



Navigating DocMagic Online

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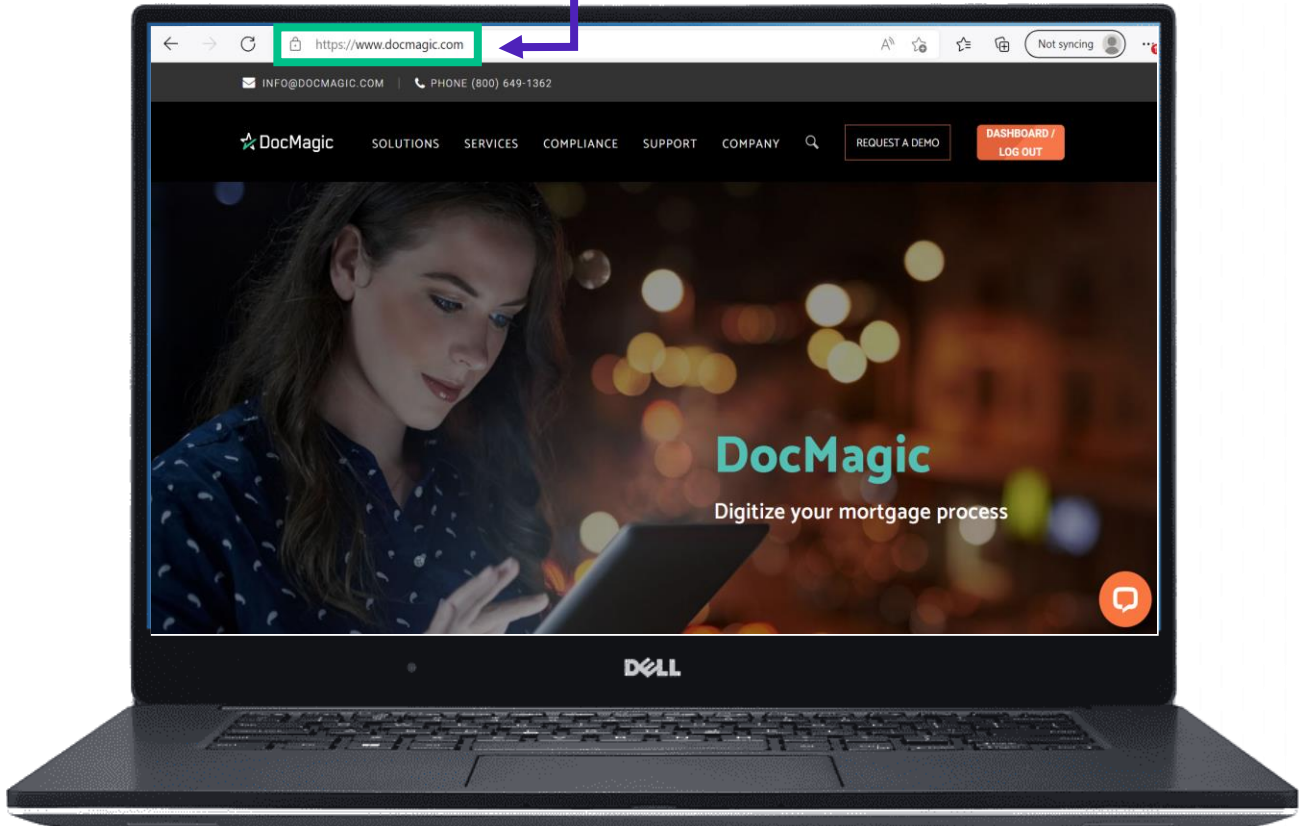
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DocMagic Online

Launching DocMagic Online

Go to www.docmagic.com



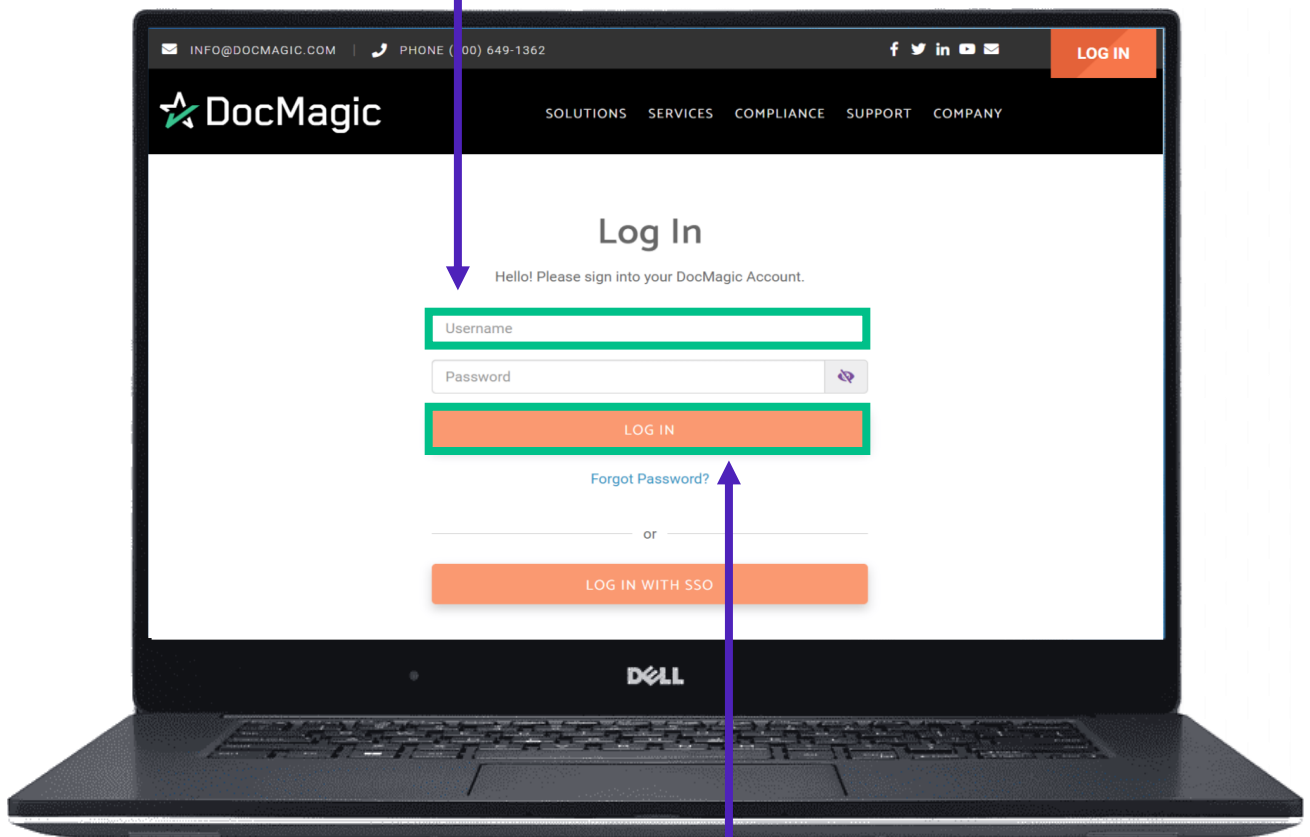
If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).



DocMagic Online

Launching DocMagic Online

Login with your
email and
password.



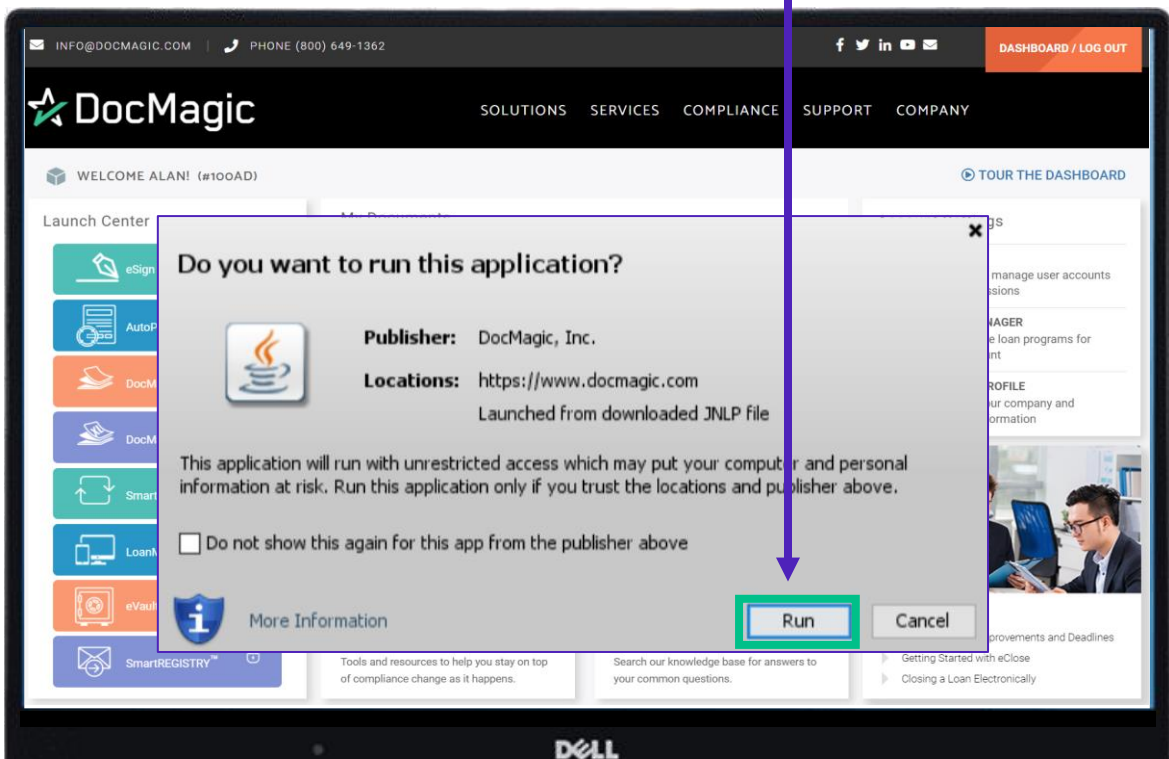
Click "LOG IN"



DocMagic Online

Launching DocMagic Online

If this window appears, click "Run".



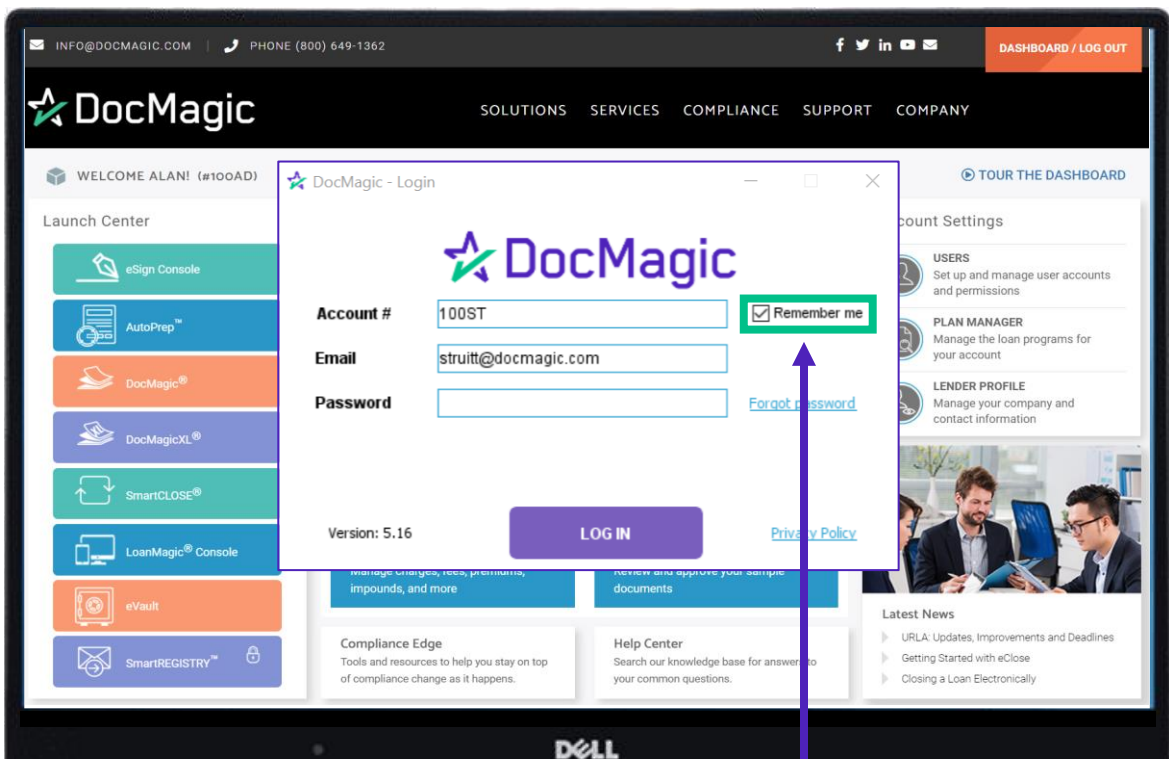
Bypass any other warning messages that appear. DocMagic Online is safe and will not harm your computer.



DocMagic Online

Launching DocMagic Online

Enter your account information in this login pop-up screen.



Check "Remember me" if you want to have your login data saved.



DocMagic Online

General Tab

You'll need to generate the Loan Stage and the Loan Program.

The screenshot shows the DocMagic Online interface with the 'General' tab selected. The 'General Information' section contains the following fields:

- Loan Stage**: A dropdown menu highlighted with a green box.
- Loan Program**: A dropdown menu highlighted with a green box, with an 'Add' button next to it.
- Alternate Lender**: A dropdown menu with an 'Add' button.
- Transfer To**: A dropdown menu.
- Broker Name**: A dropdown menu.
- Channel**: A dropdown menu.
- Origination**: A dropdown menu.
- Loan Rep**: A dropdown menu.
- Branch**: A dropdown menu.
- Loan Type**: A dropdown menu.
- Business Use**: A checkbox.
- Loan Purpose**: A dropdown menu.
- Same Lender**: A checkbox.
- Type**: A dropdown menu.
- Program**: A dropdown menu.
- Lien Position**: A dropdown menu.
- Simultaneous?**: A checkbox.
- Loan Number**: A text field.
- MERS #**: A text field.
- MIC / Agency #**: A text field.
- Section**: A text field.
- Case # Assigned**: A text field.
- Loan Identifiers**: A text field with a search icon.

The 'Dates & Times' section contains the following fields:

- Application Date**: A date field.
- Pre-Z Send Date**: A date field.
- Estimate Issue Date**: A date field.
- Est. Available Through**: A date field.
- Intent to Proceed Date**: A date field.
- Rate Lock Date**: A date field.
- Rate Available Thru**: A date field.
- Lock Days Prior to Close**: A text field.
- Last Disc. APR**: A text field.
- CD/Re-disc Date/Method**: A date field.
- CD/Re-disc Rec'd Date**: A date field.
- Document Date**: A date field.
- Closing Date**: A date field.
- Signing Date**: A date field.
- Cancel Date**: A date field.
- Disbursement Date**: A date field.



DocMagic Online

General Tab

Select your Loan Stage. In this case we're choosing "Disclosure".

DocMagic Online General Tab interface. The Loan Stage dropdown menu is open, showing the selected option: **DISCLOSURE**. The interface includes various tabs (General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, GFE, HUD-1, Closing) and a toolbar with icons for Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The General Information section contains fields for Loan Stage, Loan Program, Alternate Lender, Transfer To, Broker Name, Origination, Loan Rep, Loan Type, Loan Purpose, Type, Lien Position, Loan Number, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The Dates & Times section contains fields for Application Date, Pre-Z Send Date, Estimate Issue Date, Est. Available Through, Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. All date fields are set to 31.

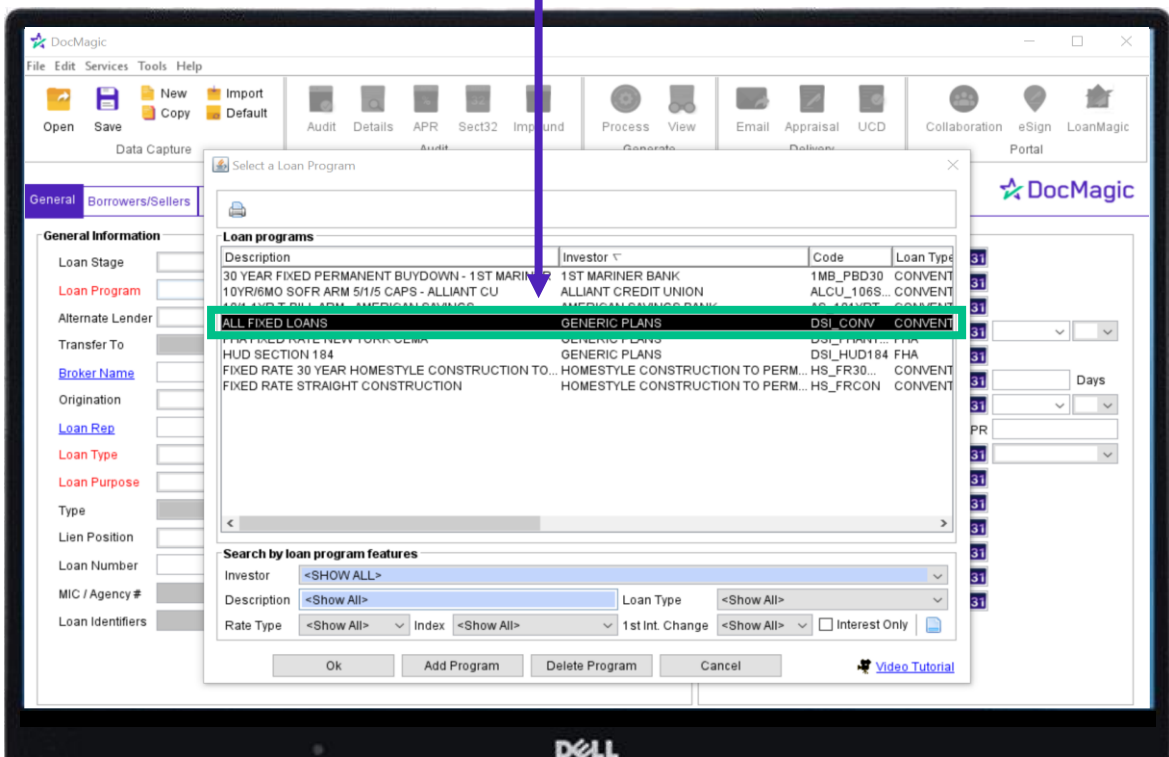
In addition, fill out all **RED** fields first.



DocMagic Online

General Tab

In Loan Program, select "All Fixed Loans".



DocMagic Online

General Tab

Every time you click into a field, a preview of what needs to be entered will appear in the bottom left of the window.

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Collaboration eSign LoanMagic

Data Capture Audit Generate Delivery

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting GFE HUD-1 Closing

DocMagic

General Information

Loan Stage

Loan Program Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type ☐ Business Use

Loan Purpose ☐ Same Lender

Type Program

Lien Position ☐ Simultaneous?

Loan Number MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date 31

Pre-Z Send Date 31

Estimate Issue Date 31

Est Available Through 31

Intent to Proceed Date 31

Rate Lock Date 31 Days

Rate Available Thru 31

Lock Days Prior to Close Last Disc. APR

CD/Re-disc Date/Method 31

CD/Re-disc Rec'd Date 31

Document Date 31

Closing Date 31

Signing Date 31

Cancel Date 31

Disbursement Date 31

What date should appear on ALL documents?

In this case, the date can be today's date.



DocMagic Online

Borrowers & Sellers Tab

Borrower information will be entered in this tab. Click on the text to edit a borrower's name, type, or social security number.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222	HUSBAND AND WIFE AS JOINT TENANTS	
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333	A SINGLE MAN	

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND & WIFE AS JOINT TENANTS

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

Sellers

Corp/Trust Name

Name: SELLER ONE SAMPLE SELLER TWO SAMPLE Details

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

If you have multiple borrowers, you will need to select their Final Relation. You can select a blank space for a single borrower.



DocMagic Online

Borrowers & Sellers Tab

You can add additional borrowers by clicking in the space here.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222		HUSBAND AND WIFE AS JOINT TENANTS
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		SINGLE MAN

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND & WIFE AS JOINT TENANTS

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

Sellers

Corp/Trust Name

Name: SELLER ONE SAMPLE SELLER TWO SAMPLE Details

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

Click on the magnifying glass to view and edit additional details on each borrower.



DocMagic Online

Borrowers & Sellers Tab

You can enter details for the borrower in these sub-tabs.

DocMagic - Borrower Details - BORROWER ONE SAMPLE

File Edit Services

Details Income Assets Liabilities Declarations Military Service Monitoring

Prefix First BORROWER Middle ONE Last SAMPLE Suffix

Phone

Home () Work Cell ()

Email Address

Home Work Other

Also known as

Address

Current Mailing Previous 1 Previous 2

Country UNITED STATES Street Unit

City State Zip

Own/Rent Rent Years Months

Personal

Birth Date 31 Age Yrs. School Marital Status

Children Ages Language Pref.

Credit Scores

Agency	Range	Score	%	Date	Factors
☐ Equifax				11	
☐ Trans Union				11	
☐ Experian				11	
☐				11	

Summary

Monthly Income	Assets	Monthly Debt Pmt.	Debt Balance	Net Worth
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Borrowers

Corp/Trust Name

Name

BORROWER ONE

BORROWER TWO

BORROWER THREE

Sellers

Corp/Trust Name

Name

SELLER ONE

SELLER TWO

Street

90000

90000

DocMagic

LoanMagic

DELL



DocMagic Online

Borrowers & Sellers Tab

You can choose "Vesting" here.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222		
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND & WIFE AS JOINT TENANTS

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

Sellers

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000



DocMagic Online

Borrowers & Sellers Tab

RED text, shown below, indicates that the information entered does not match what is in the system.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		
BORROWER TWO SAMPLE	INDIVIDUAL	222-22-2222		HUSBAND AND WIFE AS JOINT TENANTS
BORROWER THREE SAMPLE	INDIVIDUAL	333-33-3333		A SINGLE MAN

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: **SAMPLE RED TEXT**

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

Sellers

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

To correct this:

1. Highlight the words in RED and click Delete.
2. Click out of the field and then back in the field.
3. The updated information will appear.



DocMagic Online

Property Tab

DocMagic Online will apply appropriate state-specific documents for the package, once the subject property state is entered. Select Property Type here.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers **Property** Terms Providers/Liens Charges/Fees Prepaids/Impounds Upwritting Closing Summaries

Details

Owner Occupied? ☒ Yes ☐ No Second Home? ☐ Yes ☒ No

Street PROPERTY STREET Unit Building Status No. Units

City PROPERTY CITY State CALIFORNIA Zip 90501 Estimated Value Flood Zone N

County PROPERTY COUNTY Project Name Acquired Cost Acquired Date

Prelim Information

Legal Description: Attached? ☐ Yes ☒ No Deficiency Rights Preserved? ☐ Yes ☐ No

TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7" LINES PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.

Mineral Rights/Abbreviated Legal Description:

MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

Title Report Date 05/02/2014 Parcel # PARCEL # Tax Message TAX MESSAGE

Endorsements SPECIAL ENDORSEMENTS Approved Items APPROVED ITEMS

By putting in the correct State, Property Type, and Project Name (here), the correct rider is added to the document package.



DocMagic Online

Property Tab

Enter the Legal Description here.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers **Property** Taxes Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Details

Owner Occupied? ☒ Yes ☐ No Second Home? ☐ Yes ☒ No Property Type: SINGLE FAMILY RESIDENCE More Details...

Street: PROPERTY STREET Unit: Building Status: No. Units: Estimated Value: Flood Zone: N

City: PROPERTY CITY State: CALIFORNIA Zip: 90501

County: PROPERTY COUNTY Project Name: Acquired Cost: Acquired Date:

Prelim Information

Legal Description: Attached? ☐ Yes ☒ No Deficiency Rights Preserved? ☐ Yes ☐ No

TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7 LINES, PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.

Mineral Rights/Abbreviated Legal Description:

MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

Title Report Date: 05/02/2014 Parcel #: PARCEL # Tax Message: TAX MESSAGE

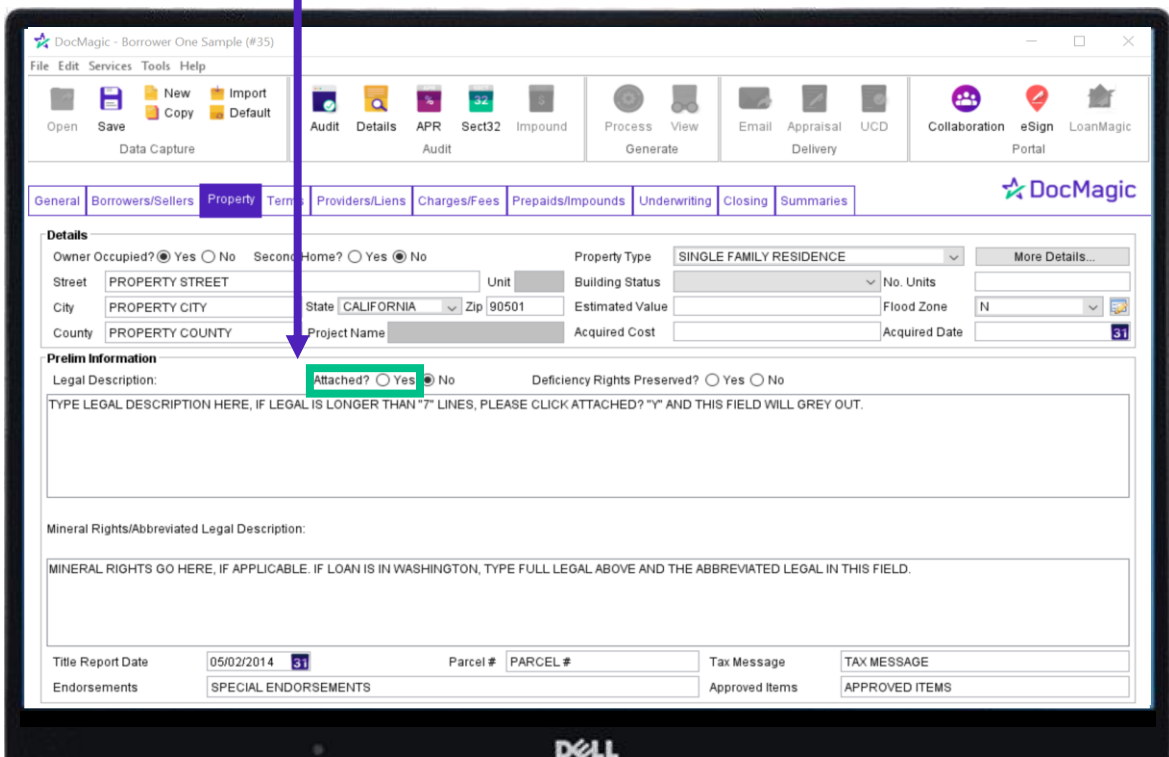
Endorsements: SPECIAL ENDORSEMENTS Approved Items: APPROVED ITEMS



DocMagic Online

Property Tab

If your legal description is longer than seven lines, select Yes next to Attached.



DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers **Property** Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Details

Owner Occupied? ☒ Yes ☐ No Second Home? ☐ Yes ☒ No Property Type: SINGLE FAMILY RESIDENCE More Details...

Street: PROPERTY STREET Unit: Building Status: No. Units: City: PROPERTY CITY State: CALIFORNIA Zip: 90501 Estimated Value: Flood Zone: N County: PROPERTY COUNTY Project Name: Acquired Cost: Acquired Date: 5/1

Prelim Information

Legal Description: Attached? ☒ Yes ☐ No Deficiency Rights Preserved? ☐ Yes ☐ No

TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7 LINES, PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.

Mineral Rights/Abbreviated Legal Description:

MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

Title Report Date: 05/02/2014 31 Parcel #: PARCEL # Tax Message: TAX MESSAGE

Endorsements: SPECIAL ENDORSEMENTS Approved Items: APPROVED ITEMS

This will allow you to create a separate page for an extended description if needed.



DocMagic Online

Property Tab

As a reminder, you can always click on the inside of a field if you're unsure of what's needed.

The screenshot shows the DocMagic Property Tab interface. A blue arrow points from the text box above to the 'Title Report Date' field, which contains '05/02/2014' and a small blue icon. Another blue arrow points from the text box below to the label 'On what date was the preliminary title report generated?' at the bottom left of the form.

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Taxes Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Details

Owner Occupied? ☒ Yes ☐ No Second Home? ☐ Yes ☒ No Property Type: SINGLE FAMILY RESIDENCE More Details...
Street: PROPERTY STREET Unit: Building Status: No. Units: Estimated Value: Flood Zone: N
City: PROPERTY CITY State: CALIFORNIA Zip: 90501 Acquired Cost: Acquired Date: 31
County: PROPERTY COUNTY Project Name:

Prelim Information

Legal Description: Attached? ☐ Yes ☒ No Deficiency Rights Preserved? ☐ Yes ☐ No
TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7 LINES, PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.

Mineral Rights/Abbreviated Legal Description:
MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

Title Report Date: 05/02/2014 31 Parcel #: PARCEL # Tax Message: TAX MESSAGE
Endorsements: SPECIAL ENDORSEMENTS Approved Items: APPROVED ITEMS

On what date was the preliminary title report generated? Modified

It will tell you at the bottom of the screen.



DocMagic Online

Terms Tab

The Terms tab gives you a first glimpse of the loan.

The screenshot displays the DocMagic software interface for a 'Borrower One Sample' loan. The 'Terms' tab is selected, showing various loan parameters. A green box highlights the 'Monthly Payment' field, which is populated with '\$926.23'. A blue arrow points from this field down to a text box at the bottom of the page.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved JR Lien	
Sales Price	\$250,000.00
Loan Amount	\$200,000.00
Initial Interest Rate	3.750 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$926.23
First Payment Date	06/01/2016
Days Prepaid Interest	-9
Total Prepaid Interest Estimate	\$493.15
Paid By	BORROWER

ARM

Field	Value
Interest Change Date	
Payment Change Date	
Margin	
Current Index	
Ceiling (Max) Rate	
Floor (Min) Rate	
First Interest Cap	
Subsequent Rate Cap	
Life-of-loan Cap	

Miscellaneous

Field	Value
Assumable?	☐ Yes ☒ No
Prepayment Penalty?	☐ Yes ☒ No
Prepayment	Months
Soft Prepayment	Months
Max Prepay Penalty	
Prior Prepay Penalty	
Partial Payment Acceptance	
Creditor Servicing Statement	

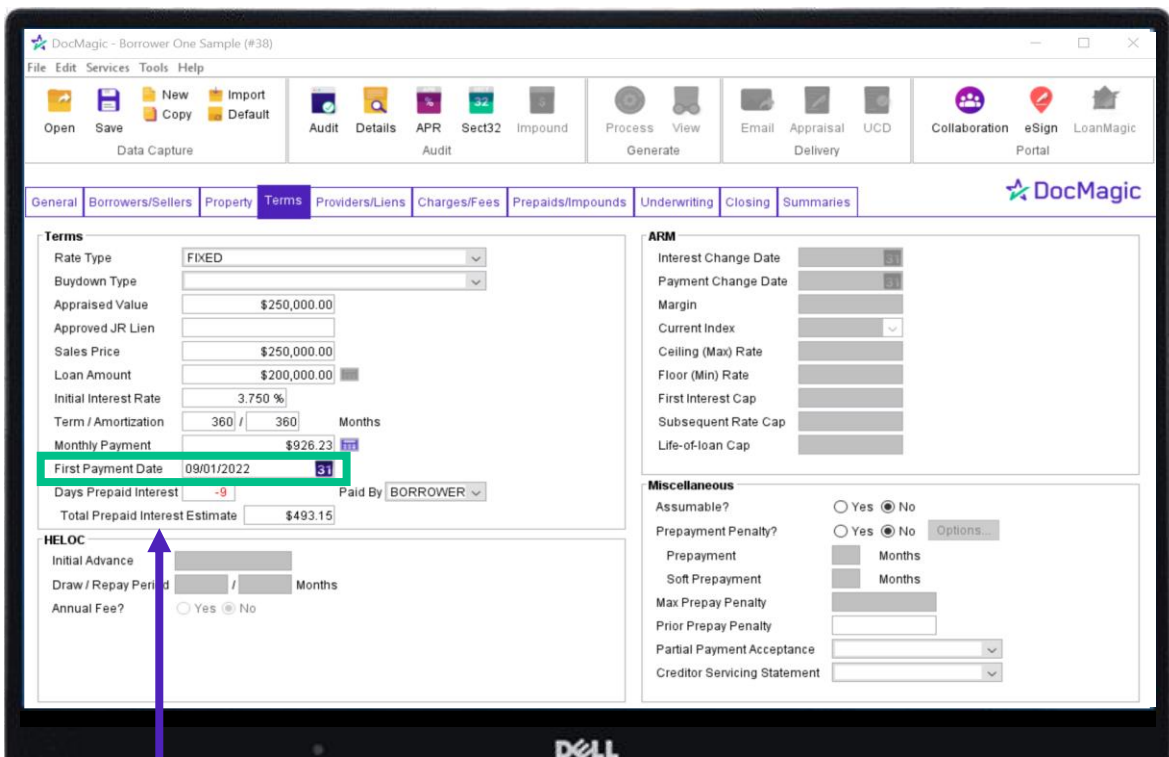
DocMagic will automatically populate these fields.



DocMagic Online

Terms Tab

If you change any parameters that could affect the Days Prepaid Interest, DocMagic Online can automatically calculate the new value of the field.



DocMagic - Borrower One Sample (#38)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property **Terms** Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Terms

Rate Type: FIXED
Buydown Type:
Appraised Value: \$250,000.00
Approved JR Lien:
Sales Price: \$250,000.00
Loan Amount: \$200,000.00
Initial Interest Rate: 3.750 %
Term / Amortization: 360 / 360 Months
Monthly Payment: \$926.23
First Payment Date: 09/01/2022
Days Prepaid Interest: -9
Total Prepaid Interest Estimate: \$493.15
Paid By: BORROWER

HELOC

Initial Advance:
Draw / Repay Period: / Months
Annual Fee? ☐ Yes ☒ No

ARM

Interest Change Date:
Payment Change Date:
Margin:
Current Index:
Ceiling (Max) Rate:
Floor (Min) Rate:
First Interest Cap:
Subsequent Rate Cap:
Life-of-loan Cap:

Miscellaneous

Assumable? ☐ Yes ☒ No
Prepayment Penalty? ☐ Yes ☒ No Options...
Prepayment: Months
Soft Prepayment: Months
Max Prepay Penalty:
Prior Prepay Penalty:
Partial Payment Acceptance:
Creditor Servicing Statement:

For this example, we are changing the First Payment Date.



DocMagic Online

Terms Tab

Select the Days Prepaid Interest field and hit backspace or delete on the keyboard to clear the value.

DocMagic - Borrower One Sample (#38)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property **Terms** Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Terms

Rate Type: FIXED

Buydown Type:

Appraised Value: \$250,000.00

Approved JR Lien:

Sales Price: \$250,000.00

Loan Amount: \$200,000.00

Initial Interest Rate: 3.750 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$926.23

First Payment Date: 06/01/2016

Days Prepaid Interest:

Total Prepaid Interest Estimate: \$493.15

Paid By: BORROWER

HELOC

Initial Advance:

Draw / Repay Period: / Months

Annual Fee? ☐ Yes ☒ No

ARM

Interest Change Date:

Payment Change Date:

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

Miscellaneous

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

Click on any empty field (ex. Approved JR Lien).



Click on Days Prepaid Interest again. The updated and corrected value should populate automatically.

DocMagic - Borrower One Sample (#38)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property **Terms** Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Terms

Rate Type: FIXED
Buydown Type:
Appraised Value: \$250,000.00
Approved JR Lien:
Sales Price: \$250,000.00
Loan Amount: \$200,000.00
Initial Interest Rate: 3.750 %
Term / Amortization: 360 / 360 Months
Monthly Payment: \$926.23
First Payment Date: 09/01/2022
Days Prepaid Interest: 30
Total Prepaid Interest Estimate: \$493.15
Paid By: BORROWER

HELOC

Initial Advance:
Draw / Repay Period: / Months
Annual Fee? ☐ Yes ☒ No

ARM

Interest Change Date:
Payment Change Date:
Margin:
Current Index:
Ceiling (Max) Rate:
Floor (Min) Rate:
First Interest Cap:
Subsequent Rate Cap:
Life-of-loan Cap:

Miscellaneous

Assumable? ☐ Yes ☒ No
Prepayment Penalty? ☐ Yes ☒ No Options...
Prepayment: Months
Soft Prepayment: Months
Max Prepay Penalty:
Prior Prepay Penalty:
Partial Payment Acceptance:
Creditor Servicing Statement:



DocMagic Online

Terms Tab

A similar function can calculate Monthly Payments. For this example, the Initial Interest Rate has been increased.

The screenshot displays the 'Terms' tab in the DocMagic application. The 'Initial Interest Rate' is set to 4.250%, and the 'Monthly Payment' is highlighted in red at \$926.23. The interface includes various input fields for loan terms, rates, and payments, along with tabs for different sections like General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved J.R. Lien	
Sales Price	\$250,000.00
Loan Amount	\$200,000.00
Initial Interest Rate	4.250 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$926.23
First Payment Date	09/01/2022
Days Prepaid Interest	30
Total Prepaid Interest Estimate	\$493.15
Paid By	BORROWER

ARM

Field	Value
Interest Change Date	31
Payment Change Date	31
Margin	
Current Index	
Ceiling (Max) Rate	
Floor (Min) Rate	
First Interest Cap	
Subsequent Rate Cap	
Life-of-loan Cap	

Miscellaneous

Field	Value
Assumable?	☐ Yes ☒ No
Prepayment Penalty?	☐ Yes ☒ No Options...
Prepayment	Months
Soft Prepayment	Months
Max Prepay Penalty	
Prior Prepay Penalty	
Partial Payment Acceptance	
Creditor Servicing Statement	

Notice how the Monthly Payment is now red. This change occurs after another field is selected after the Interest Rate value gets changed.



DocMagic Online

Terms Tab

Click on the calculator and the new value will populate.

The screenshot shows the DocMagic interface with the 'Terms' tab selected. The 'Terms' section contains the following fields:

- Rate Type:
- Buydown Type:
- Appraised Value:
- Approved JR Lien:
- Sales Price:
- Loan Amount:
- Initial Interest Rate:
- Term / Amortization: / Months
- Monthly Payment:
- First Payment Date:
- Days Prepaid Interest:
- Total Prepaid Interest Estimate:
- Paid By:

The 'ARM' section contains the following fields:

- Interest Change Date:
- Payment Change Date:
- Margin:
- Current Index:
- Ceiling (Max) Rate:
- Floor (Min) Rate:
- First Interest Cap:
- Subsequent Rate Cap:
- Life-of-loan Cap:

The 'Miscellaneous' section contains the following fields:

- Assumable?: ☐ Yes ☒ No
- Prepayment Penalty?: ☐ Yes ☒ No
- Prepayment: Months
- Soft Prepayment: Months
- Max Prepay Penalty:
- Prior Prepay Penalty:
- Partial Payment Acceptance:
- Creditor Servicing Statement:

The 'HELOC' section contains the following fields:

- Initial Advance:
- Draw / Repay Period: / Months
- Annual Fee?: ☐ Yes ☒ No

A blue arrow points from the 'html' button next to the 'Monthly Payment' field to the 'Monthly Payment' field itself. Another blue arrow points from the 'Monthly Payment' field to the 'Monthly Payment' field.

Notice how the value is no longer red.



DocMagic Online

Terms Tab

If the rate type is Fixed, then the HELOC and ARM sections will be grayed out.

The screenshot shows the DocMagic Borrower One sample (#38) Terms tab. The Rate Type is set to FIXED. The HELOC and ARM sections are grayed out. The Miscellaneous section is active.

Terms

Rate Type: **FIXED**

Buydown Type: **None**

Appraised Value: **\$250,000.00**

Approved JR Lien: **None**

Sales Price: **\$250,000.00**

Loan Amount: **\$200,000.00**

Initial Interest Rate: **4.250 %**

Term / Amortization: **360 / 360 Months**

Monthly Payment: **\$983.88**

First Payment Date: **09/01/2022**

Days Prepaid Interest: **30**

Total Prepaid Interest Estimate: **\$493.15**

Paid By: **BORROWER**

HELOC

Initial Advance: **None**

Draw / Repay Period: **None / None Months**

Annual Fee? **Yes No**

ARM

Interest Change Date: **None**

Payment Change Date: **None**

Margin: **None**

Current Index: **None**

Ceiling (Max) Rate: **None**

Floor (Min) Rate: **None**

First Interest Cap: **None**

Subsequent Rate Cap: **None**

Life-of-loan Cap: **None**

Miscellaneous

Assumable? **Yes No**

Prepayment Penalty? **Yes No Options...**

Prepayment: **None Months**

Soft Prepayment: **None Months**

Max Prepay Penalty: **None**

Prior Prepay Penalty: **None**

Partial Payment Acceptance: **None**

Creditor Servicing Statement: **None**

DocMagic will automatically populate these fields.



DocMagic Online

Terms Tab

If an Adjustable-Rate Type is selected, you will be able to enter data into the ARM fields.

DocMagic - Borrower On Sample (#38)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sec32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property **Terms** Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Terms

Rate Type: **ADJUSTABLE**

Buydown Type: [Dropdown]

Appraised Value: \$250,000.00

Approved JR Lien: [Dropdown]

Sales Price: \$250,000.00

Loan Amount: \$200,000.00

Initial Interest Rate: 4.250 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$983.88

First Payment Date: 09/01/2022

Days Prepaid Interest: 30

Paid By: BORROWER

Total Prepaid Interest Estimate: \$493.15

HELOC

Initial Advance: [Dropdown]

Draw / Repay Period: [Dropdown] / [Dropdown] Months

Annual Fee? ☐ Yes ☒ No

ARM

Interest Change Date: [Red Text] [Dropdown]

Payment Change Date: [Red Text] [Dropdown]

Margin: [Red Text] [Dropdown]

Current Index: [Red Text] [Dropdown]

Ceiling (Max) Rate: [Red Text] [Dropdown]

Floor (Min) Rate: [Red Text] [Dropdown]

First Interest Cap: [Red Text] [Dropdown]

Subsequent Rate Cap: [Red Text] [Dropdown]

Life-of-loan Cap: [Red Text] [Dropdown]

Miscellaneous

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: [Dropdown] Months

Soft Prepayment: [Dropdown] Months

Max Prepay Penalty: [Dropdown]

Prior Prepay Penalty: [Dropdown]

Partial Payment Acceptance: [Dropdown]

Creditor Servicing Statement: [Dropdown]

Fields will be red at first, because the information entered is for a Fixed Rate Loan – the default in DocMagic Online. The Red will go away once the appropriate fields are updated.

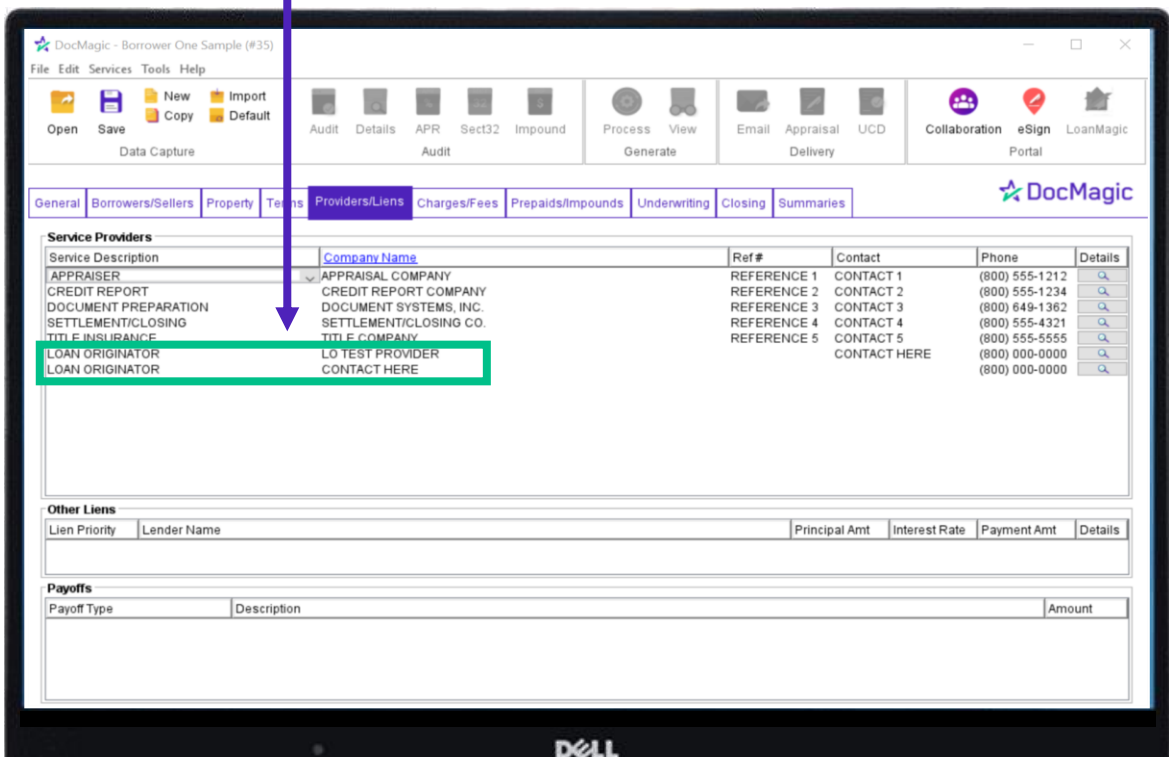


DocMagic Online

Providers & Liens Tab

There are two required providers that are part of this transaction:

1. The Loan Originator for the Company
2. The Loan Originator for the Loan Officer



DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Audit Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Taxes **Providers/Liens** Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
APPRAISER	APPRAISAL COMPANY	REFERENCE 1	CONTACT 1	(800) 555-1212	Q
CREDIT REPORT	CREDIT REPORT COMPANY	REFERENCE 2	CONTACT 2	(800) 555-1234	Q
DOCUMENT PREPARATION	DOCUMENT SYSTEMS, INC.	REFERENCE 3	CONTACT 3	(800) 649-1362	Q
SETTLEMENT/CLOSING	SETTLEMENT/CLOSING CO.	REFERENCE 4	CONTACT 4	(800) 555-4321	Q
TITLE INSURANCE	TITLE COMPANY	REFERENCE 5	CONTACT 5	(800) 555-5555	Q
LOAN ORIGINATOR	LO TEST PROVIDER		CONTACT HERE	(800) 000-0000	Q
LOAN ORIGINATOR	CONTACT HERE			(800) 000-0000	Q

Other Liens

Lien Priority	Lender Name	Principal Amt	Interest Rate	Payment Amt	Details
---------------	-------------	---------------	---------------	-------------	---------

Payoffs

Payoff Type	Description	Amount
-------------	-------------	--------



DocMagic Online

Providers & Liens Tab

By clicking on the magnifying glass, you can fill out additional details including the NMLS number.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools

Open Save Data Capt

General Borrowers/Sell

Service Providers

Service Description

APPRAISER

CREDIT REPORT

DOCUMENT PREPAR

SETTLEMENT/CLOSIN

TITLE INSURANCE

LOAN ORIGINATOR

LOAN ORIGINATOR

Other Liens

Lien Priority Lende

Payoffs

Payoff Type

Details - Lo Test Provider

Company Name LO TEST PROVIDER

Street STREET

City CITY State CALIFORNIA Zip 90501

Relation Code No relation code selected.

License # 1111111 NMLS # 2222222-007

Contact Name CONTACT HERE

Contact Email contact@email.com

Phone (800) 000-0000 Fax (800) 555-5555

License # NMLS #

Provided Service

Service Type	Description	Est. Fee Amount

☐ Add to Service Provider database for future use

What is the Service Provider Street?

Ok Cancel

DocMagic

Details

Amt Details

Amount



DocMagic Online

Providers & Liens Tab

In the Other Liens section, you have the option of adding first, second, and third liens. Click to add.

The screenshot displays the DocMagic Online interface. On the left, the 'Service Providers' list includes 'APPRaiser', 'CREDIT REPORT', 'DOCUMENT PREPARATION', 'SETTLEMENT CLOSING', 'TITLE INSURANCE', 'LOAN ORIGINATOR', and 'LOAN ORIGINATOR'. Below this, the 'Other Liens' section is highlighted with a green box, showing a list of lien priorities: '1ST', '2ND', and '3RD'. A purple arrow points from this section to the 'Details' button in the bottom right corner of the 'Prior 3rd Lien - Details' form. The form itself is titled 'Prior 3rd Lien - Details' and contains two main sections: 'Lien Details' and 'Recording Information'. The 'Lien Details' section includes fields for Lender Name, Loan Type, Case Number, Rate Type, Mortgage Date, Note Date, Maturity Date, Loan Amount, Interest Rate, Monthly Payment, Loan to Value, Remaining Term, Current Balance, Balloon Payment, Total Payments, Credit Limit, Borrower, Current Vesting, Trustee Name, Assigned To, and Assignment Date. The 'Recording Information' section includes fields for Security Instrument (Assignment, Vendor Lien), Recording Date, County, Instrument #, Volume #, Book, and Page. At the bottom of the form, there is a question 'What type of loan transaction is this?' and buttons for 'Ok', 'Next', 'Previous', and 'Cancel'. A magnifying glass icon is visible in the bottom right corner of the form, which is highlighted with a green box and a purple arrow pointing to it from the text below.

After selecting your lien priority, click on the magnifying glass in the bottom right to add details.



DocMagic Online

Providers & Liens Tab

You can enter in Payoffs towards the bottom of the page. Be sure to select a payoff type, write a description, and specify an amount. Click to add.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms **Providers/Liens** Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
APPRAISER	APPRAISAL COMPANY	REFERENCE 1	CONTACT 1	(800) 555-1212	Q
CREDIT REPORT	CREDIT REPORT COMPANY	REFERENCE 2	CONTACT 2	(800) 555-1234	Q
DOCUMENT PREPARATION	DOCUMENT SYSTEMS, INC.	REFERENCE 3	CONTACT 3	(800) 649-1362	Q
SETTLEMENT/CLOSING	SETTLEMENT/CLOSING CO.	REFERENCE 4	CONTACT 4	(800) 555-4321	Q
TITLE INSURANCE	TITLE COMPANY	REFERENCE 5	CONTACT 5	(800) 555-5555	Q
LOAN ORIGINATOR	LO TEST PROVIDER		CONTACT HERE	(800) 000-0000	Q
LOAN ORIGINATOR	CONTACT HERE			(800) 000-0000	Q

Other Liens

Lien Priority	Lender Name	Principal Amt	Interest Rate	Payment Amt	Details
3RD					Q

Payoffs

Payoff Type	Description	Amount
Pay Off		
Pay Off Lien		
Pay Off Lien Same Lender		

Reference numbers are auto-populated.



DocMagic Online

Charges & Fees Tab

In the TRID section, when you click on the drop down, you can select the appropriate category from the pop-up box.

The screenshot shows the DocMagic interface with the 'Charges/Fees' tab selected. A dropdown menu for the 'TRID Section' is open, displaying a list of categories. The 'Services You Cannot Shop For' and 'Services You Can Shop For' options are highlighted with green boxes. A purple arrow points from the text box above to the dropdown menu, and another purple arrow points from the text box below to the highlighted options in the dropdown menu.

Charge Description	To	TRID Section	Charge Amt
Appraisal Fee	APPRAISAL COMPANY	Services Borrow...	\$250.00
CREDIT REPORT	CREDIT REPORT CO.	Services Borrow...	\$50.00
DOCUMENT FEE	DOCUMENT SYSTEM	Services Borrow...	\$50.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$75.00
PROCESSING FEE	LENDER	Services You Ca...	\$50.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$50.00
TITLE FEE	LENDER	Services Borrow...	\$50.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$50.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$50.00

Fee Description	To	Fee Points	+Fee Fixed	Paid By	
Loan Origination Fee	LENDER	1.000%		BORROWER	\$2,000.00

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

Identify if the charge is categorized as "Services You Cannot Shop For" or "Services You Can Shop For".



DocMagic Online

Charges & Fees Tab

These charges in the Charges Amt column are estimates during the initial disclosure stage and what are referenced in the Loan Estimate.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepaids/Impounds Underwriting Closing Summaries

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRaisal COMPANY	Services Borrow...	\$250.00	BORROWER	\$250.00	☐	☐	☐	☐	☐	☐	\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	BORROWER	\$50.00	☐	☐	☐	☐	☐	☐	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		☐	☐	☐	☐	☐	☐	\$40.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.00	BORROWER		☐	☒	☐	☐	☐	☐	\$375.00
PROCESSING FEE	LENDER	Services You Ca...	\$300.00	BORROWER		☐	☒	☐	☐	☐	☐	\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	BORROWER		☐	☒	☐	☐	☐	☐	\$550.00
TITLE FEE	LENDER	Services Borrow...	\$450.00	BORROWER		☐	☐	☐	☐	☐	☐	\$500.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.00	BORROWER		☐	☐	☐	☐	☐	☐	\$500.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.00	BORROWER	\$35.00	☒	☐	☐	☐	☐	☐	\$200.00

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	☒	☐	☐	\$2,000.00

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%	\$2,500.00	

[Manage Changed Circumstance Information](#) ☐ Exclude Conventional All from Points and Fees Test

Throughout this process, the amounts in the loan estimate move to the closing section, and the items from the loan estimate are moved to the Estimate column. Now the charge amount column become the items that show up on the closing disclosure.



DocMagic Online

Charges & Fees Tab

Paid By indicates who will be paying the Charge. You have several options that appear when you click on the space.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

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General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepaids/Impounds Underwriting Closing Summaries

Charges

Charge Description	To	Amount	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRaisal COMPANY	\$300.00	BORROWER	\$250.00							\$300.00
CREDIT REPORT	CREDIT REPORT CO	\$60.00	BORROWER	\$50.00							\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM	\$40.00	BORROWER								\$40.00
UNDERWRITING FEE	LENDER	\$375.00	BORROWER								\$375.00
PROCESSING FEE	LENDER	\$350.00	BORROWER								\$350.00
CLOSING FEE	CONTACT HERE	\$550.00	BORROWER								\$550.00
TITLE FEE	LENDER	\$500.00	BORROWER								\$500.00
Title - Lender's Title Insura...	LENDER	\$200.00	BORROWER								\$200.00
Transfer Taxes	DOCMAGIC INC.	\$35.00	BORROWER	\$35.00							

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER				\$2,000.00

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[Manage Changed Circumstance Information](#)

☐ Exclude Conventional MI from Points and Fees Test

Amount Paid column is for items paid outside of closing. Select the dollar amount (TBD).



DocMagic Online

Charges & Fees Tab

- POC (Paid Outside of Closing): Radio boxes are checked here for items that will be paid out of closing.
- APR (Annual Percentage Yield): Radio boxes are checked meaning that these amounts will affect the APR.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

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General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepays/Impounds Underwriting Closing Summaries

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	n?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRAISAL COMPANY	Services Borrow...	\$250.00	BORROWER	\$250.00	☐	☐	☐	☐	☐	☐	\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	BORROWER	\$50.00	☐	☐	☐	☐	☐	☐	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		☐	☐	☐	☐	☐	☐	\$40.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.00	BORROWER		☐	☒	☐	☐	☐	☐	\$375.00
PROCESSING FEE	LENDER	Services You Ca...	\$300.00	BORROWER		☐	☒	☐	☐	☐	☐	\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	BORROWER		☐	☒	☐	☐	☐	☐	\$550.00
TITLE FEE	LENDER	Services Borrow...	\$450.00	BORROWER		☐	☒	☐	☐	☐	☐	\$500.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.00	BORROWER		☐	☒	☐	☐	☐	☐	\$500.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.00	BORROWER	\$35.00	☒	☐	☐	☐	☐	☐	\$200.00

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	☒	☐	☐	\$2,000.00

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[Manage Changed Circumstance Information](#)

☐ Exclude Conventional MI from Points and Fees Test

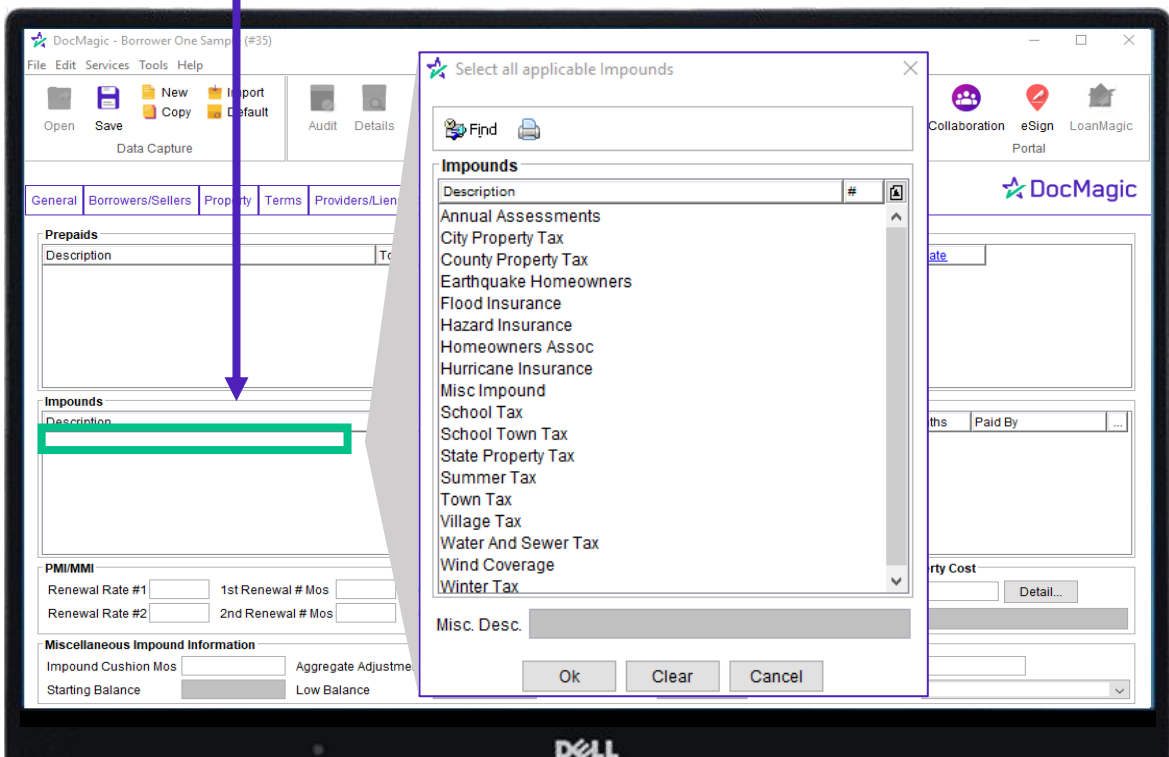
Loan Origination Fee: This is 1 point of the total loan amount



DocMagic Online

Impounds Tab

Click here to add an Impound. A window will appear where you can select the type.



This typically includes insurance and property taxes.



DocMagic Online

Impounds Tab

Enter who the Impound will be paid to.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries

Prepays

Description	To	Months	Total Amount	Paid By	Estimate
-------------	----	--------	--------------	---------	----------

Impounds

Description	To	PMI/MI # Mos	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By
Hazard Insurance	DSI TEST LENDER (STE...	1	\$780.00	\$65.00	08/01/20...	11	BORROWER

PMI/MI

Renewal Rate #1 1st Renewal # Mos PMI/MI Monthly \$0.00 PMI/MI # Mos
Renewal Rate #2 2nd Renewal # Mos PMI/MI Due Date 06/01/2016 PMI Paid By BORROWER

Non-Escrow Property Cost

Year 1 Amount Detail...
Description

Miscellaneous Impound Information

Impound Cushion Mos 2 Aggregate Adjustment (\$585.00) MI Cushion Mos
Starting Balance \$130.00 Low Balance \$130.00 Cushion \$130.00 Initial Deposit Estimate
Escrow Status

Enter the number of payments to be made per year, and the amount of each.



DocMagic Online

Impounds Tab

The due date will be on or after the first payment date.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries

Prepays

Description	To	Months	Total Amount	Paid By	Estimate
-------------	----	--------	--------------	---------	----------

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By
Hazard Insurance	DSI TEST LENDER (STE...	1	\$780.00	\$65.00	08/01/20...	1	BORROWER

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly \$0.00 PMI/MMI # Mos
Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date 06/01/2016 PMI Paid By BORROWER

Non-Escrow Property Cost

Year 1 Amount Detail...
Description

Miscellaneous Impound Information

Impound Cushion Mos 2 Aggregate Adjustment (\$585.00) MI Cushion Mos Initial Deposit Estimate
Starting Balance \$130.00 Low Balance \$130.00 Cushion \$130.00 Escrow Status

The number of months is automatically calculated for you. These are the number of months collected to begin the escrow account.



DocMagic Online

Impounds Tab

Select who you will be paying this impound to.
Click on the blank space and select an option.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

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General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries

Prepays

Description	To	Months	Total Amount	Paid By	Estimate
-------------	----	--------	--------------	---------	----------

Impounds

Description	To	Pmts/Year	Payment Amt	Months	Paid By
Hazard Insurance	DSI TEST LENDER (STE...	1	\$780.00	1	BORROWER

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly \$0.00 PMI/MMI # Mos Year 1 Amount Detail...

Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date 06/01/2016 PMI Paid By BORROWER

Miscellaneous Impound Information

Impound Cushion Mos 2 Aggregate Adjustment (\$595.00) MI Cushion Mos Initial Deposit Estimate

Starting Balance \$130.00 Low Balance \$130.00 Cushion \$130.00 Escrow Status



DocMagic Online

Impounds Tab

Input the number of Impound Cushion Months.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries

Prepays

Description	To	Months	Total Amount	Paid By	...	Estimate
-------------	----	--------	--------------	---------	-----	----------

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
-------------	----	-----------	-------------	----------------	-----------	--------	---------	-----

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly PMI/MMI # Mos
Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date 06/01/2016 PMI Paid By

Non-Escrow Property Cost

Year 1 Amount Detail...
Description

Miscellaneous Impound Information

Impound Cushion Mos	Aggregate Adjustment \$0.00	MI Cushion Mos	Initial Deposit Estimate
Starting Balance	Low Balance	Cushion	Escrow Status

Click the calculator icon and the Aggregate Adjustment will auto-populated



DocMagic Online

Impounds Tab

Select the Impound button and a complete account analysis will populate.

The screenshot shows the DocMagic software interface. The top toolbar contains various buttons, with the 'Impound' button highlighted by a green box. A blue arrow points from the text box above to this button. Below the toolbar, the 'Impound' window is open, displaying an 'Impound Account Analysis' for 'VYS #35, Loan #LGANUMBER, BORROWER ONE SAMPLE'. The window shows a table of monthly payments and a dropdown menu for 'Escrow Status' set to 'In Effect - Lender Required', which is also highlighted by a green box. A blue arrow points from the text box below to this dropdown menu.

Month	Mo./Year	Disbursed	Date Paid	Disbursement	Balance
1	06/01/2016	\$0.00			\$65.00
2	07/01/2016	\$0.00			\$130.00
3	08/01/2016	\$0.00			\$195.00
4	09/01/2016	\$0.00			\$260.00
5	10/01/2016	\$0.00			\$325.00
6	11/01/2016	\$0.00			\$390.00
7	12/01/2016	\$0.00			\$455.00
8	01/01/2017	\$0.00			\$520.00
9	02/01/2017	\$0.00			\$585.00
10	03/01/2017	\$0.00			\$650.00
11	04/01/2017	\$0.00			\$715.00
12	05/01/2017	\$0.00			\$780.00

Escrow Status: In Effect - Lender Required

Escrow Status is set in the bottom right corner. Select "In Effect – Lender Required".



DocMagic Online

Underwriting Tab

In the QM Type Field, Select "General".

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds **Underwriting** Closing Summaries

Details Of Transaction

a. Purchase Price	\$250,000.00	j. Subordinate Financing	
b. Alterations		k. CC paid by seller	
c. Land	\$0.00	Other Credits	\$335.00
d. Refinance		m. Loan Amount	\$200,000.00
e. Estimated prepaid items	(\$57.50)	n. PMI, MIP Financed	
f. Estimated closing costs	\$4,120.00	o. Loan Amount (m+n)	\$200,000.00
g. PMI, MIP, Funding Fee		Total Credits (j through n)	\$200,335.00
h. Discount (if borrower will pay)		p. Cash from borrower	\$53,727.50
i. Total Costs (a through h)	\$254,062.50		

Loan-To-Value Ratios

Loan To Value (LTV)	80.000 %
Combined Loan To Value (CLTV)	80.000 %

Interest Rate Details

Rate Set Date	03/10/2016 31
Pre-discounted Rate	

Ability To Repay/Qualified Mortgage

QM Type	General
Exemption Type	
Program Type	
Creditor Exemption	
GSE Type	
QM DTI Ratio	

Proposed Housing Expense

First Mortgage (P&I)	\$0.00
Other Mortgage (P&I)	\$0.00
Homeowner's Insurance	\$0.00
Supplemental Prop. Ins.	\$0.00
Real Estate Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowner Assn. Dues	\$0.00
Lease/Ground Rent	\$0.00
Other	\$0.00
Total Primary Housing Exp.	

Qualifying Ratios

Primary Housing/Income	
Total Obligations/Income	
Debt/Housing	

Down Payment

Details	\$0.00
Explanation	

In the QM Data Ratio, enter in the correct percentage.



DocMagic Online

Underwriting Tab

If necessary, you can click this Other Credits button to open another window where you may enter additional purchase credits.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds **Underwriting** Closing Summaries

Details Of Transaction

a. Purchase Price	\$250,000.00	j. Subordinate Financing	
b. Alterations		k. CC paid by seller	
c. Land	\$0.00	Other Credits	\$335.00
d. Refinance		m. Loan Amount	\$200,000.00
e. Estimated prepaid items	(\$57.50)	n. PMI, MIP Financed	
f. Estimated closing costs	\$4,120.00	o. Loan Amount (m+n)	\$200,000.00
g. PMI, MIP, Funding Fee		Total Credits (j through n)	\$200,335.00
h. Discount (if borrower will pay)		p. Cash from borrower	\$53,727.50
i. Total Costs (a through h)	\$254,062.50		

Loan-To-Value Ratios

Loan To Value (LTV)	80.000 %
Combined Loan To Value (CLTV)	80.000 %

Interest Rate Details

Rate Set Date	03/10/2016 31
Pre-discounted Rate	

Ability To Repay/Qualified Mortgage

QM Type	General
Exemption Type	
Program Type	
Creditor Exemption	
GSE Type	
QM DTI Ratio	

Proposed Housing Expense

First Mortgage (P&I)	\$0.00
Other Mortgage (P&I)	\$0.00
Homeowner's Insurance	\$0.00
Supplemental Prop. Ins.	\$0.00
Real Estate Taxes	\$0.00
Mortgage Insurance	\$0.00
Homeowner Assn. Dues	\$0.00
Lease/Ground Rent	\$0.00
Other	\$0.00
Total Primary Housing Exp.	

Qualifying Ratios

Primary Housing/Income	
Total Obligations/Income	
Debt/Housing	

Down Payment

Details	\$0.00
Explanation	



DocMagic Online

Underwriting Tab

Select the Type, the Source, and enter an Amount for each additional purchase credit here.

The screenshot shows the DocMagic Online interface with the 'Other Credits' dialog box open. The dialog box has a table for entering credits and an 'Ok' button. A green box highlights the 'Type', 'Source', and 'Amount' columns in the table. A green box also highlights the 'Ok' button. A green box highlights the 'Tolerance Cure' field. A green box highlights the 'Borrower POC' field with a value of \$335.00. A green box highlights the 'Other Credit Total' field with a value of \$335.00. A green box highlights the 'Loan To Value (LTV)' field with a value of 80.0. A green box highlights the 'Combined Loan To Value (CLTV)' field with a value of 80.0. A green box highlights the 'Rate Set Date' field with a value of 03/10/2016. A green box highlights the 'Pre-discounted Rate' field. A green box highlights the 'QM D I Ratio' field. A green box highlights the 'Explanation' field.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Pr

Details Of Transaction

a. Purchase Price
b. Alterations
c. Land
d. Refinance
e. Estimated prepaid items
f. Estimated closing costs
g. PMI, MIP, Funding Fee
h. Discount (if borrower will pay)
i. **Total Costs** (a through h)

Loan-To-Value Ratios

Loan To Value (LTV) 80.0
Combined Loan To Value (CLTV) 80.0

Interest Rate Details

Rate Set Date 03/10/2016
Pre-discounted Rate

Other Credits

Borrower POC \$335.00
Closing Costs By Lender
Closing Costs By Broker
Closing Costs By Other
Type Source Amount
Other Credit Total \$335.00
Tolerance Cure
Ok

Proposed Housing Expense

First Mortgage (P&I) \$0.00
Other Mortgage (P&I) \$0.00
Homeowner's Insurance \$0.00
Supplemental Prop. Ins. \$0.00
Real Estate Taxes \$0.00
Mortgage Insurance \$0.00
Homeowner Assn. Dues \$0.00
Lease/Ground Rent \$0.00
Other \$0.00
Total Primary Housing Exp.

Qualifying Ratios

Primary Housing/Income
Total Obligations/Income
Debt/Housing

Down Payment

Details \$0.00
Explanation

QM D I Ratio

You would also enter the tolerance here.
Click OK once completed.



DocMagic Online

Closing Tab

Select the Closing County and indicate who the loan proceeds will go to.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Default Data Capture

Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting **Closing** Summaries

Closing

Closing County LOS ANGELES Loan Proceeds To BORROWER Paste Conditions From Clipboard

[Closing Instructions/Conditions](#) Details

CLOSING/ESCROW CONDITIONS APPEAR HERE!
TO CREATE SPECIFIC CONDITIONS THAT YOU USE FREQUENTLY, CLICK ON "MODIFY CLOSING INSTRUCTION OPTIONS" TO CREATE CODES.

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$2,000.00	\$3,762.50	Yes	See Total Other Costs (I).
Closing Costs Paid Before Closing	(\$0.00)	(\$35.00)	Yes	You paid these Closing Costs before closing
Closing Costs Financed	(\$0.00)	(\$0.00)	No	
Down Payment	\$0.00	\$50,000.00	Yes	You increased this payment. See details in Sections K and L.
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	(\$0.00)	(\$0.00)	No	
Funds for Borrower	(\$0.00)	\$0.00	No	
Seller Credits	(\$0.00)	(\$0.00)	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	\$53,727.50		

☒ Standard Form ☐ Alternate Form

Cash to Close contains the final loan amounts that will appear on the closing disclosure. For more information on how this is calculated, consult our DocMagic Online Hacks supplementary guidebook – found on our [Product Training Page](#).



DocMagic Online

Closing Tab

Select the type of form that is applicable to the loan:

- A Standard Form is used for purchases.
- An Alternate Form is used for refinances.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Default Data Capture

Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting **Closing** Summaries

Closing

Closing County: LOS ANGELES Loan Proceeds To: BORROWER Paste Conditions From Clipboard

[Closing Instructions/Conditions](#) Details

CLOSING/ESCROW CONDITIONS APPEAR HERE!
TO CREATE SPECIFIC CONDITIONS THAT YOU USE FREQUENTLY, CLICK ON "MODIFY CLOSING INSTRUCTION OPTIONS" TO CREATE CODES.

Cash to Close

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$2,000.00	\$3,762.50	Yes	See Total Other Costs (I).
Closing Costs Paid Before Closing	(\$0.00)	(\$35.00)	Yes	You paid these Closing Costs before closing
Closing Costs Financed	(\$0.00)	(\$0.00)	No	
Down Payment	\$0.00	\$50,000.00	Yes	You increased this payment. See details in Sections K and L.
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	(\$0.00)	(\$0.00)	No	
Funds for Borrower	(\$0.00)	\$0.00	No	
Seller Credits	(\$0.00)	(\$0.00)	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	\$53,727.50		

☒ Standard Form ☐ Alternate Form



DocMagic Online

Summaries Tab

The information on this page is for your review. If there are no issues, you may move onto the next step – running an audit.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing **Summaries**

K. Due from Borrower at Closing

Code	Description	Amount
01	Sale Price of Property	\$250,000.00
02	Sales Price of Any Personal Property Include in Sale	
03	Closing Costs Paid at Closing	\$3,727.50

M. Due to Seller at Closing

Code	Description	Amount
01	Sale Price of Property	\$250,000.00
02	Sales Price of Any Personal Property Include in Sale	

L. Paid Already by or on Behalf of Borrower at Closing

Code	Description	Amount
01	Deposit	
02	Loan Amount	\$200,000.00
03	Existing Loan(s) Assumed or Taken Subject to	

N. Due from Seller at Closing

Code	Description	Amount
01	Excess Deposit	
02	Closing Costs Paid at Closing	\$0.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	

CALCULATION

Description	Amount
Total Due Already from Borrower at Closing (K)	\$253,727.50
Total Paid by or on Behalf of Borrower at Closing (L)	\$200,000.00
Cash to Close From/To Borrower	\$53,727.50

CALCULATION

Description	Amount
Total Due to Seller at Closing (M)	\$250,000.00
Total Due from Seller at Closing (N)	\$0.00
Cash From/To Seller	\$250,000.00



DocMagic Online

Auditing

Click this button to Audit the worksheet. A separate data validation window will appear.

The screenshot displays the DocMagic Online interface. The main window is titled "DocMagic - Borrower One Sample (#35)". The menu bar includes File, Edit, Services, Tools, and Help. The toolbar contains buttons for Open, Save, New, Import, Copy, Default, and Audit. The Audit button is highlighted with a green box. Below the toolbar, there are tabs for General, Borrowers/Sellers, Property, Terms, and Providers. The main content area shows a table with columns for Code and Description. The table is divided into two sections: "K. Due from Borrower at Closing" and "L. Paid Already by or on Behalf of Borrower at Closing". The "K. Due from Borrower at Closing" section has three rows: 01 Sale Price of Property, 02 Sales Price of Any Personal Property Include in Sale, and 03 Closing Costs Paid at Closing. The "L. Paid Already by or on Behalf of Borrower at Closing" section has three rows: 01 Deposit, 02 Loan Amount, and 03 Existing Loan(s) Assumed or Taken Subject to. Below the table, there is a "CALCULATION" section with a table showing various financial figures. A separate window titled "Data Validation - Worksheet #35" is open, displaying 17 warning issues. The window has tabs for Audit, Process, Details, APR, High Cost, Impounds, and Print. The Audit tab is selected, showing a list of warnings with columns for Type, Message, Category, and Details. The warnings include: "First Payment Date is before the Document Date", "Document Date is more than '5' days in the past", "Closing Date should be after the Document Date", "Disbursement Date must be after Document Date", "No LE Initial Deposit Amount detected.", "Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.", "Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.", "Deficiency Rights Preserved information not provided. Default option will be used.", and "TRID regulation requires re-issuance of the Closing Disclosure due to 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure".

Type	Message	Category	Details
WARNING	First Payment Date is before the Document Date	DataValidation	
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	Closing Date should be after the Document Date	DataValidation	
WARNING	Disbursement Date must be after Document Date	DataValidation	
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA	
WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA	
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation	
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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure	Federal-TRID	

Description			
Total Due Already from Borrower at Closing (K)	\$200,000.00	Total Due from Seller at Closing (N)	\$0.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$53,727.50	Cash From/To Seller	\$250,000.00
Cash to Close From/To Borrower			

Audits can be customized by reaching out to Customer Service.



DocMagic Online

Auditing

Two types of issues can appear on the Data Validation window – Warnings and Fatais.

The screenshot shows the DocMagic Data Validation window for Worksheet #35. A green box highlights the 'Type' column, which lists 17 'WARNING' issues. A purple arrow points from the text box above to the first warning. The issues are as follows:

Type	Message	Category
WARNING	First Payment Date is before the Document Date	DataValidation
WARNING	Document Date is more than '5' days in the past	DataValidation
WARNING	Closing Date should be after the Document Date	DataValidation
WARNING	Disbursement Date must be after Document Date	DataValidation
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA
WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation
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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure	Federal-TRID

The window also displays a 'CALCULATION' section at the bottom with the following values:

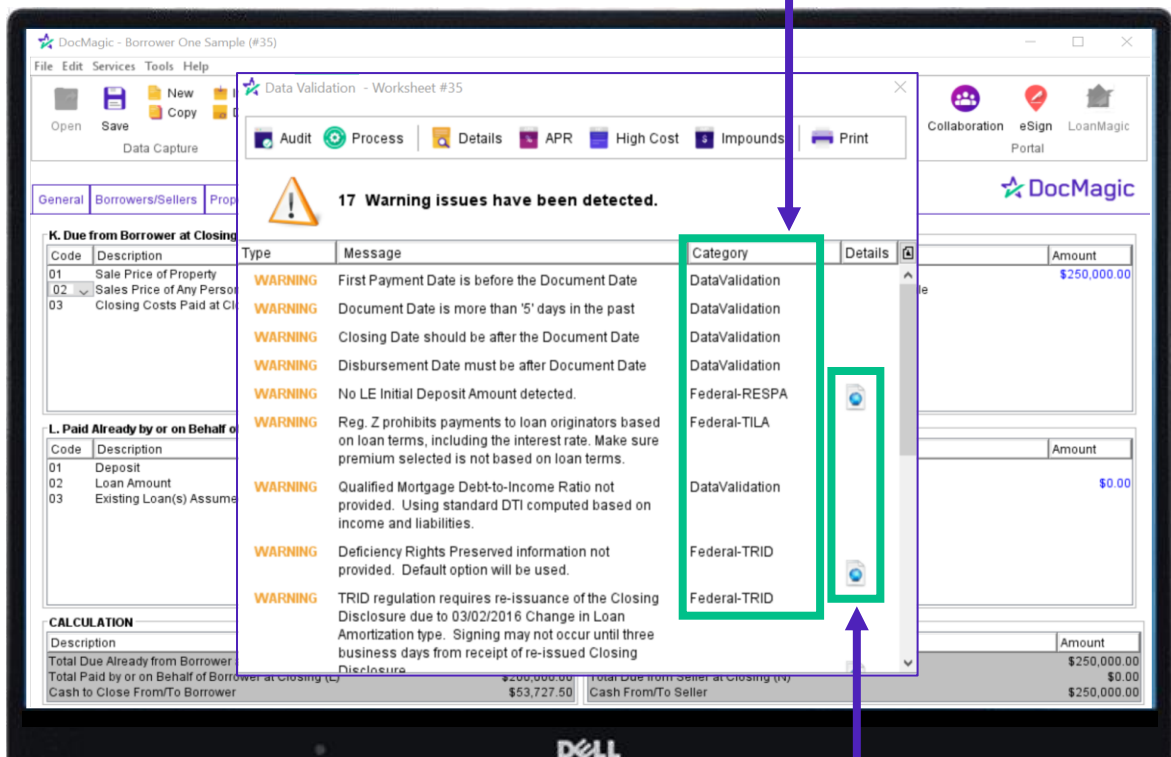
Description	Amount
Total Due Already from Borrower	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00

Note: You may proceed with a Warning but *you cannot proceed with a Fatal. A Fatal is a hard stop.* A fatal error likely means that something would be out of compliance if the package was produced – so the system won't let you do it.



Auditing

The Category column will show exactly where the Warnings and Fatals appear.



Clicking on the globe icon next an issue will take you to the specific DocMagic compliance website page where additional information related to the issue can be found.

DocMagic Online

Loan Detail Report

Click Details to bring up the Loan Detail Report.

The screenshot shows the DocMagic interface with a 'Data Validation - Worksheet #35' window open. The 'Details' button is highlighted with a green box, and a purple arrow points from the instruction box to it. The window displays a table of warning issues.

Type	Message	Category	Details
WARNING	First Payment Date is before the Document Date	DataValidation	
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	Closing Date should be after the Document Date	DataValidation	
WARNING	Disbursement Date must be after Document Date	DataValidation	
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA	
WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA	
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation	
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 03/02/2016 Change in Loan Amortization type. Signing may not occur until three business days from receipt of re-issued Closing Disclosure	Federal-TRID	

The interface also shows a 'CALCULATION' section with the following values:

Description	Amount
Total Due Already from Borrower	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00

This report provides information to ensure that each transaction is compliant with the appropriate laws, regulations, and lender requirements.



DocMagic Online

Loan Detail Report

Transaction Details: Displays the loan data entered in the worksheet, data which needs to be validated

Loan Details Report

File

Loan Detail Report DocMagic

Loan Number:	LOANNUMBER	File ID:	35
Borrower Name:	BORROWER ONE SAMPLE	Client Number:	100ST
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	08/08/2022

Transaction Details Data Validation Compliance Audit Collapse all

▼ DETAILS

LENDER INFO

Lender Name:	DSI TEST LENDER (STEVE TRUITT)	Transfer To:
Loan Program:	ALL FIXED LOANS (DSI_CONV)	

LOAN IDENTIFIERS

Loan Number:	LOANNUMBER	FHA/VA Case:	MERS #:		
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH

IMPORTANT DATES

DELL



DocMagic Online

Loan Detail Report

Data Validation: This section provides analysis of the data found in the Transaction Details tab. It contains warning messages and summaries.

The screenshot displays the DocMagic Loan Details Report interface. At the top, the title "Loan Details Report" is visible next to the DocMagic logo. Below this, a summary section contains the following information:

Loan Number:	LOANNUMBER	File ID:	35
Borrower Name:	BORROWER ONE SAMPLE	Client Number:	100ST
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	08/08/2022

Below the summary, there are three tabs: "Transaction Details", "Data Validation" (which is highlighted with a green border and a blue arrow pointing to it from the text box above), and "Compliance Audit". The "Data Validation" tab is expanded, showing a table with the following data:

Status	Result	Message	Link
⚠	WARNING	First Payment Date is before the Document Date	
⚠	WARNING	Document Date is more than '5' days in the past	
⚠	WARNING	Closing Date should be after the Document Date	
⚠	WARNING	Disbursement Date must be after Document Date	
⚠	WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	
⚠	WARNING	Settlement Agent is missing Email. License ID.	
⚠	WARNING	Purchase Transaction with no unpaid Homeowner's Insurance detected	

The Dell logo is visible at the bottom of the laptop screen.



DocMagic Online

Loan Detail Report

Compliance Audit: Starts with a Compliance Summary at the top followed by a status breakdown of individual audits

The screenshot displays the 'Loan Details Report' interface on a Dell monitor. The top section contains loan metadata: Loan Number (LOANNUMBER), Borrower Name (BORROWER ONE SAMPLE), Property Address (PROPERTY STREET, PROPERTY CITY CA 90501), File ID (35), Client Number (100ST), and Date of Report (08/08/2022). Below this is a navigation bar with 'Transaction Details', 'Data Validation', and 'Compliance Audit' (highlighted with a green box). The 'Compliance Audit' section is expanded, showing a 'COMPLIANCE SUMMARY' table with two columns of audit results. The first column lists audits like 'Federal High Cost/HPML' (PASS), 'Ability to Repay/QM' (PASS), 'Fannie/Freddie Points/Fees' (PASS), and 'Fannie/Freddie Audits' (N/A). The second column lists 'TRID' (WARNING), 'Conventional' (N/A), 'CA High Cost/HPML' (PASS), and 'CA State Rules' (N/A). A 'HIGH COST TESTS' section is visible below the summary table.

Loan Detail Report			
Loan Number:	LOANNUMBER	File ID:	35
Borrower Name:	BORROWER ONE SAMPLE	Client Number:	100ST
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	08/08/2022

COMPLIANCE SUMMARY		
Federal High Cost/HPML	PASS	✓
Ability to Repay/QM	PASS	✓
Fannie/Freddie Points/Fees	PASS	✓
Fannie/Freddie Audits	N/A	⊖
TRID	WARNING	⚠
Conventional	N/A	⊖
CA High Cost/HPML	PASS	✓
CA State Rules	N/A	⊖

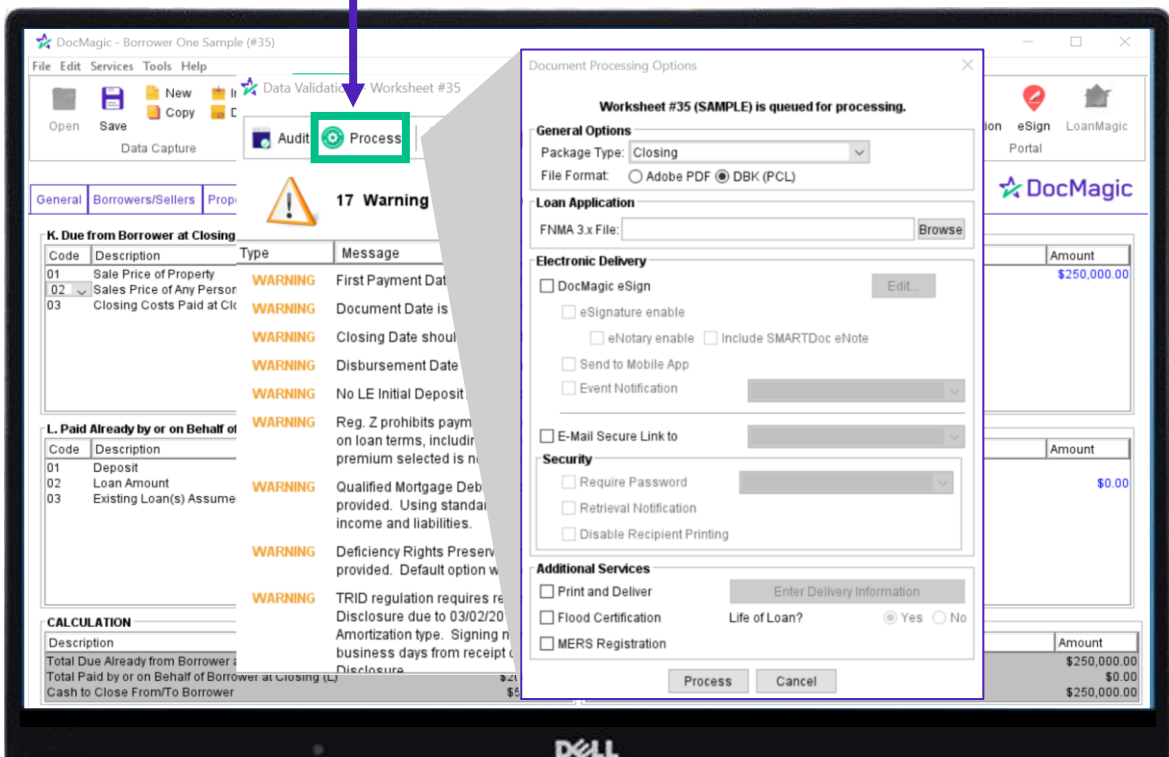
HIGH COST TESTS		
-----------------	--	--



DocMagic Online

Document Processing

After reviewing the Loan Detail Report, click process. The Document Processing Options window will appear.



DocMagic Online

Document Processing

Select your document package type from the dropdown here and choose a file format.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Audit

Data Capture

General Borrowers/Sellers Property Terms Prov

K. Due from Borrower at Closing

Code	Description
01	Sale Price of Property
02	Sales Price of Any Personal Property Include
03	Closing Costs Paid at Closing

L. Paid Already by or on Behalf of Borrower at Clos

Code	Description
01	Deposit
02	Loan Amount
03	Existing Loan(s) Assumed or Taken Subject

CALCULATION

Description	Amount
Total Due Already from Borrower at Closing (K)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00

Document Processing Options

Worksheet #35 (SAMPLE) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

☐ DocMagic eSign

☐ eSignature enable

☐ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver

☐ Flood Certification

☐ MERS Registration

Enter Delivery Information

Life of Loan? ☒ Yes ☐ No

Process Cancel

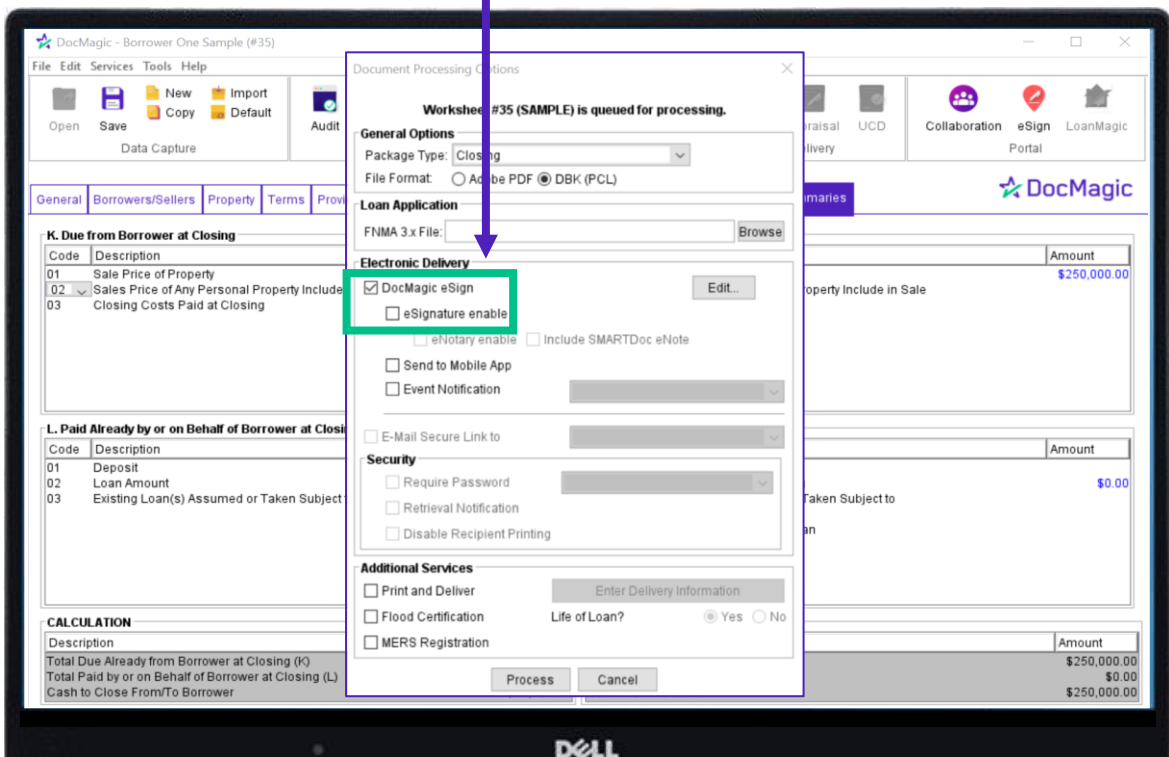
DBK is a file format that can be viewed and modified with our proprietary software, DocMaster. Click [here](#) for a tutorial.



DocMagic Online

Document Processing

If you want to utilize our eSigning experience, check DocMagic eSign and eSignature enable.



All borrowers must have a valid email and social security number entered for this feature.



DocMagic Online

Document Processing

When you select eSignature enable, you will have the option to enable eNotary and eNote for closing packages.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

General Borrowers/Sellers Property Terms Pr

K. Due from Borrower at Closing

Code	Description
01	Sale Price of Property
02	Sales Price of Any Personal Property Included in Sale
03	Closing Costs Paid at Closing

L. Paid Already by or on Behalf of Borrower at Closing

Code	Description
01	Deposit
02	Loan Amount
03	Existing Loan(s) Assumed or Taken Subject to

CALCULATION

Description	Amount
Total Due Already from Borrower at Closing (K)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00

Document Processing Options

Worksheet #35 (SAMPLE) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

☒ DocMagic eSign

☒ eSignature enable

☐ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver

☐ Flood Certification

☐ MERS Registration

Enter Delivery Information

Life of Loan? ☒ Yes ☐ No

Process Cancel

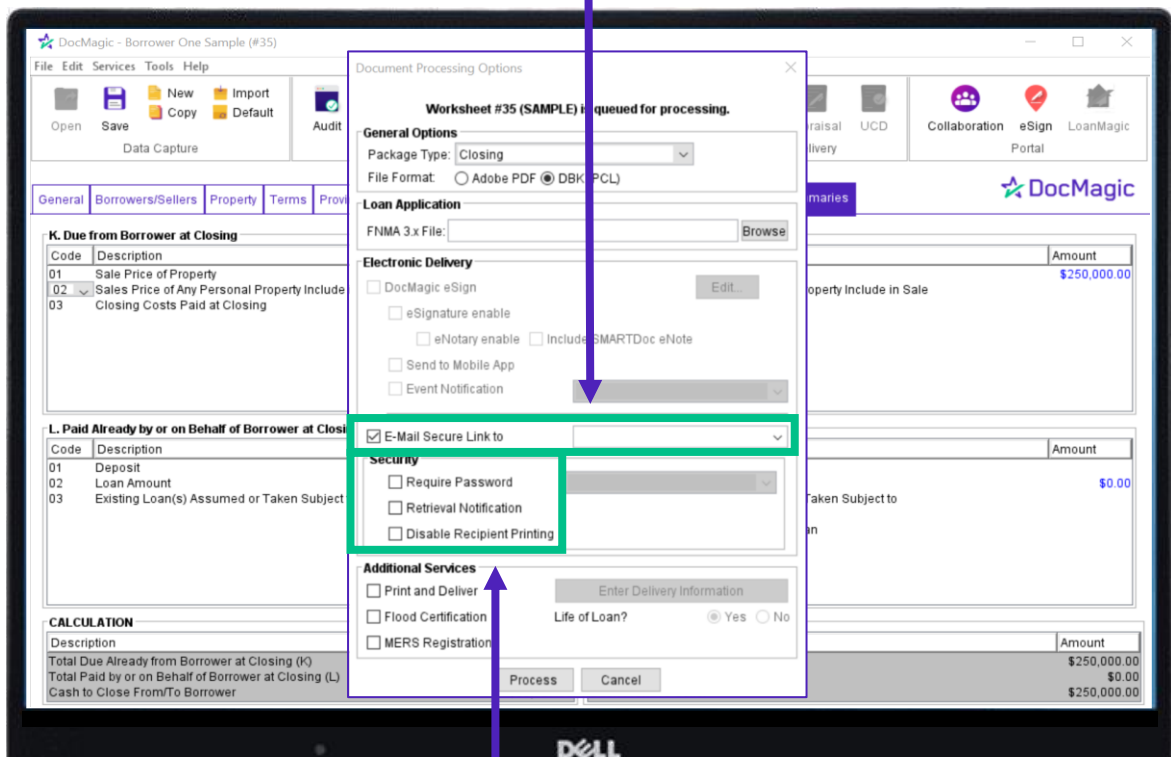
Check these boxes based on what hybrid model you are using, or Total eClose if applicable.



DocMagic Online

Document Processing

You also have the option to securely email the file.



When you check the e-mail box, you'll be able to select these security options.



DocMagic Online

Document Processing

There are additional services at the bottom that you can choose from.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Import Copy Default Audit

Data Capture

General Borrowers/Sellers Property Terms Prov

K. Due from Borrower at Closing

Code	Description
01	Sale Price of Property
02	Sales Price of Any Personal Property Include
03	Closing Costs Paid at Closing

L. Paid Already by or on Behalf of Borrower at Closi

Code	Description
01	Deposit
02	Loan Amount
03	Existing Loan(s) Assumed or Taken Subject

CALCULATION

Description	Amount
Total Due Already from Borrower at Closing (K)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$0.00
Cash to Close From/To Borrower	\$250,000.00

Document Processing Options

Worksheet #35 (SAMPLE) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

☐ DocMagic eSign

☐ eSignature enable

☐ eNotar enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☒ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver

☐ Flood Certification

☐ MERS Registration

Enter Delivery Information

Life of Loan? ☒ Yes ☐ No

Process Cancel

Click Process when done.



DocMagic Online

Document Processing

You'll see this completion message if your process request is successful.

