forms' section lists various forms: Arive Forms, ARM Info, Identity Verification, Tax Transcripts, Anti Steering, Other Consideration, CD Info, Power of Attorney, and Trust / Corporation. The 'Disclosure Packages' section includes a notice about document accuracy, a list of errors/warnings to fix, important dates, and a 'Generate Disclosures' section with a dropdown menu for selecting a package type (Initial Disclosure Package, Loan Estimate) and a 'Generate Package' button. A blue arrow points to the 'Disclosure Forms' link in the left sidebar.

- Select a Loan from your pipeline.
- To generate disclosures after loan data is entered, select *Disclosure Forms* on the left, then *Disclosure Packages*.
- Please note that Arive requires you to generate Initials first. Even if you manually change the loan stage, you will still be prompted to issue a Loan Estimate or Initial Disclosure package before you can generate anything closing related.
- Select your package type, then click Generate Package. Don't worry – we're not generating the documents right away and you won't get charged just yet.

# Select Loan Product



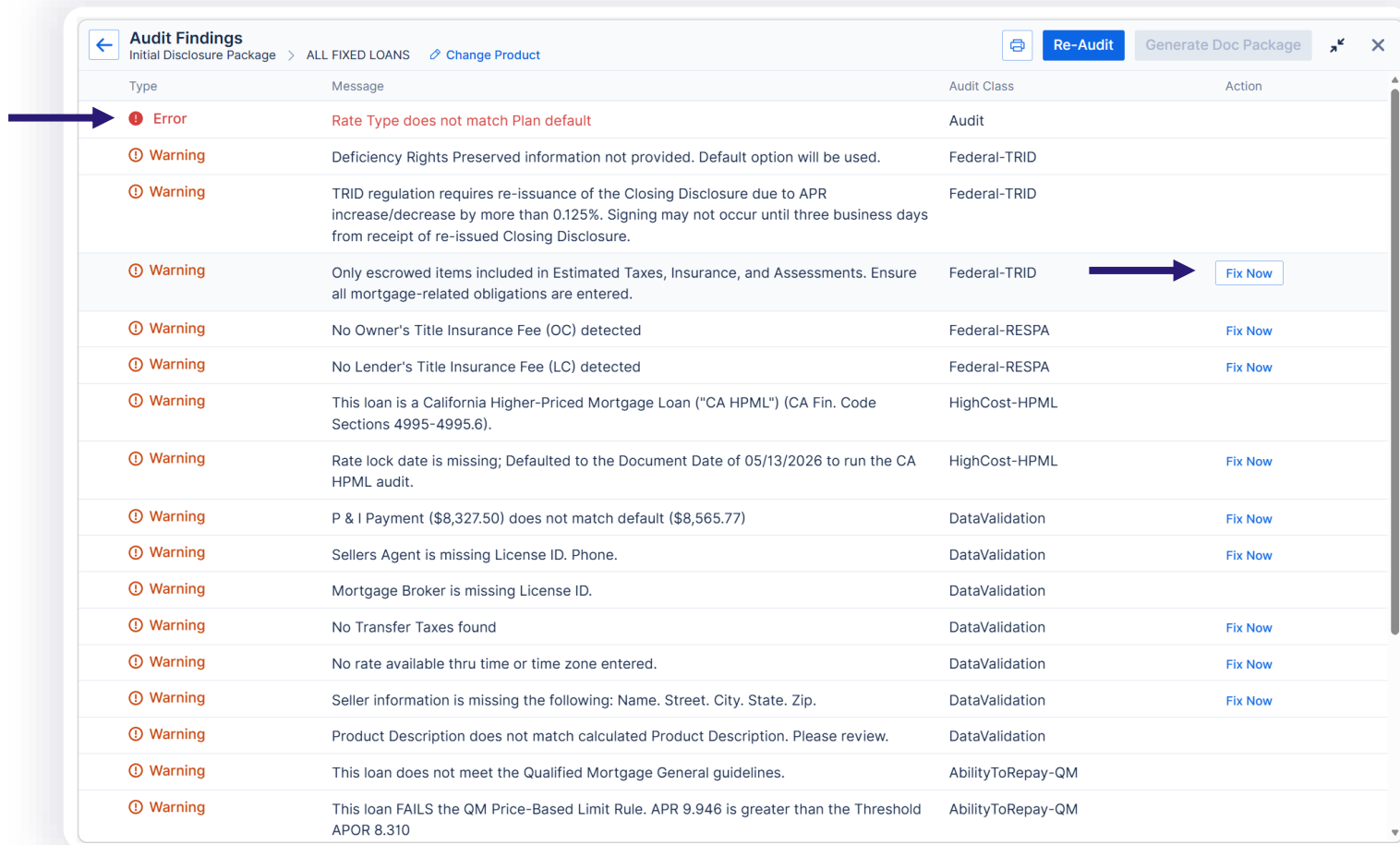
**Select Loan Product**  
Initial Disclosure Package > ALL FIXED LOANS

All Loan Programs → [Continue to Audit](#)

| Select Product                                     | Description                                         | Code             | Lender  | Loan Type    | Rate Type  |
|----------------------------------------------------|-----------------------------------------------------|------------------|---------|--------------|------------|
| <input checked="" type="button" value="Selected"/> | ALL FIXED LOANS                                     | CONV             | Generic | Conventional | FixedRate  |
| <input type="button" value="Select"/>              | 10/1 T-BILL INTEREST ONLY 120 MONTHS                | DSI_101TBIO      | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/1 LIBOR ARM 5/2/5 CAPS (#2729)                   | DSI_101YRL       | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/1 1YR T-BILL ARM 5/2/5 CAPS (#2703)              | DSI_101YRT       | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/1 1YR T-BILL ARM                                 | DSI_101YRT2      | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/1 1YR T-BILL ARM WITH CONVERSION (#1437)         | DSI_101YRTWC     | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/6 MO 30-DAY AVG SOFR 10YR IO 5/1/5 CAPS          | DSI_106SIO       | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/6 SOFR INTEREST-ONLY NEW YORK CEMA 5/1/5 CAPS    | DSI_106SIONYCEMA | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | FHLMC 10/6 SOFR NEW YORK CEMA 5/1/5 CAPS            | DSI_106SNYCEMA   | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 10/6 MO 30-DAY AVG SOFR 5/1/5 CAPS                  | DSI_106SOFR      | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 12 MO MTA ARM                                       | DSI_12MTA        | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 1 YR T-BILL ARM (1/1/6 CAPS) #710                   | DSI_1YRT         | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 1 YR T-BILL ARM NON CONVERTIBLE (#720) (2/2/6 CAPS) | DSI_1YRT2        | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 1 YR T-BILL ARM CONVERTIBLE (#721) (2/2/6 CAPS)     | DSI_1YRTWC       | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | 1 YR T-BILL ARM CONVERTIBLE (#861) (1/1/6 CAPS)     | DSI_1YRTWC2      | Generic | Conventional | Adjustable |
| <input type="button" value="Select"/>              | FHA 203K                                            | DSI_203K         | Generic | FHA          | FixedRate  |
| <input type="button" value="Select"/>              | 30 DUE IN 10 BALLOON                                | DSI_3010         | Generic | Conventional | FixedRate  |
| <input type="button" value="Select"/>              | 30 DUE IN 15 BALLOON                                | DSI_3015         | Generic | Conventional | FixedRate  |

- If you have not selected your Loan Program, you will be prompted to do so here. Click Continue to Audit after you have chosen one.
- Add Loan Programs to your account and manage existing ones through the [Plan Manager](#) on the DocMagic Dashboard.

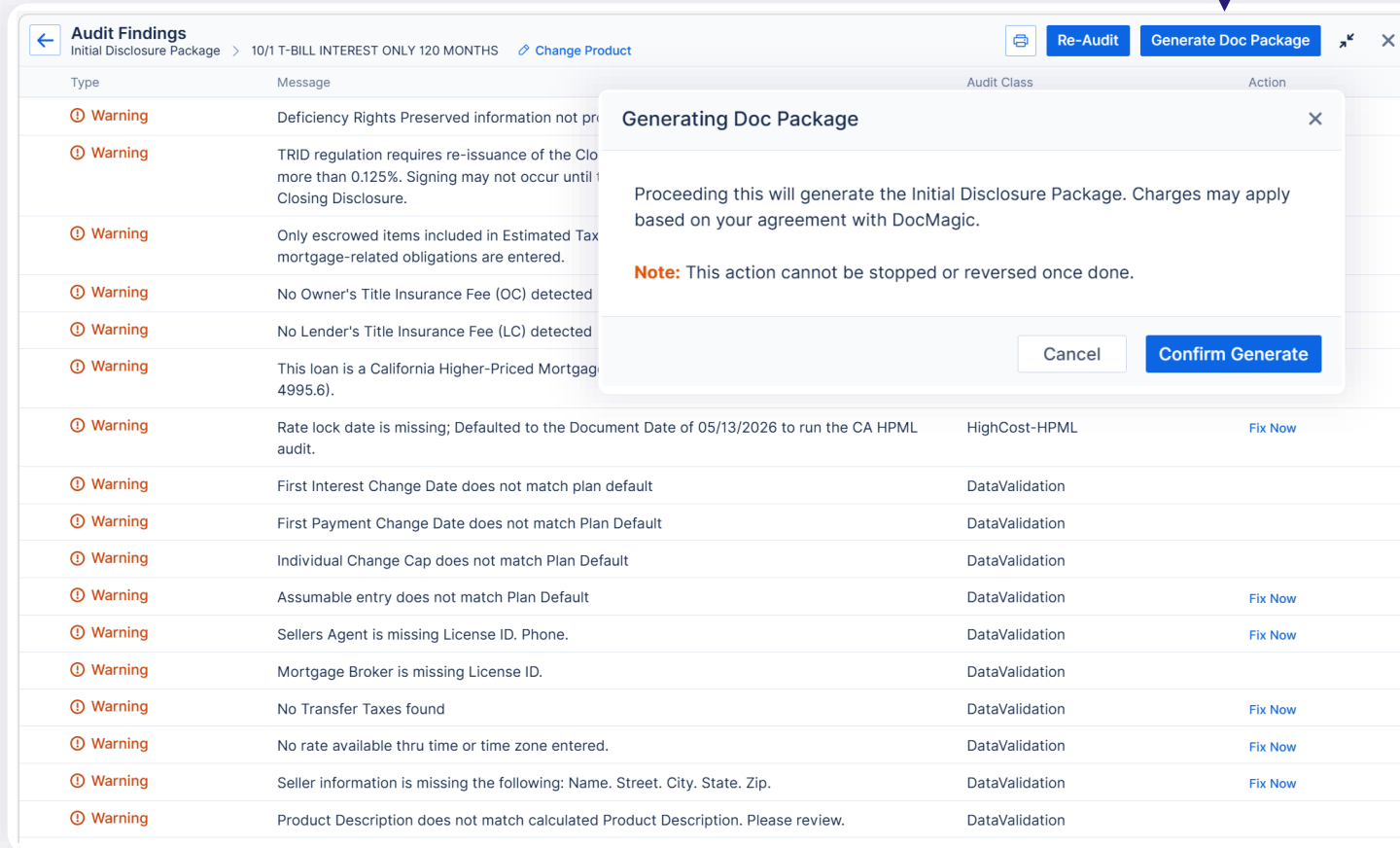
# Audit



| Type    | Message                                                                                                                                                                                                        | Audit Class       | Action  |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------|
| Error   | Rate Type does not match Plan default                                                                                                                                                                          | Audit             |         |
| Warning | Deficiency Rights Preserved information not provided. Default option will be used.                                                                                                                             | Federal-TRID      |         |
| Warning | TRID regulation requires re-issuance of the Closing Disclosure due to APR increase/decrease by more than 0.125%. Signing may not occur until three business days from receipt of re-issued Closing Disclosure. | Federal-TRID      |         |
| Warning | Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.                                                                              | Federal-TRID      | Fix Now |
| Warning | No Owner's Title Insurance Fee (OC) detected                                                                                                                                                                   | Federal-RESPA     | Fix Now |
| Warning | No Lender's Title Insurance Fee (LC) detected                                                                                                                                                                  | Federal-RESPA     | Fix Now |
| Warning | This loan is a California Higher-Priced Mortgage Loan ("CA HPML") (CA Fin. Code Sections 4995-4995.6).                                                                                                         | HighCost-HPML     |         |
| Warning | Rate lock date is missing; Defaulted to the Document Date of 05/13/2026 to run the CA HPML audit.                                                                                                              | HighCost-HPML     | Fix Now |
| Warning | P & I Payment (\$8,327.50) does not match default (\$8,565.77)                                                                                                                                                 | DataValidation    | Fix Now |
| Warning | Sellers Agent is missing License ID. Phone.                                                                                                                                                                    | DataValidation    | Fix Now |
| Warning | Mortgage Broker is missing License ID.                                                                                                                                                                         | DataValidation    |         |
| Warning | No Transfer Taxes found                                                                                                                                                                                        | DataValidation    | Fix Now |
| Warning | No rate available thru time or time zone entered.                                                                                                                                                              | DataValidation    | Fix Now |
| Warning | Seller information is missing the following: Name. Street. City. State. Zip.                                                                                                                                   | DataValidation    | Fix Now |
| Warning | Product Description does not match calculated Product Description. Please review.                                                                                                                              | DataValidation    |         |
| Warning | This loan does not meet the Qualified Mortgage General guidelines.                                                                                                                                             | AbilityToRepay-QM |         |
| Warning | This loan FAILS the QM Price-Based Limit Rule. APR 9.946 is greater than the Threshold APOR 8.310                                                                                                              | AbilityToRepay-QM |         |

- After your Loan Program is confirmed, the audit will run and you will be presented with the results:
  - An Error is equivalent to a DocMagic Fatal. *You may not generate a package if any are present and the Generate Doc Package button will be greyed out.*
  - You may proceed with generation if you have Warnings.
- Some messages have a Fix Now button that will take you directly to the data point in Arive that may require your attention.

# Confirm Generation



The screenshot shows the 'Audit Findings' interface for an 'Initial Disclosure Package' under the loan '10/1 T-BILL INTEREST ONLY 120 MONTHS'. A modal titled 'Generating Doc Package' is open, displaying the following text:

Proceeding this will generate the Initial Disclosure Package. Charges may apply based on your agreement with DocMagic.

**Note:** This action cannot be stopped or reversed once done.

Buttons: Cancel, Confirm Generate

The background table lists audit findings with columns: Type, Message, Audit Class, and Action.

| Type    | Message                                                                                                           | Audit Class    | Action                  |
|---------|-------------------------------------------------------------------------------------------------------------------|----------------|-------------------------|
| Warning | Deficiency Rights Preserved information not pr                                                                    |                |                         |
| Warning | TRID regulation requires re-issuance of the Clo more than 0.125%. Signing may not occur until Closing Disclosure. |                |                         |
| Warning | Only escrowed items included in Estimated Tax mortgage-related obligations are entered.                           |                |                         |
| Warning | No Owner's Title Insurance Fee (OC) detected                                                                      |                |                         |
| Warning | No Lender's Title Insurance Fee (LC) detected                                                                     |                |                         |
| Warning | This loan is a California Higher-Priced Mortgage 4995.6).                                                         |                |                         |
| Warning | Rate lock date is missing; Defaulted to the Document Date of 05/13/2026 to run the CA HPML audit.                 | HighCost-HPML  | <a href="#">Fix Now</a> |
| Warning | First Interest Change Date does not match plan default                                                            | DataValidation |                         |
| Warning | First Payment Change Date does not match Plan Default                                                             | DataValidation |                         |
| Warning | Individual Change Cap does not match Plan Default                                                                 | DataValidation |                         |
| Warning | Assumable entry does not match Plan Default                                                                       | DataValidation | <a href="#">Fix Now</a> |
| Warning | Sellers Agent is missing License ID. Phone.                                                                       | DataValidation | <a href="#">Fix Now</a> |
| Warning | Mortgage Broker is missing License ID.                                                                            | DataValidation |                         |
| Warning | No Transfer Taxes found                                                                                           | DataValidation | <a href="#">Fix Now</a> |
| Warning | No rate available thru time or time zone entered.                                                                 | DataValidation | <a href="#">Fix Now</a> |
| Warning | Seller information is missing the following: Name. Street. City. State. Zip.                                      | DataValidation | <a href="#">Fix Now</a> |
| Warning | Product Description does not match calculated Product Description. Please review.                                 | DataValidation |                         |

- If the Audit does not return any Fatafs/Errors, then you may proceed with generating the document package. You may see a window asking you to confirm your decision, as charges may apply.
- You may re-run the audit or print the audit messages from this screen.
- You also have the option to change your Loan Program ("Change Product") before generation. You will be prompted to re-run the audit if you choose to do so.

# Previewing Documents

Initial Disclosure Package

29 Documents

- Loan Detail Report.pdf
- Uniform Residential Loan Application.pdf
- Uniform Residential Loan Application - Lender Loan Information.pdf
- Adjustable Rate Disclosure - Interest Only.pdf
- Report and Certification of Loan Disbursement.pdf
- Additional Details for Services You Can Shop For.pdf
- Additional Details for Services You Cannot Shop For.pdf
- 8821 Tax Information Authorization.pdf
- Halcyon Consent Form.pdf
- IVES Request for Transcript of Tax Return.pdf
- Authorization for the Social Security Administration to Release SSN Verification.pdf
- Borrower's Certification, Authorization and Consent.pdf
- California Automated Valuation Model Notice.pdf
- California Copies of Signed Documents.pdf
- California Fair Lending Notice.pdf
- California Financing Law Statement of Loan.pdf
- California Loan Brokerage Agreement.pdf
- Fair Lending Notice.pdf
- Federal Equal Credit Opportunity Act Notice (ECOA).pdf

**Loan Detail Report** DocMagic

Loan Number: 10017331-UAT File ID: 10017331-UAT  
Borrower Name: Test Sample Client Number: 100JJ  
Property Address: 123 Main Street, Los Angeles, California... Date of Report: 05/13/2026

**DETAILS**

**LENDER INFO**

Lender Name: DSI TEST ACCOUNT(JESSACA JOHNSON) Transfer To:  
Loan Program: 10/1 T-BILL INTEREST ONLY 120 MONTHS (DSL\_101TBIO)

**IDENTIFIERS**

Loan Number: 10017331-UAT FHA/VA Case: MERS #: 222222212100173312  
Loan Purpose: Purchase Loan Type: Conventional Origination Type: Broker  
FHA Section: MIC #:  
Loan Rep: Broker Name: Test alt lender 1 Branch:

**IMPORTANT DATES**

Application Date: 05/13/2026 Cancel Date: CD/Re-Disc Send Date:  
Document Date: 05/13/2026 Disbursement Date: 05/29/2026 CD/Re-Disc Method:  
Closing Date: 05/29/2026 Closing Costs Exp. Date: 05/28/2026 CD/Re-Disc Recv. Date:  
Signing Date: 05/29/2026 Pre-Z Send Date: 05/13/2026

**RATE LOCK**

Rate Lock Date: Rate Lock Exp. Date: Lock Prior to Close:  
Rate Lock Days: 30 days Time: Last Disclosed APR:

**BORROWERS/SELLERS**

**BORROWERS**

Borrower Name: Test Sample  
Borrower Type: Individual Phone: Mobile: (555)555-5555 Home: (555)555-5555  
SSN: XXX-XX-0000 Email: aland@docmagic.com  
Vesting: Mailing Street: 123 Main Street City: El Segundo State: CA Zip: 90245  
Final Relation:  
Vesting to Read: Test Sample

Download Send for eSigning

- Once the package generates, you will see a preview of your document package, starting with the Loan Detail Report. Please note that this report is *for your eyes only* and will not be sent out to anyone for signatures.
- Click on any document name in the left column to preview it.
- Click Download for a PDF copy of the package.

# Send for eSigning

Initial Disclosure Package

29 Documents

- Loan Detail Report.pdf
- Uniform Residential Loan Application.pdf
- Uniform Residential Loan Application - Lender Loan Information.pdf
- Adjustable Rate Disclosure - Interest Only.pdf
- Report and Certification of Loan Disbursement.pdf
- Additional Details for Services You Can Shop For.pdf
- Additional Details for Services You Cannot Shop For.pdf
- 8821 Tax Information Authorization.pdf
- Halcyon Consent Form.pdf
- IVES Request for Transcript of Tax Return.pdf
- Authorization for the Social Security Administration to Release SSN Verification.pdf
- Borrower's Certification, Authorization and Consent.pdf
- California Automated Valuation Model Notice.pdf
- California Copies of Signed Documents.pdf
- California Fair Lending Notice.pdf
- California Financing Law Statement of Loan.pdf
- California Loan Brokerage Agreement.pdf
- Fair Lending Notice.pdf
- Federal Equal Credit Opportunity Act Notice (ECOA).pdf
- Housing Counselors Near You.pdf
- Important Information About Procedures for Opening a

To be completed by the Lender: DSI TEST ACCOUNT(JESSACA JOHNSON)  
Lender Loan No/Universal Loan Identifier 10017331-UAT Agency Case No.

### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

#### Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

##### 1a. Personal Information

|                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name (First, Middle, Last, Suffix)<br>Test Sample<br>Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) | Social Security Number<br>000-00-0000<br>(or Individual Taxpayer Identification Number)<br>Date of Birth<br>11/1960<br>Citizenship<br><input type="radio"/> U.S. Citizen<br><input type="radio"/> Permanent Resident Alien<br><input type="radio"/> Non-Permanent Resident Alien |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

(s) of Other Borrower(s) Applying for this Loan  
Name (First, Middle, Last, Suffix)  
Social Security Number (555) 555-5555  
Date of Birth (555) 555-5555  
Ext.

How Long at Former Address? Years Months Housing ☐ No primary housing

Mailing Address - if different from Current Address  
Street  
City State Zip Country

Page 1 / 9

Send for eSigning

Expected Recipients

- TS Test Sample Primary Borrower
- DI DM Integration Loan Officer

Attached Document

- Initial Disclosure Package.pdf

Cancel Send for eSigning

Welcome Test Sample !

To begin the review and signing of your documents, please complete the following information.

Last [4] digits of your SSN

Enter Viewing Code 5786

☐ I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

- Click Send for eSigning when you are ready for the package to go out for signature.
- You will see this confirmation window that displays the expected recipients and the attached document package before you send it out. Emails will be sent to the named recipients to eSign.

# Send for eSigning

Initial Disclosure Package

29 Documents

- Loan Detail Report.pdf
- Uniform Residential Loan Application.pdf
- Uniform Residential Loan Application - Lender Loan Information.pdf
- Adjustable Rate Disclosure - Interest Only.pdf
- Report and Certification of Loan Disbursement.pdf
- Additional Details for Services You Can Shop For.pdf
- Additional Details for Services You Cannot Shop For.pdf
- 8821 Tax Information Authorization.pdf
- Halcyon Consent Form.pdf
- IVES Request for Transcript of Tax Return.pdf
- Authorization for the Social Security Administration to Release SSN Verification.pdf
- Borrower's Certification, Authorization and Consent.pdf
- California Automated Valuation Model Notice.pdf
- California Copies of Signed Documents.pdf
- California Fair Lending Notice.pdf
- California Financing Law Statement of Loan.pdf
- California Loan Brokerage Agreement.pdf
- Fair Lending Notice.pdf
- Federal Equal Credit Opportunity Act Notice (ECOA).pdf
- Housing Counselors Near You.pdf
- Important Information About Procedures for Opening a

To be completed by the Lender: DSI TEST ACCOUNT(JESSACA JOHNSON)  
Lender Loan No./Universal Loan Identifier :10017331-UAT Agency Case No. \_\_\_\_\_

### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

#### Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

##### 1a. Personal Information

Security Number \_\_\_\_\_ 000-00-0000  
Social Taxpayer Identification Number) \_\_\_\_\_  
Birth \_\_\_\_\_  
Citizenship  
☒ U.S. Citizen  
☐ Permanent Resident Alien  
☐ Non-Permanent Resident Alien  
Date of Birth \_\_\_\_\_ 1/1960  
Name of Other Borrower(s) Applying for this Loan  
(Last, First, Middle, Last, Suffix)  
\_\_\_\_\_  
Information  
Phone (555) 555-5555  
Fax (555) 555-5555  
Email \_\_\_\_\_ Ext. \_\_\_\_\_  
alaland@docmagic.com  
Unit # \_\_\_\_\_  
Country US  
245  
Living expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)  
☒ Does not apply  
Unit # \_\_\_\_\_  
Country \_\_\_\_\_  
Living expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)  
☒ Does not apply  
Unit # \_\_\_\_\_  
Country \_\_\_\_\_  
Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_

Page 1 / 9

- You will see this message after you confirm your decision to send the package for eSign. Click Continue.

# Generated Packages

1003 is Read-only  
Start CoC / Edit

Purchase  
Test Sample  
Invite Borrower

123 Main Street  
Los Angeles, CA 90012  
Primary Residence  
Single Family Detached

Loan & Property  
Borrower Info  
Financial Info

Products & Pricing  
Review Fees  
Dual AUS  
Pre-Approval

Loan Center

Client Needs 0/0  
Conditions 0/0  
Documents 1  
Disclosure Forms  
Loan Quotes  
Funding / Revenue  
Audit & Dates

Processing > Disclosed

Loan Amount - LTV  
\$832,750.00 · 80.00%

FICO  
740

Rate  
12.000%

DTI  
5.28% / 5.28%

FTC  
\$227,942.55

Est Closing  
May 29, 2026

Jessaca@docmagic.com  
ID 100JJ

Disclosure Forms

Disclosure Packages

Notice: All documents are provided as-is and for convenience only, and ARIVE makes no representation or ...Show More

Please fix the list of errors / warnings below to generate disclosures

Service provider(s) are missing for fees in Section C. Fix Now

Please make sure to provide 2 identity verification documents for each borrower Fix Now

Important Dates Edit

Est Closing Date  
May 29, 2026

Est Funding Date  
May 29, 2026

Est First Payment Date  
Jul 1, 2026

Firm Closing Date  
May 29, 2026

LOAN OFFICER  
DI DM Integration  
NMLS #10203040

Generate Disclosures

Select Package

Initial Disclosure Package Generate Package

Disclaimer: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warranty, express or implied, as to the use, timing, completeness, or accuracy of any document. You are responsible for carefully reviewing all documents to ensure their completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

Generated Packages

Disclosure Timeline Refresh All

| Package Name / Generated On                                      | Package Status                                   | eSigning Status |             |
|------------------------------------------------------------------|--------------------------------------------------|-----------------|-------------|
| Initial Disclosure Package<br>May 13 2026 · Jessaca@docmagic.com | eSigning in Progress<br>May 13 2026, 5:20 PM PDT | TS DI           | Refresh ... |

- You will be back on the Disclosure screen, and the loan will be moved to the next status.
- You can track progress under “Generated Packages”. We’ll explain how all this works on subsequent slides.

# Generated Packages

**Generate Disclosures**

Select Package

Initial Disclosure Package ⌵ Generate Package

Disclaimer: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warranty, express or implied, as to the use, timing, completeness, or accuracy of any document. You are responsible for carefully reviewing all documents to ensure their completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

**Generated Packages** Disclosure Timeline Refresh All

| Package Name / Generated On                                                            | Package Status                                                  | eSigning Status                 |                                     |
|----------------------------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------|-------------------------------------|
| <b>Initial Disclosure Package</b> <span>⌵</span><br>May 13 2026 - Jessaca@docmagic.com | eSigning in Progress <span>🔴</span><br>May 13 2026, 5:20 PM PDT | <span>TS</span> <span>DI</span> | <span>Refresh</span> <span>⋮</span> |

GENERATED BY  
 Jessaca@docmagic.com  
ID 100JJ  
May 13 2026, 5:06 PM PDT

**Test Sample**  
Borrower  
  
**Package Sent**  
May 13, 2026, 5:19 PM

**DM Integration**  
Loan Officer  
  
**Package Sent**  
May 13, 2026, 5:19 PM

- Hover over the package name (“Initial Disclosure Package”) to see the exact time that the package was generated.
- Click on the paper icon next to the package name to view and download a copy of the package.
- Hover over the initials of a recipient for preview of their eSign status.

# Generated Packages

**Generate Disclosures**

Select Package

Initial Disclosure Package [Generate Package](#)

Disclaimer: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warranty, express or implied, as to the use, timing, completeness, or accuracy of any document. You are responsible for carefully reviewing all documents to ensure their completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

**Generated Packages** [Disclosure Timeline](#) [Refresh All](#)

| Package Name / Generated On                                                      | Package Status                                   | eSigning Status                             |
|----------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------|
| <a href="#">Initial Disclosure Package</a><br>May 13 2026 · Jessaca@docmagic.com | eSigning in Progress<br>May 13 2026, 5:20 PM PDT | <a href="#">Refresh</a> <a href="#">...</a> |

**Test Sample** Borrower

Package Sent Consent to eSign Package Viewed Signed / Received <https://stage-www.doc>

May 13, 2026, 5:19 PM

**DM Integration** Loan Officer

Package Sent Consent to eSign Package Viewed Signed / Received <https://stage-www.doc>

May 13, 2026, 5:19 PM

- Click on the package name to expand your view and see the status of every recipient.
- You can hover a completed status (green check mark) to see exactly when that step was finished.
- You can copy the eSign link for a recipient on the right and send it to them directly.

# Generated Packages

**Generate Disclosures**

Select Package: Initial Disclosure Package [Generate Package](#)

**Disclosure Timeline**

| Package Name                                         | Generated                                        | Sent                        | Received |
|------------------------------------------------------|--------------------------------------------------|-----------------------------|----------|
| Initial Disclosure Package Initial<br>Sent For Esign | May 13 2026 05:06 PM PDT<br>Jessica@docmagic.com | May 13 2026<br>05:19 PM PDT | --       |

**Generated Packages** [Disclosure Timeline](#) [Refresh All](#)

| Package Name / Generated On                                      | Package Status                                   | eSigning Status                                                                                |
|------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------|
| Initial Disclosure Package<br>May 13 2026 · Jessica@docmagic.com | eSigning in Progress<br>May 13 2026, 5:20 PM PDT | <div>TS</div> <div>DI</div> <div>Refresh ...</div> <div>Download</div> <div>Cancel eSign</div> |

**Test Sample** Borrower

Package Sent — Consent to eSign — Package Viewed — Signed / Received

**DM Integration** Loan Officer

Package Sent — Consent to eSign — Package Viewed — Signed / Received

<https://stage-www.doc>

- You have the option to Refresh the eSign status of an individual package or you can refresh the status for every package by clicking Refresh All. You can also view your Disclosure Timeline next to Refresh All.
- The three dots by the Refresh button allow you to download a PDF of the package or cancel the eSign request.

# Documents

1003 is Read-only  
Start CoC / Edit

Purchase

Test Sample

Invite Borrower

123 Main Street  
Los Angeles, CA 90012

Primary Residence  
Single Family Detached

Loan & Property

Borrower Info

Financial Info

Products & Pricing

Review Fees QM

Dual AUS

Pre-Approval

Loan Center

Client Needs 0/0

Conditions 0/0

**Documents 1**

Disclosure Forms

Loan Quotes

Funding / Revenue

Audit & Dates

Documents

Ready (1) Not Reviewed (0) Unused (0)

All Docs 1

Finalized Docs 0

FOLDER

Asset 0

Borrower Info 0

Credit 0

Disclosures 1

Income/Employ... 0

Property 0

Misc 0

Document Name

Lender Submission

Show to Clients

Sort by: Date Created ↓

Initial Disclosure Package

Initial Disclosure Package

Select

Generated 5/13/2026, 5:06 PM

0

- Your newly generated package can also be found in the Documents section.

DocMagic

14

# Change of Circumstance

The screenshot displays the Arive loan management interface. At the top, a navigation bar shows the loan status as 'Processing' and 'Disclosed'. Key loan details include: Loan Amount - LTV (\$832,750.00 - 80.00%), FICO (740), Rate (12.000%), DTI (5.28% / 5.28%), FTC (\$227,942.55), and Est Closing (May 29, 2026). On the left sidebar, the 'Documents' section is active, showing a list of documents including '1003 is Read-only', 'Test Sample', 'Invite Borrower', 'Loan & Property', 'Borrower Info', 'Financial Info', 'Products & Pricing', 'Review Fees', 'Dual AUS', 'Pre-Approval', 'Loan Center', 'Client Needs', 'Conditions', 'Disclosure Forms', 'Loan Quotes', 'Funding / Revenue', and 'Audit & Dates'. A modal window titled 'Confirm Start CoC / Edit Loan' is open in the center. It contains the following text: 'You are editing a Read-Only loan which was disclosed on May 13 2026. Following changes will be tracked as part of Change of Circumstances (CoC) and must be Redisclosed.' Below this, a list of items that will be tracked for CoC are shown: Fees, Base Loan Amount, Sales Price, Appraised Value, Rate Lock, Purpose of Loan, Credit Scores, Interest Rate, Occupancy, Property Type, Purpose of Refinance, Loan Amortization Period Count, and Refinance Cash-Out Determination Type. A note states: 'Note: The Loan Team will be notified once you start editing'. At the bottom of the modal, there are two buttons: 'Cancel' and 'Okay, Continue'. A blue arrow points to the 'Okay, Continue' button.

1003 is Read-only  
Start CoC / Edit

Purchase  
Test Sample  
Invite Borrower

123 Main Street  
Los Angeles, CA 90012

Primary Residence  
Single Family Detached

Loan & Property  
Borrower Info  
Financial Info

Products & Pricing  
Review Fees  
Dual AUS  
Pre-Approval

Loan Center

Client Needs  
Conditions  
Documents  
Disclosure Forms  
Loan Quotes  
Funding / Revenue  
Audit & Dates

Confirm Start CoC / Edit Loan

You are editing a Read-Only loan which was disclosed on May 13 2026. Following changes will be tracked as part of Change of Circumstances (CoC) and must be Redisclosed.

List of items that will be tracked for CoC are:

- Fees
- Base Loan Amount
- Sales Price
- Appraised Value
- Rate Lock
- Purpose of Loan
- Credit Scores
- Interest Rate
- Occupancy
- Property Type
- Purpose of Refinance
- Loan Amortization Period Count
- Refinance Cash-Out Determination Type

Note: The Loan Team will be notified once you start editing

Cancel Okay, Continue

- In Arive, once the Initial Disclosures have been issued, *the loan becomes read-only*. A Change of Circumstance must be done if you want to edit.
- To begin with the CoC, click on the CoC / Edit Loan link in the top left. In the confirmation window that appears, click Okay, Continue.

# Change of Circumstance

Processing

Disclosed

Loan Amount · LTV

\$832,750.00 · 80.00%

FICO

740

Rate

12.000%

DTI

5.28% / 5.28%

FTC

\$227,942.55

Est Closing

May 29, 2026

CoC/Edits in Progress

Redisclose

Finish

Purchase

Test Sample

Invite Borrower

123 Main Street

Los Angeles, CA 90012

Primary Residence

Single Family Detached

Loan & Property

Borrower Info

Financial Info

Products & Pricing

Review Fees

Dual AUS

Pre-Approval

Loan Center

Client Needs

Conditions

Documents

Disclosure Forms

Loan Quotes

Funding / Revenue

Audit & Dates

Fees Tolerance Analysis

0% Tolerance

| Section | Fee Description                   | CoC Reason | Base Line  | Pending Base Line | Actual Amount | Valid COC / Pending Disclosure | Required Tolerance Cure |
|---------|-----------------------------------|------------|------------|-------------------|---------------|--------------------------------|-------------------------|
| A       | Credit or Charge for Interest ... |            | \$0.00     | \$0.00            | \$0.00        | \$0.00                         | \$0.00                  |
| A       | Lender Credit                     |            | \$0.00     | \$0.00            | \$0.00        | \$0.00                         | \$0.00                  |
| A       | Underwriting Fee                  |            | \$995.00   | \$995.00          | \$995.00      | \$995.00                       | \$0.00                  |
| B       | Appraisal Fee                     |            | \$595.00   | \$595.00          | \$595.00      | \$595.00                       | \$0.00                  |
| B       | Credit Report Fee                 |            | \$25.00    | \$25.00           | \$25.00       | \$25.00                        | \$0.00                  |
| B       | Flood Certificate Fee             |            | \$8.00     | \$8.00            | \$8.00        | \$8.00                         | \$0.00                  |
| B       | Tax Monitoring Fee                |            | \$75.00    | \$75.00           | \$75.00       | \$75.00                        | \$0.00                  |
| B       | Tax Service Fee                   |            | \$80.00    | \$80.00           | \$80.00       | \$80.00                        | \$0.00                  |
| B       | Tax Status Research Fee           |            | \$110.00   | \$110.00          | \$110.00      | \$110.00                       | \$0.00                  |
| E       | Transfer Tax Total                |            | \$0.00     | \$0.00            | \$0.00        | \$0.00                         | \$0.00                  |
| F       | Mortgage Insurance Premium        |            | \$0.00     | \$0.00            | \$0.00        | \$0.00                         | \$0.00                  |
|         | Total                             |            | \$1,888.00 | \$1,888.00        | \$1,888.00    | \$1,888.00                     | \$0.00                  |

Cancel

Calculate Tolerance

Apply & Save

E . TAXES AND OTHER GOVERNMENT FEES

\$200.00

Recording Fees

Recording Fees - Mortgage

\$200.00

Transfer Taxes

Transfer Tax Total

Cash from Borrower : \$227,942.55

Discard

Save & Review

IFW

LE

F . PREPAIDS

- Make all your necessary updates, then click Save & Review on the bottom.
- Clicking the Save & Review button brings up the Fee Tolerance Analysis window where the Cost to Cure may be entered for any Fees that were updated if they are not valid for a CoC.

# Change of Circumstance

The screenshot shows the 'Review Fees' section of a loan processing interface. A modal titled 'Describe Change of Circumstance' is open, prompting for a 'Date of Discovery' (05/20/2026, 10:14 AM) and a 'CoC Reason' (Acts of God, War, Disaster or Other Emergencies). The modal has 'Cancel' and 'Save & Continue' buttons. A blue arrow points to the 'Save & Continue' button. In the background, the 'Review Fees' table is visible, showing various fees categorized under 'A. ORIGINATION CHARGES', 'B. SERVICES BORROWER CANNOT SHOP FOR', 'E. TAXES AND OTHER GOVERNMENT FEES', and 'F. PREPAIDS'. The total fees are \$7,728.96. A 'Run QM Test' button is also visible in the top right of the interface.

| Fees                                                           | At Closing | Before Closing | Paid By | CoC Reason |
|----------------------------------------------------------------|------------|----------------|---------|------------|
| <strong>A. ORIGINATION CHARGES \$995.00</strong>               |            |                |         |            |
| APR 0.000% of Loan Amount (Points) ✓                           |            |                |         |            |
| APR Underwriting Fee                                           | \$995.00   |                | B       |            |
| <strong>B. SERVICES BORROWER CANNOT SHOP FOR \$893.00</strong> |            |                |         |            |
| <strong>E. TAXES AND OTHER GOVERNMENT FEES \$200.00</strong>   |            |                |         |            |
| <strong>F. PREPAIDS \$7,728.96</strong>                        |            |                |         |            |

- Once all updates have been completed, click the Redisclose button in the top left.
- You will be presented with a summary of the changes made. If everything is correct, select a CoC reason and click the "Continue" button to proceed.

# Change of Circumstance

The screenshot displays the DocMagic interface for a loan application. The top navigation bar shows the loan status as 'Processing' and 'Disclosed', with various loan details like Loan Amount (\$832,750.00), FICO (740), Rate (12.000%), DTI (5.28%), and FTC (\$227,942.55). The left sidebar contains navigation options such as 'Purchase Test Sample', 'Loan & Property', 'Borrower Info', 'Financial Info', 'Products & Pricing', 'Review Fees', 'Dual AUS', 'Pre-Approval', 'Loan Center', 'Client Needs', 'Conditions', 'Documents', 'Disclosure Forms', 'Loan Quotes', 'Funding / Revenue', and 'Audit & Dates'. The main content area is divided into 'Disclosure Forms' and 'Disclosure Packages'. The 'Disclosure Packages' section shows a notice about document provision and a list of errors/warnings. The 'Generate Disclosures' section includes a 'Select Package' dropdown menu with options like 'Initial Disclosure Package', 'Loan Estimate', and 'Change of Circumstances'. A modal window titled 'Confirm Change of Circumstance' is open, prompting for the 'Date of Discovery' (05/20/2026) and 'CoC Reason' (Acts of God, War, Disaster or Other Emergencies). The modal also includes a text area for an additional message on the CoC form and 'Cancel' and 'Continue' buttons.

- To finalize the CoC, you will need to generate the package.
- You may be asked to confirm the date of discovery and CoC reason one more time, but after that you will follow the same workflow to generate the package.

# Closing Disclosures

The screenshot displays the ARIVE Loans interface. A modal titled "Moving Loan to Approved w/ Conditions Status" is open, showing the following details:

- Lender \*:** alt lender test
- Product:** 7/6 ARM IO
- Lender Loan Number \*:** 456123
- Loan Dates:**
  - Qualification Date: 05/19/2026
  - Submitted to UW Date \*: 05/19/2026
  - Approved w/ Conditions Date \*: 05/19/2026
- Email & SMS Notifications:**
  - Template: Email won't be sent, add at least 1 recipient in the "To" section
  - Primary: Cc: DM Integration
  - Email: ☒ SMS: ☐
- Loan Notes:** (Empty text area)
- Note:** Configure the Twilio account to send SMS notifications

The "Save & Send" button is highlighted with a blue arrow. A success message "Updated Successfully" is visible at the bottom right.

- Your loan will need to be in the "Approved w/ Conditions" status before you can request a Closing Disclosure. Please note that Arive also requires you to generate Initials first.

# Closing Disclosures

The screenshot displays the ARIVE web application interface. The top navigation bar includes 'Dashboard', 'Tasks', 'Loans', 'Leads', 'Pricing', 'Contacts', and 'Reports'. A sidebar on the left contains a 'Purchase Test Sample' section with 'Invite Borrower' and '123 Main Street, Los Angeles, CA 90012'. Below this is a checklist for 'Loan & Property', 'Borrower Info', 'Financial Info', 'Products & Pricing', 'Review Fees', 'Dual AUS', and 'Pre-Approval'. The main content area is titled 'Disclosure Packages' and shows a 'Notice' about document provision. It lists errors: 'Service provider(s) are missing for fees in Section C.' and 'Please make sure to provide 2 identity verification documents for each borrower'. A 'Generate Disclosures' section has a dropdown menu with 'Closing Disclosure' selected. A table at the bottom shows 'Generated Packages' with columns for 'Package Name / Generated On', 'Package Status', 'eSigning Status', and actions like 'Send Now' and 'Refresh'.

ARIVE

Dashboard Tasks Loans Leads Pricing Contacts Reports

Processing > Approved w/ Conditions

Loan Amount - LTV \$832,750.00 - 80.00% FICO 740 Rate 12.000% DTI 5.28% / 5.28% FTC \$227,942.55 Est Closing May 29, 2026

1003 is Read-only Start CoC / Edit

Purchase Test Sample Invite Borrower

123 Main Street Los Angeles, CA 90012

Primary Residence Single Family Detached

Loan & Property Borrower Info Financial Info

Products & Pricing Review Fees Dual AUS Pre-Approval

Loan Center

Client Needs 0/0 Conditions 0/0 Documents 2 Disclosure Forms

Loan Quotes Funding / Revenue Audit & Dates

Disclosure Forms

Disclosure Packages

Notice: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warrant... Show More

Please fix the list of errors / warnings below to generate disclosures

Service provider(s) are missing for fees in Section C. Fix Now

Please make sure to provide 2 identity verification documents for each borrower Fix Now

Important Dates Edit

Est Closing Date May 29, 2026 Est Funding Date May 29, 2026 Est First Payment Date Jul 1, 2026 Firm Closing Date May 29, 2026

LOAN OFFICER

DM Integration NMLS #10203040

Generate Disclosures

Select Package

Closing Disclosure Initial Disclosure Package Loan Estimate Change of Circumstances Closing Disclosure Pre Closing Package

Generate Package

convenience only, and ARIVE makes no representation or completeness, or accuracy of any document. You are responsible completeness and accuracy (including with an attorney or other complying with all federal and state disclosure requirements. You review or verify the accuracy of any documents and shall not be tion. All Dates are shown in Eastern Time

Generated Packages

Package Name / Generated On Package Status eSigning Status

Change of Circumstances May 20 2026 - Jessaca@docmagic.com Ready to Send May 20 2026, 3:18 PM PDT -- Send Now

Initial Disclosure Package May 13 2026 - Jessaca@docmagic.com eSigning in Progress May 13 2026, 5:20 PM PDT TS DI Refresh

- Go to Disclosure Packages. Select Closing Disclosures, then Generate Package. You'll follow the same workflow as generating Initial Disclosures.

# Closing Packages

**ARIVE** Dashboard Tasks Loans Leads Pricing Contacts Reports

Processing > Approved > **Move to Clear to Close**

10017331 > \$832,750.00 · 80.00% · FICO 740 · Rate 12.000% · DTI 5.28% / 5.28% · FTC \$227,942.55 · Est Closing May 29, 2026

1003 is Read-only Start CoC / Edit

**Purchase Test Sample**  
Invite Borrower

123 Main Street  
Los Angeles, CA 90012  
Primary Residence  
Single Family Detached

- ✓ Loan & Property
- ✓ Borrower Info
- ✓ Financial Info
- ✓ Products & Pricing
- ✓ Review Fees QM
- ! Dual AUS
- ✓ Pre-Approval

Loan Center

- Client Needs 0/0
- Conditions 0/0
- Documents 3
- Disclosure Forms**
- Loan Quotes
- Funding / Revenue
- Audit & Dates

**Moving Loan to Closing : Clear To Close Status**

Loan Dates

Re-Submittal Date (PTD1) [Select Date](#)

Clear To Close Date \* 05/26/2026

Email & SMS Notifications [Edit](#)

| Template                                                          | Recipients         | Email                               | SMS                      |
|-------------------------------------------------------------------|--------------------|-------------------------------------|--------------------------|
| Email won't be sent, add at least 1 recipient in the "To" section |                    |                                     |                          |
| Primary                                                           | Cc: DM Integration | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Loan Notes

**Note:** Configure the Twilio account to send SMS notifications

[Cancel](#) [Save & Send](#)

understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

**Generated Packages** [Disclosure Timeline](#) [Refresh All](#)

| Package Name / Generated On                                   | Package Status                                    | eSigning Status |                                              |
|---------------------------------------------------------------|---------------------------------------------------|-----------------|----------------------------------------------|
| Closing Disclosure<br>May 26 2026 · Jessaca@docmagic.com      | Processing Signatures<br>May 26 2026, 2:39 PM PDT | TS              | <a href="#">Refresh</a>                      |
| Change of Circumstances<br>May 20 2026 · Jessaca@docmagic.com | Ready to Send<br>May 20 2026, 3:18 PM PDT         | --              | <a href="#">Send Now</a> <a href="#">...</a> |

- Your loan will need to be in the "Cleared to Close" status before you can request a Closing Package.

# Closing Packages

ARIVE

DashboardTasksLoansLeadsPricingContactsReports

10017331ClosingClear To CloseLoan Amount - LTV\$832,750.00 · 80.00%FICO740Rate12.000%DTI5.28% / 5.28%FTC\$227,942.55Est ClosingMay 29, 2026

1003 is Read-onlyStart CoC / Edit

Purchase Test SampleInvite Borrower

123 Main StreetLos Angeles, CA 90012Primary ResidenceSingle Family Detached

Loan & PropertyBorrower InfoFinancial Info

Products & PricingReview FeesDual AUSPre-Approval

Loan Center

Client Needs0/0Conditions0/0Documents3Disclosure Forms

Loan QuotesFunding / RevenueAudit & Dates

Disclosure Forms

Disclosure Packages

Arive Forms

ARM InfoIdentity VerificationTax TranscriptsAnti SteeringOther ConsiderationCD InfoPower of AttorneyTrust / Corporation

Disclosure Packages

Notice: All documents are provided as-is and for convenience only, and ARIVE makes no representation or warrant... Show More

Please fix the list of errors / warnings below to generate disclosures

Service provider(s) are missing for fees in Section C. Fix Now

Please make sure to provide 2 identity verification documents for each borrower Fix Now

Important Dates Edit

Est Closing DateMay 29, 2026Est Funding DateMay 29, 2026Est First Payment DateJul 1, 2026Firm Closing DateMay 29, 2026

LOAN OFFICER

DI DM IntegrationNMLS #10203040

Generate Disclosures

Select Package

Closing Disclosure

Generate Package

Closing Disclosure

Pre Closing Package

Closing Package

convenience only, and ARIVE makes no representation or completeness, or accuracy of any document. You are responsible completeness and accuracy (including with an attorney or other professional advisor where appropriate) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation. All Dates are shown in Eastern Time

Generated Packages

Disclosure TimelineRefresh All

| Package Name / Generated On                                   | Package Status                                    | eSigning Status |             |
|---------------------------------------------------------------|---------------------------------------------------|-----------------|-------------|
| Closing Disclosure<br>May 26 2026 · Jessaca@docmagic.com      | Processing Signatures<br>May 26 2026, 2:39 PM PDT | TS              | Refresh     |
| Change of Circumstances<br>May 20 2026 · Jessaca@docmagic.com | Ready to Send<br>May 20 2026, 3:18 PM PDT         | --              | Send Now... |

- Go to Disclosure Packages. Select Closing Package, then Generate Package. You'll follow the same workflow as generating Initial or Closing Disclosures.

## Frequently Asked Questions

### Can I send eSign from ARIVE?

Yes, once you are reviewing your doc package you can then click "Send for eSigning" in the top right-hand corner.

### Do the eSigned documents get returned to ARIVE?

The client is required to manually click a button in ARIVE to download the signed documents once they are complete.

### Does ARIVE support Total eClose?

Not yet.

### Can I request UCD directly from Arive?

No, you'll need to go to our website.

### Can I get my documents back as DBK file?

No.

### Can I change the Loan Number in Arive?

The ARIVE loan number cannot be changed. The Lender Loan Number can be edited on the Loan Center Screen.