



Navigating DocMagic Online

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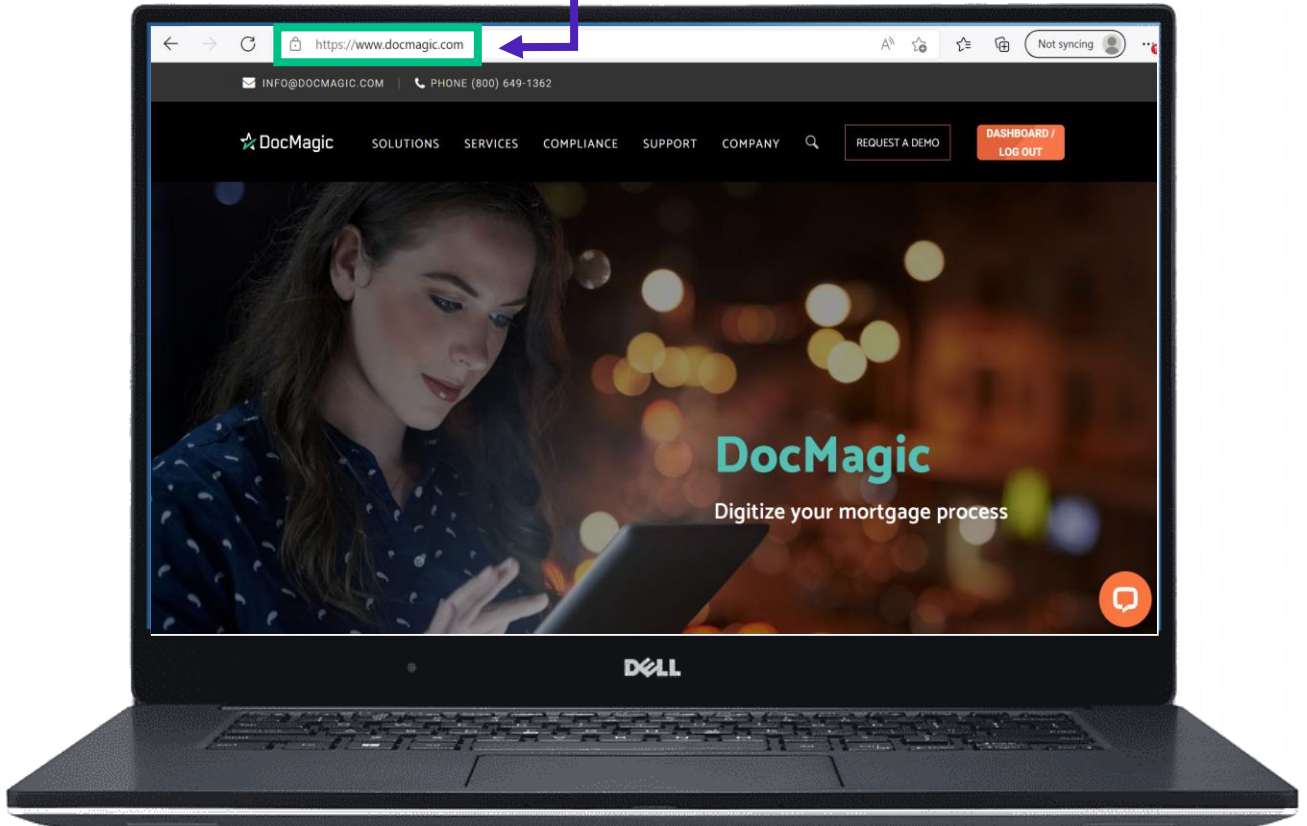
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# DocMagic Online

## Launching DocMagic Online

Go to [www.docmagic.com](https://www.docmagic.com)



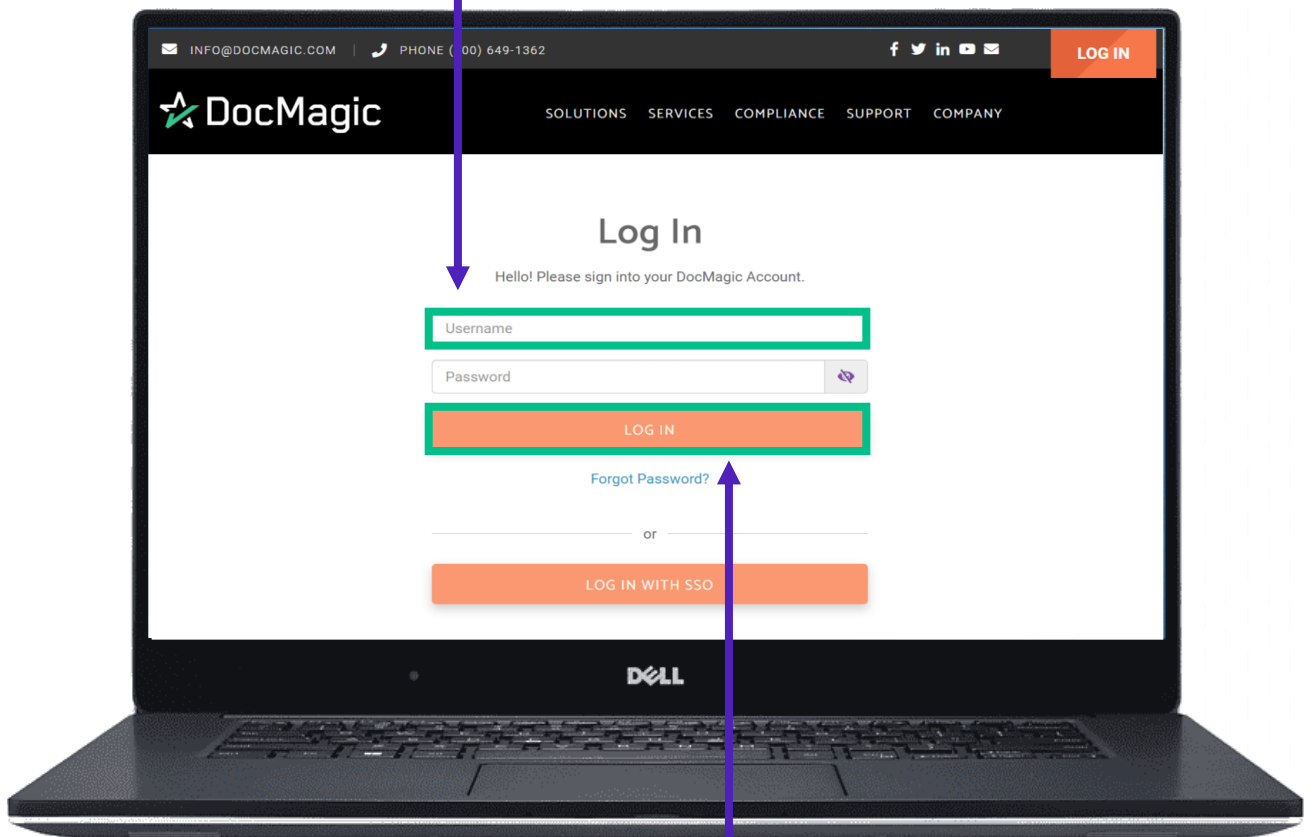
If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).



# DocMagic Online

## Launching DocMagic Online

Login with your  
email and  
password.



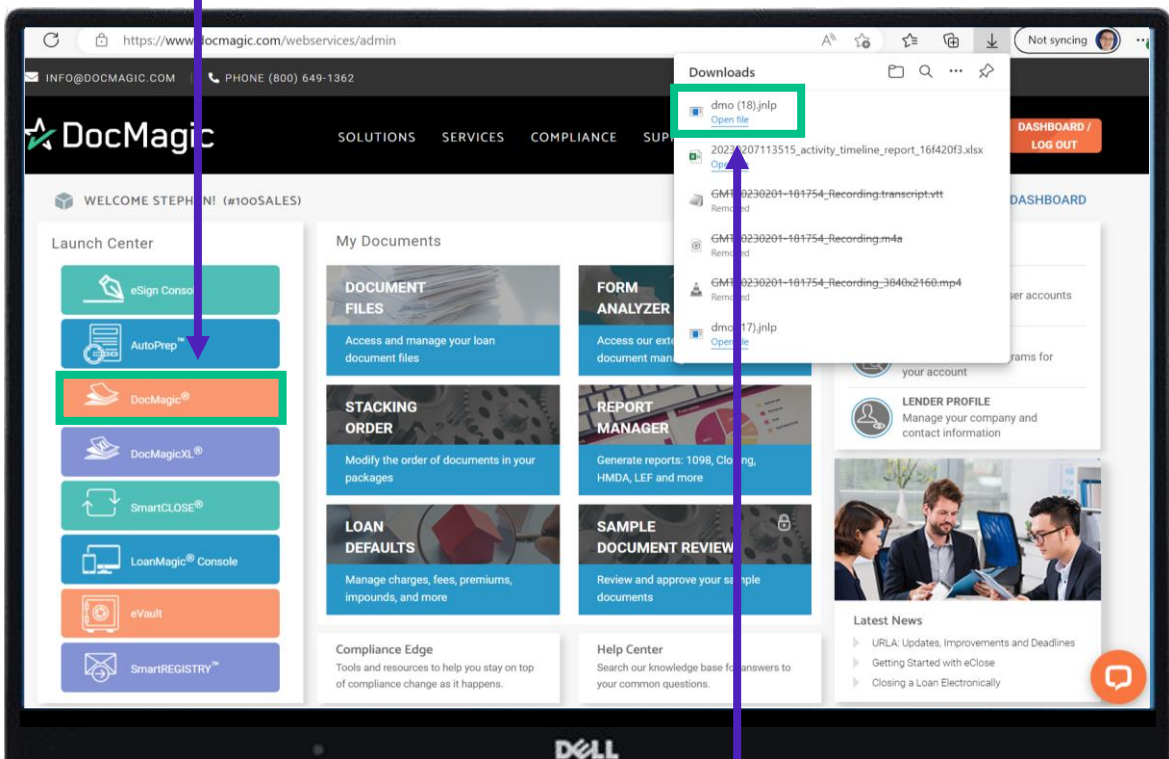
Click "LOG IN"



# DocMagic Online

## Launching DocMagic Online

Click "DocMagic" from the Launch Center on the left to download the application.



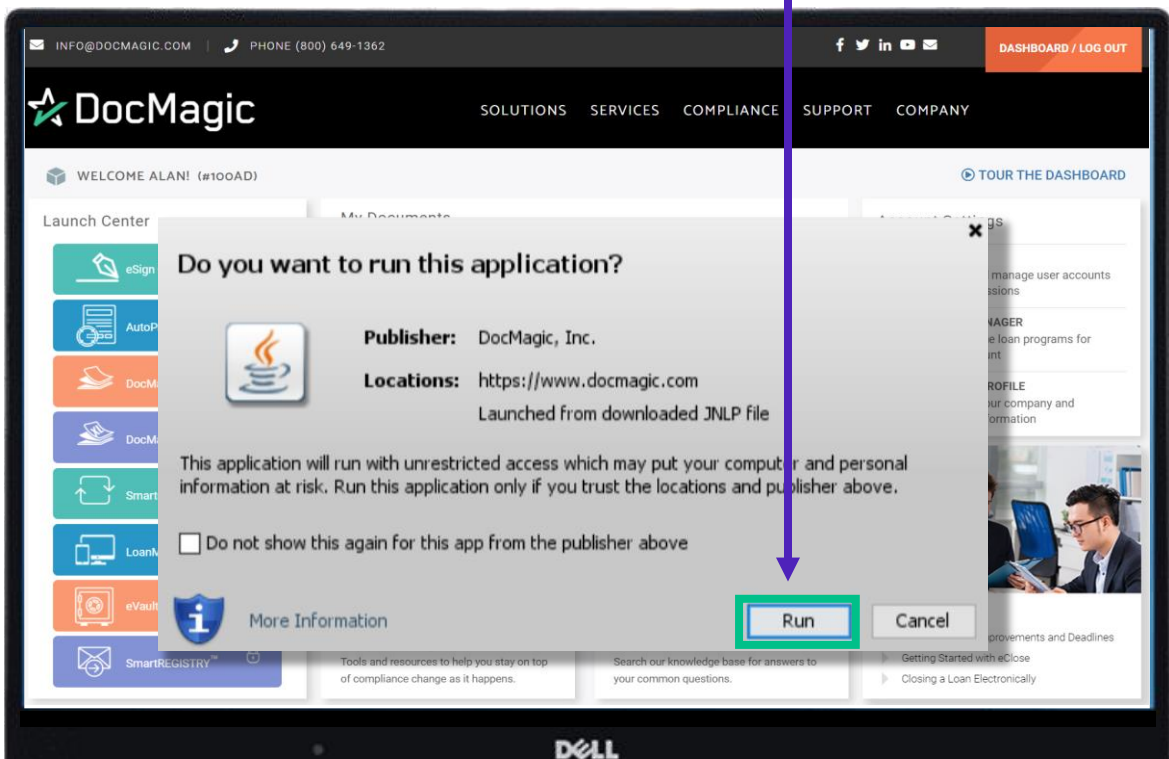
You may need to click on the link that appears in your browser's download window to launch the application.



# DocMagic Online

## Launching DocMagic Online

If this window appears, click "Run".



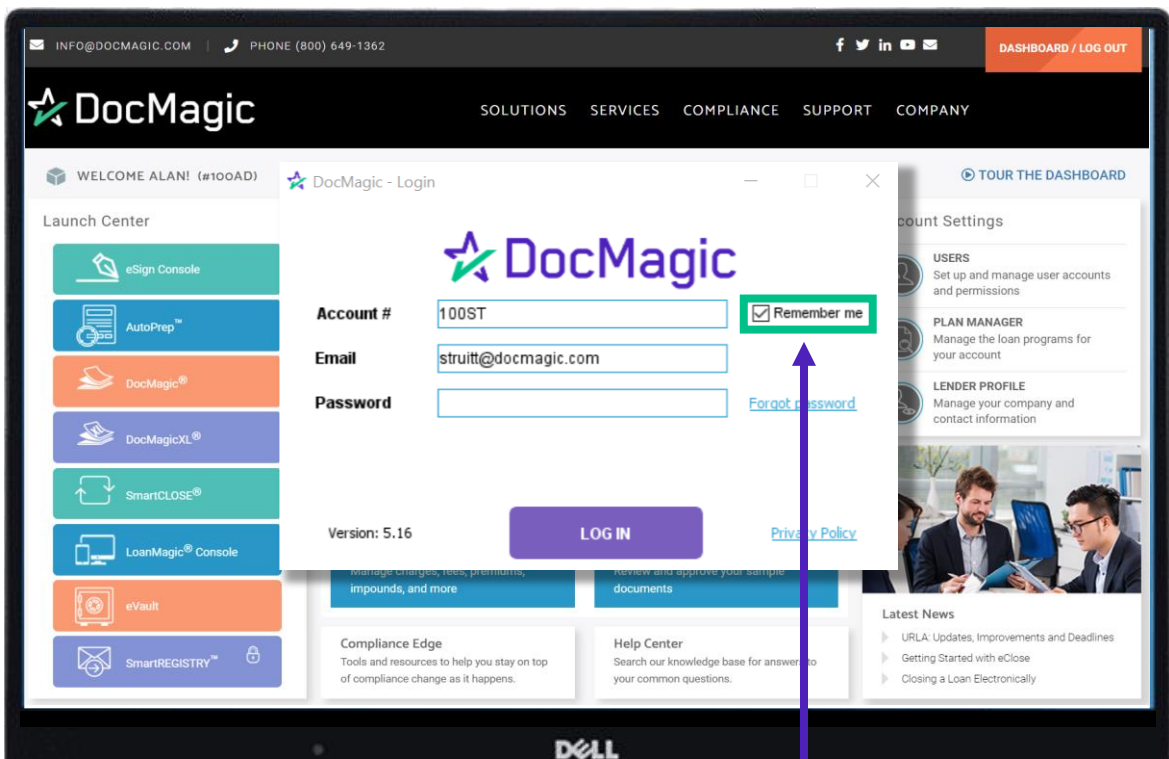
Bypass any other warning messages that appear. DocMagic Online is safe and will not harm your computer.



# DocMagic Online

## Launching DocMagic Online

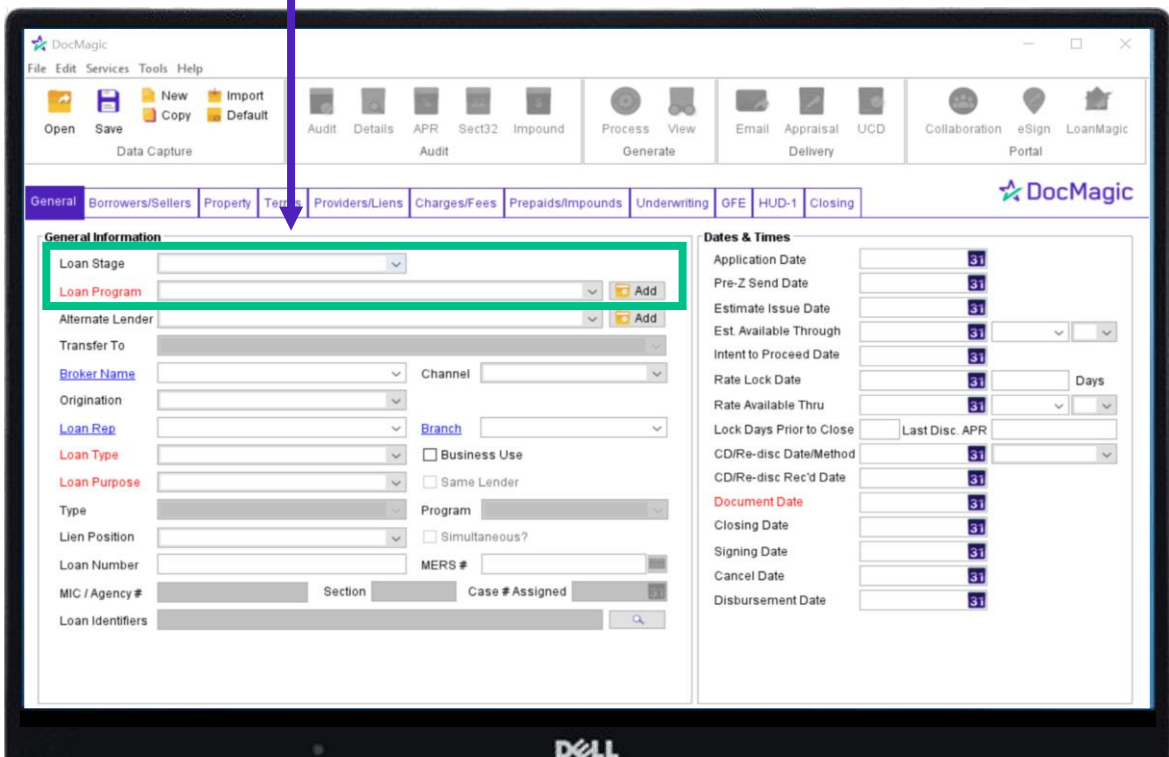
Enter your account information in this login pop-up screen.



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



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



Please be sure to save your work at regular intervals. The system may not prompt you to save if you exit the program. Saving can be done by clicking on the floppy disk icon in the top left.





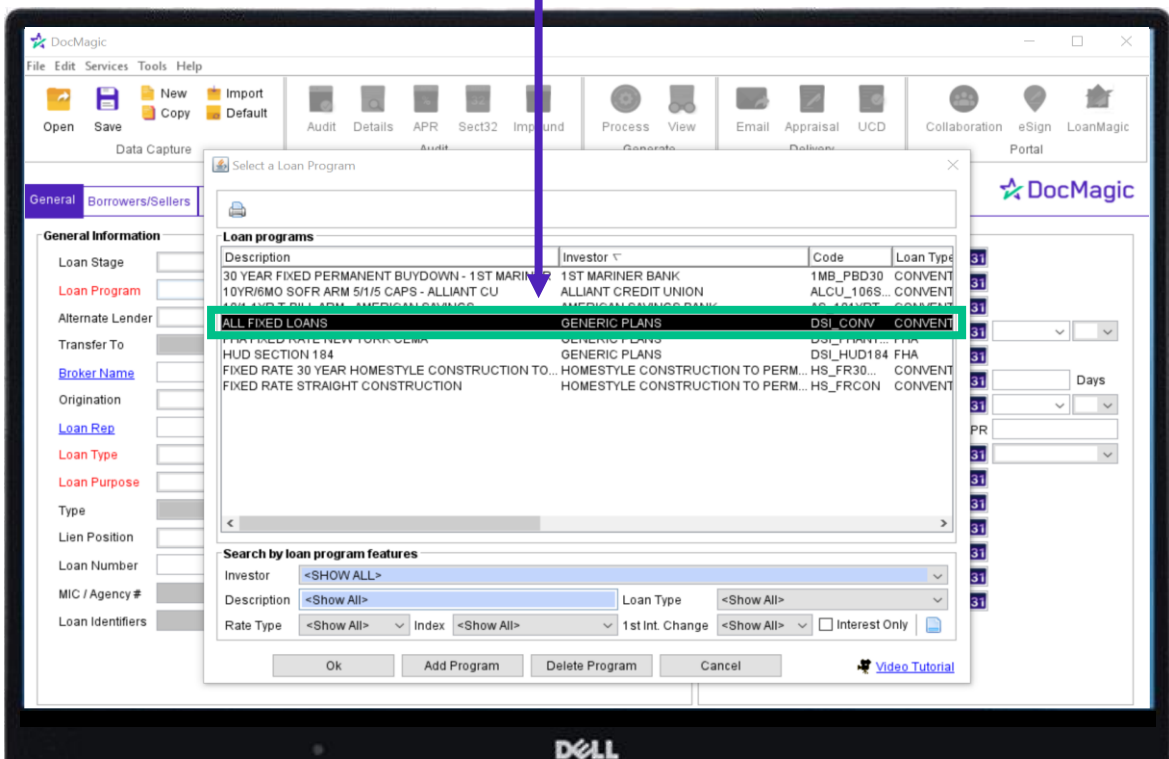
Select your Loan Stage. In this case we're choosing "Disclosure".

The screenshot shows the DocMagic software interface. The 'General' tab is selected in the top navigation bar. The 'Loan Stage' dropdown menu is open, and 'DISCLOSURE' is selected and highlighted with a green box. A blue arrow points from the text above to this selection. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with various icons (Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, LoanMagic Portal), and two main panels: 'General Information' and 'Dates & Times'. The 'General Information' panel contains fields for 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' panel 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.

In addition, fill out all RED fields first.



In Loan Program, select "All Fixed Loans".



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

The screenshot displays the DocMagic Online interface with the 'General' tab selected. The 'General Information' section includes 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 #, and Loan Identifiers. The 'Dates & Times' section includes 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. A blue arrow points from the 'Document Date' field to a text box at the bottom left of the window that says '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.

The screenshot shows the DocMagic interface for the 'Borrowers & Sellers' tab. The 'Borrowers' section includes a table with the following data:

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	

Below the table, the 'Final Relation' dropdown is set to 'ALL AS TENANTS IN COMMON'. Other fields include 'Country' (UNITED STATES), 'City' (MAILING CITY), 'State' (CALIFORNIA), and 'Zip' (90000). The 'Sellers' section lists 'SELLER ONE SAMPLE' and 'SELLER TWO SAMPLE'.

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 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		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: State: CALIFORNIA Zip: 90000

City: MAILING CITY

**Sellers**

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

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.

The screenshot shows the 'Borrower Details' form in DocMagic. A callout box points to the sub-tab menu at the top, which includes 'Details', 'Income', 'Assets', 'Liabilities', 'Declarations', 'Military Service', and 'Monitoring'. The 'Details' sub-tab is currently selected. The form contains various input fields for personal information, address, phone numbers, and credit scores. A 'Summary' table is visible at the bottom of the form.

Agency	Range	Score	%	Date	Factors
<input type="checkbox"/> Equifax					
<input type="checkbox"/> Trans Union					
<input type="checkbox"/> Experian					
<input type="checkbox"/>					

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



# DocMagic Online

## Borrowers & Sellers Tab

You can choose "Vesting" here.

The screenshot shows the DocMagic software interface with the 'Borrowers/Sellers' tab selected. The interface includes a menu bar, a toolbar with various icons, and a main workspace. The 'Borrowers' section contains a table with columns for Name, Type, Social Sec. #, Details, and Vesting. The 'Vesting' column is highlighted with a green box, and a blue arrow points from the callout text above to this column. Below the table, there are fields for 'Final Relation', 'Country', 'City', 'Vesting To Read', 'Mailing Street', 'State', and 'Zip'. The 'Sellers' section below contains a table with columns for Name and Details, and fields for 'Street', 'City', 'State', and 'Zip'.

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  
Country: UNITED STATES  
City: MAILING CITY  
Vesting To Read: BORROWER ONE SAMPLE AND BORROWER TWO SAMPLE, HUSBAND &  
Mailing Street: MAILING STREET  
State: CALIFORNIA  
Zip: 90000

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.

The screenshot shows the DocMagic interface for the 'Borrowers & Sellers' tab. A table lists three borrowers, and a form below it contains fields for 'Final Relation', 'Country', 'City', 'Vesting To Read', 'Mailing Street', 'State', and 'Zip'. The text 'SAMPLE RED TEXT' in the 'Vesting To Read' field is highlighted in red. A blue arrow points from the explanatory text above to this red highlight.

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: | State: CALIFORNIA | Zip: 90000

City: MAILING CITY

Sellers

Corp/Trust Name: | Name: SELLER ONE SAMPLE, SELLER TWO SAMPLE | Details: | 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 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 Up Writing 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

**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.



Enter the Legal Description here.

The screenshot shows the DocMagic software interface for a 'Borrower One Sample (#35)'. The 'Property' tab is selected in the top navigation bar. The 'Details' section contains various fields for property information, including 'Owner Occupied?' (Yes/No), 'Secondary Home?' (Yes/No), 'Property Type' (SINGLE FAMILY RESIDENCE), 'Street', 'City', 'State' (CALIFORNIA), 'Zip' (90501), 'Building Status', 'Estimated Value', 'Flood Zone' (N), 'Project Name', 'Acquired Cost', and 'Acquired Date'. Below the details is the 'Prelim Information' section, which includes the 'Legal Description' field. This field is highlighted with a green border and contains the instruction: 'TYPE LEGAL DESCRIPTION HERE, IF LEGAL IS LONGER THAN 7" LINES, PLEASE CLICK ATTACHED? "Y" AND THIS FIELD WILL GREY OUT.' Below the 'Legal Description' field is the 'Mineral Rights/Abbreviated Legal Description' field, with the instruction: 'MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.' At the bottom of the form, there are fields for 'Title Report Date' (05/02/2014), 'Parcel #' (PARCEL #), 'Tax Message' (TAX MESSAGE), 'Endorsements' (SPECIAL ENDORSEMENTS), and 'Approved Items' (APPROVED ITEMS).



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

The screenshot shows the DocMagic online interface for a 'Borrower One Sample (#35)'. The 'Property' tab is selected. In the 'Prelim Information' section, the 'Attached?' radio button is selected (Yes), and the 'Legal Description' field is highlighted in grey. The interface includes a menu bar with options like 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu bar are various tool icons for 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The 'Details' section contains fields for 'Owner Occupied?', 'Second Home?', 'Property Type' (set to 'SINGLE FAMILY RESIDENCE'), 'Street', 'City', 'State' (CALIFORNIA), 'Zip' (90501), 'Building Status', 'Estimated Value', 'Flood Zone', 'Project Name', 'Acquired Cost', and 'Acquired Date'. The 'Prelim Information' section includes 'Legal Description' (with a note: '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' (with a note: '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), and 'Approved Items' (APPROVED ITEMS).

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



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

The screenshot displays the DocMagic Property Tab interface. The top navigation bar includes tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The Property tab is active. The form contains several sections: Details (Owner Occupied, Second Home, Property Type, Street, City, State, Zip, Building Status, Estimated Value, Flood Zone, County, Project Name, Acquired Cost, Acquired Date), Prelim Information (Legal Description, Attached?, Deficiency Rights Preserved?), Mineral Rights/Abbreviated Legal Description, Title Report Date (05/02/2014), Parcel #, Tax Message, Endorsements (SPECIAL ENDORSEMENTS), and Approved Items. A tooltip at the bottom left of the screen asks, "On what date was the preliminary title report generated?". A blue arrow points from the tooltip to the Title Report Date field, and another blue arrow points from the text above to the tooltip.

It will tell you at the bottom of the screen.



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

The screenshot displays the DocMagic software interface for a loan document. 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 to a text box below the screenshot.

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

DocMagic will automatically populate these fields.



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

The screenshot shows the DocMagic interface for a loan document. The 'Terms' tab is active, displaying a form with the following fields:

- Rate Type: FIXED
- 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: 3.750 %
- Term / Amortization: 360 / 360 Months
- Monthly Payment: \$926.23
- First Payment Date: 09/01/2022 (highlighted with a green box)
- Days Prepaid Interest: -9 (highlighted with a green box)
- Total Prepaid Interest Estimate: \$493.15
- Paid By: BORROWER

Below the 'First Payment Date' field, there is a text box containing '31'. A blue arrow points from this text box to the 'Days Prepaid Interest' field, indicating that the system automatically updates the value based on the change in the payment date.

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



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

The screenshot shows the DocMagic software interface for the 'Terms' tab. The 'Days Prepaid Interest' field is highlighted with a red box. A blue arrow points from the text box above to this field. Another blue arrow points from the text box below to the 'Approved JR Lien' field, which is highlighted with a green box. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with various icons, and a navigation pane with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The main content area is divided into sections: Terms, ARM, and HELOC. The Terms section contains fields for 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, and Total Prepaid Interest Estimate (\$493.15). The ARM section includes Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The Miscellaneous section includes Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and 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 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

**Terms**

Rate Type: FIXED

Buydown Type: [Dropdown]

Appraised Value: \$250,000.00

Approved JR Lien: [Field]

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: [Field]

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

Annual Fee?  Yes  No

**ARM**

Interest Change Date: [Field]

Payment Change Date: [Field]

Margin: [Field]

Current Index: [Dropdown]

Ceiling (Max) Rate: [Field]

Floor (Min) Rate: [Field]

First Interest Cap: [Field]

Subsequent Rate Cap: [Field]

Life-of-loan Cap: [Field]

**Miscellaneous**

Assumable?  Yes  No

Prepayment Penalty?  Yes  No Options...

Prepayment: [Field] Months

Soft Prepayment: [Field] Months

Max Prepay Penalty: [Field]

Prior Prepay Penalty: [Field]

Partial Payment Acceptance: [Dropdown]

Creditor Servicing Statement: [Dropdown]





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

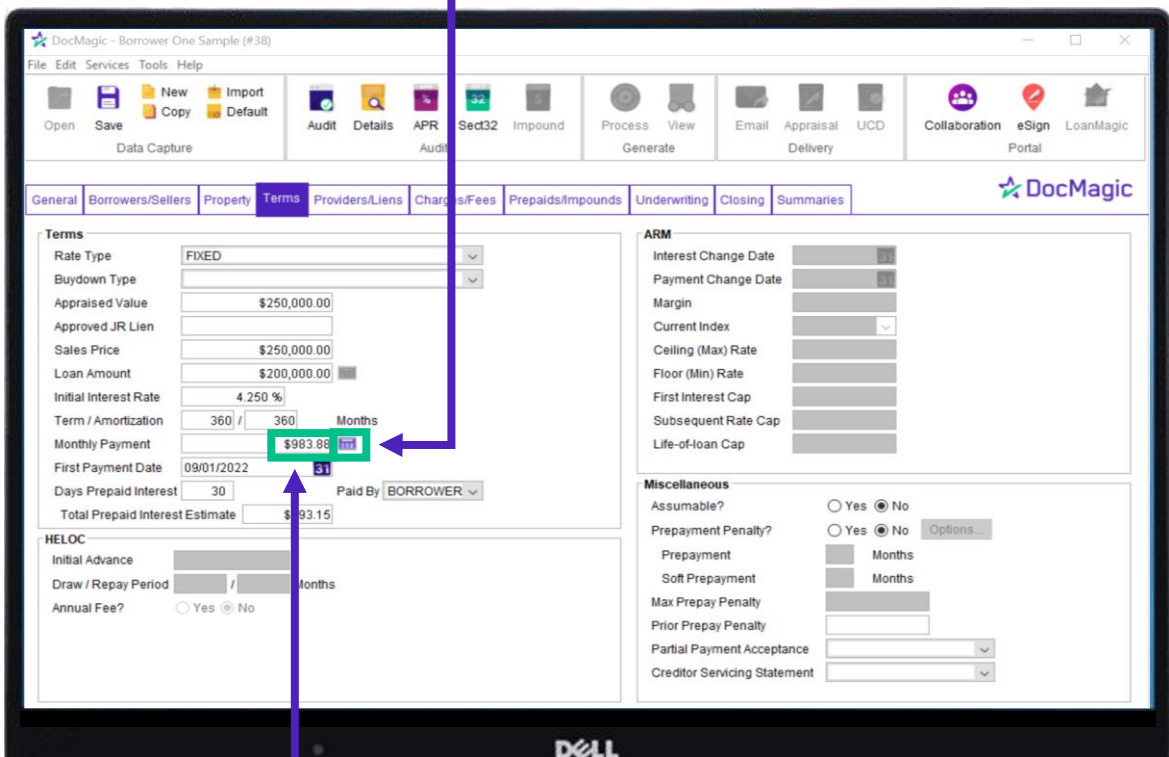
The screenshot displays the 'Terms' tab in the DocMagic application. The 'Initial Interest Rate' is set to 4.250%, and the 'Monthly Payment' is highlighted in red at \$926.23. The interface includes various input fields for loan parameters and a navigation menu at the top.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved J/R Len	
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

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



Click on the calculator and the new value will populate.



Notice how the value is no longer red.



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

The screenshot displays the DocMagic software interface for the 'Terms' tab. The 'Rate Type' dropdown is set to 'FIXED'. The 'HELOC' and 'ARM' sections are grayed out, indicating they are not applicable for a fixed rate. The 'Miscellaneous' section is active and contains several fields for loan terms and penalties.

Section	Field	Value
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	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	
HELOC	Initial Advance	
	Draw / Repay Period	/ Months
	Annual Fee?	<input type="radio"/> Yes <input checked="" type="radio"/> 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?
Prepayment Penalty?		<input type="radio"/> Yes <input checked="" type="radio"/> No
Prepayment		Months
Soft Prepayment		Months
Max Prepay Penalty		
Prior Prepay Penalty		
Partial Payment Acceptance		
Creditor Servicing Statement		

DocMagic will automatically populate these fields.



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

The screenshot shows the DocMagic Online interface for the 'Terms' tab. The 'Rate Type' dropdown is set to 'ADJUSTABLE'. The 'ARM' section contains several red fields: Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The 'Miscellaneous' section includes options for Assumable, Prepayment Penalty, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement.

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

The screenshot shows the DocMagic software interface with the 'Providers & Liens' tab selected. The 'Service Providers' table contains the following data:

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

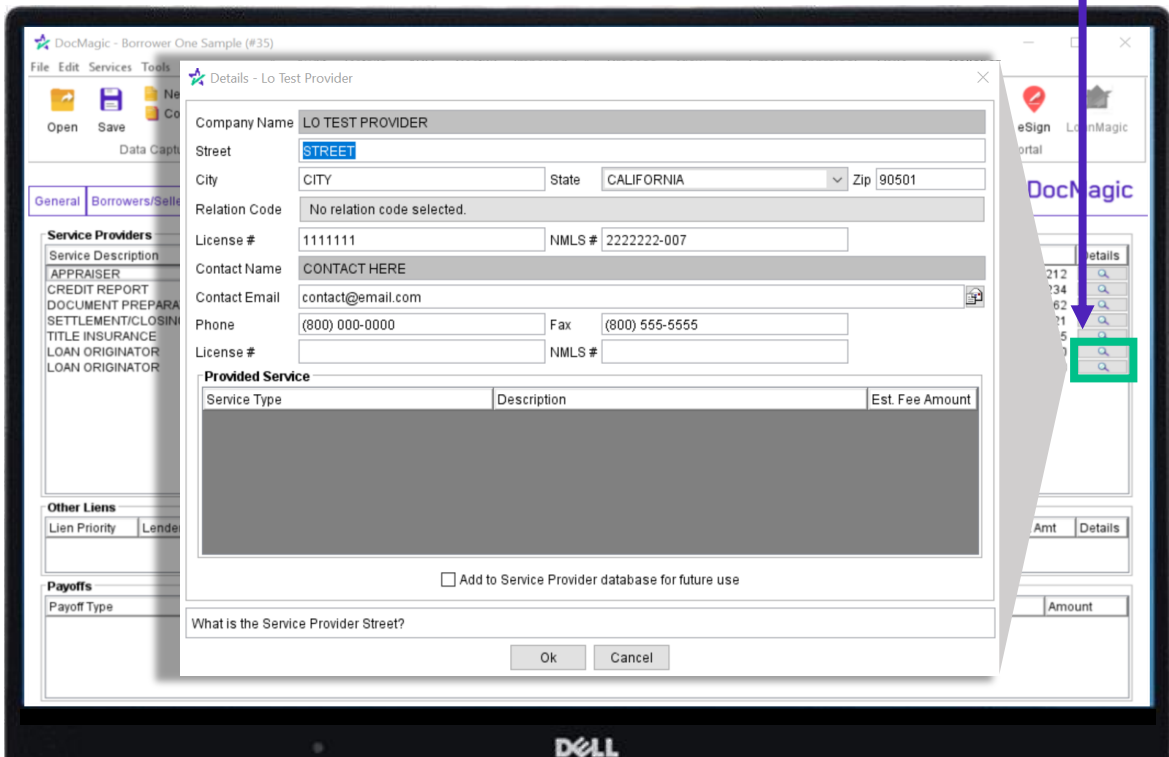
The 'Other Liens' and 'Payoffs' sections are currently empty.



# DocMagic Online

## Providers & Liens Tab

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



# 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 'Prior 3rd Lien - Details' form within the DocMagic application. The form is divided into several sections:

- Lien Details:** 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.
- Recording Information:** Includes Security Instrument (Assignment, Vendor Lien), Recording Date, County, Instrument #, Volume #, Book, and Page.
- Other Liens:** A section with a dropdown menu for Lien Priority (1ST, 2ND, 3RD) and a Lender Name field.

A magnifying glass icon is located in the bottom right corner of the form, used for adding details.

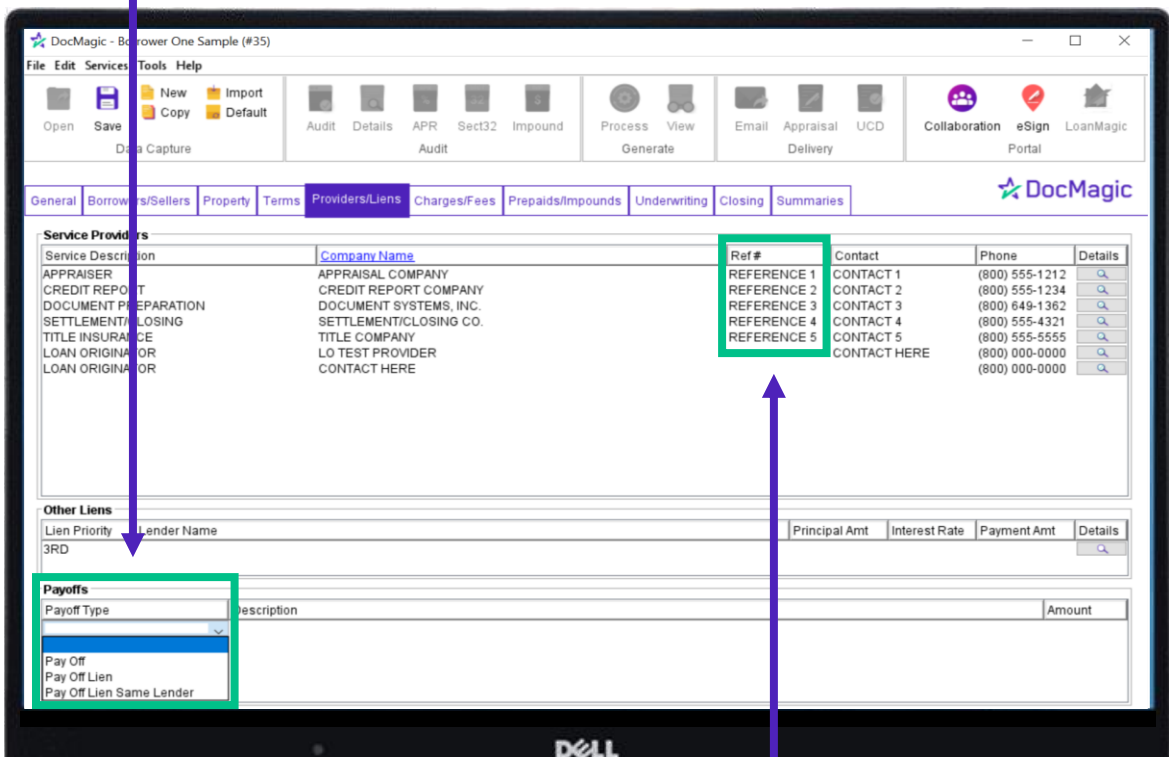
After selecting your lien priority, click on the magnifying glass in the bottom right to add details.



# 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.



Reference numbers are auto-populated.





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

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	Amount
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".



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

The screenshot shows the 'Charges & Fees' tab in the DocMagic software. The 'Charges' table is as follows:

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	ORROWER	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	ORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	ORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.00	ORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$375.00
PROCESSING FEE	LENDER	Services You Ca...	\$300.00	ORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	ORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$550.00
TITLE FEE	LENDER	Services Borrow...	\$450.00	ORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$500.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.00	ORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$500.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.00	ORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$200.00

Below the 'Charges' table are sections for 'Fees' and 'Premiums':

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

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

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.

The screenshot shows the 'Charges' section of the DocMagic interface. The 'Paid By' column is highlighted with a green box, and a dropdown menu is open showing options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, and OTHER. The 'Amt Paid' column is also highlighted with a green box. Below the 'Charges' section, there are sections for 'Fees' and 'Premiums'.

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

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

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

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

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** 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	<input type="checkbox"/>	<input type="checkbox"/>					\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>					\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>					\$40.00
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$375.00
PROCESSING FEE	LENDER	Services You Ca...	\$300.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$550.00
TITLE FEE	LENDER	Services Borrow...	\$450.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$500.00
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>					\$200.00
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.00	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>					

**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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

**Premiums**

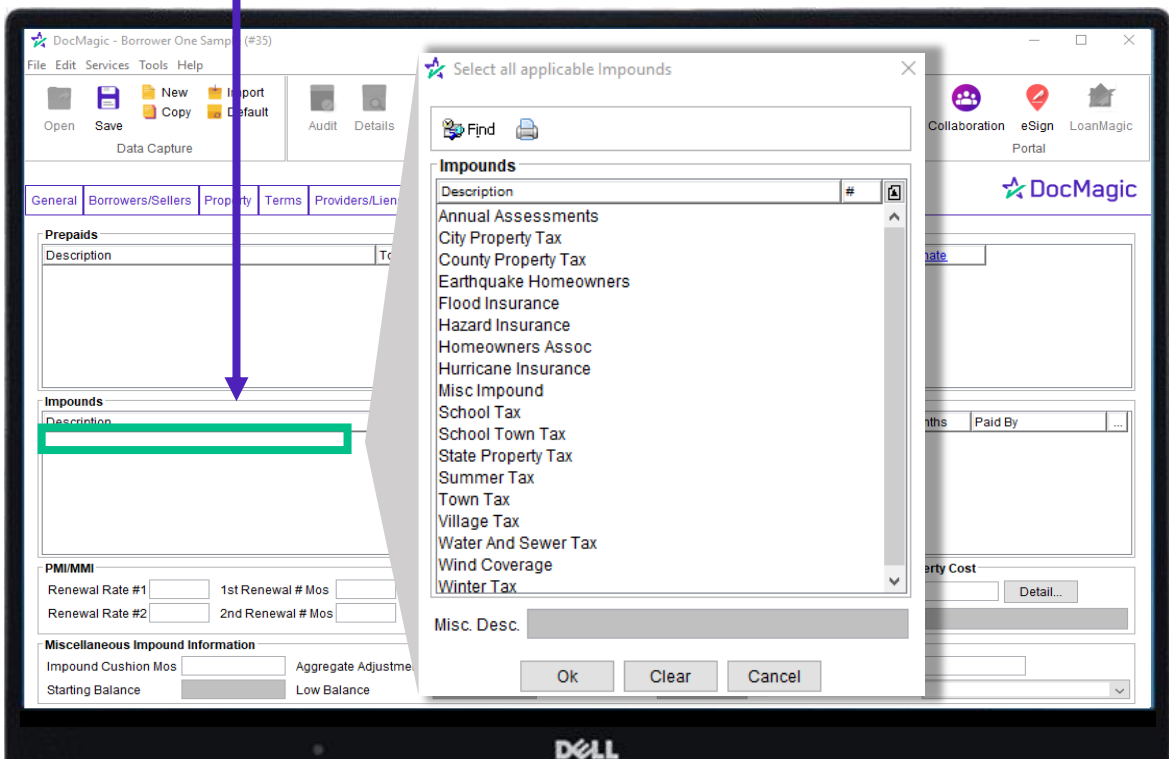
Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

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

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



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



This typically includes insurance and property taxes.



Enter who the Impound will be paid to.

The screenshot shows the DocMagic software interface with the 'Impounds' tab selected. The interface includes a menu bar, a toolbar with various icons, and a main workspace with several sections:

- Prepays:** A table with columns: Description, To, Months, Total Amount, Paid By, and Estimate.
- Impounds:** A table with columns: Description, To, Pmt Year, Payment Amt, Monthly Inflow, Due Dates, Months, and Paid By. A green box highlights the 'Paid By' field in the first row, which contains '11 BORROWER'.
- PMI/MI:** Fields for Renewal Rate #1, 1st Renewal # Mos, PMI/MI Monthly, PMI/MI # Mos, Renewal Rate #2, 2nd Renewal # Mos, PMI/MI Due Date, and PMI/MI Paid By.
- Miscellaneous Impound Information:** Fields for Impound Cushion Mos, Aggregate Adjustment, MI Cushion Mos, Starting Balance, Low Balance, Cushion, and Escrow Status.

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



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 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 **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

**PM/MI**

Renewal Rate #1  1st Renewal # Mos  PM/MI Monthly  \$0.00 PM/MI # Mos  Non-Escrow Property Cost Year 1 Amount  Detail...  
Renewal Rate #2  2nd Renewal # Mos  PM/MI Due Date 06/01/2016  PM/MI Paid By BORROWER

**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.

The screenshot shows the DocMagic software interface with the 'Impounds' tab selected. The 'Impounds' table has one entry: Hazard Insurance, To: DSI TEST LENDER (STE..., Pmts/Year: 1, Payment Amt: \$780.00. The 'Paid By' dropdown menu is open, showing options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, SPLIT, and OTHER. A green box highlights the 'Paid By' field, and a blue arrow points from the instruction text to this field.

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:





If you want to calculate PMI or MMI, enter information here.

The screenshot shows the DocMagic software interface with the 'Prepays/Impounds' tab selected. The interface includes a menu bar, a toolbar with various icons, and a main workspace with several sections:

- Prepays:** A table with columns: Description, To, Months, Total Amount, Paid By, and an Estimate button.
- Impounds:** A table with columns: Description, To, Pmts/Year, Payment Amt, Monthly Inflow, Due Dates, Months, and Paid By.
- PMI/MMI:** A section highlighted with a green box, containing input fields for:
  - 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:** Input fields for Year 1 Amount and a Detail... button.
- Miscellaneous Impound Information:** Input fields for Impound Cushion Mos, Aggregate Adjustment (\$0.00), MI Cushion Mos, Initial Deposit Estimate, Starting Balance, Low Balance, Cushion, and Escrow Status.



Input the number of Impound Cushion Months.

The screenshot shows the DocMagic software interface with the 'Impounds' tab selected. The 'Miscellaneous Impound Information' section contains the following fields:

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 menu bar includes File, Edit, Services, Tools, and Help. The main toolbar contains buttons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The Impound button is highlighted with a green box. Below the toolbar, there are tabs for General, Borrowers/Sellers, Property, Terms, and Providers/Lenders. The Impound Account Analysis window is open, displaying the following data:

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	

Other fields in the window include Starting Balance (\$0.00), Monthly Payments (\$65.00), Low Balance (\$0.00), Cushion (\$130.00), and Aggregate Adjustment (\$0.00). The Escrow Status dropdown menu is set to "In Effect - Lender Required".

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



In the QM Type Field, Select "General".

The screenshot shows the DocMagic Underwriting Tab interface. The 'QM Type' dropdown menu is highlighted with a green box and set to 'General'. A blue arrow points from the instruction box above to this dropdown. Another blue arrow points from the 'QM DTI Ratio' field to the instruction box below.

Details Of Transaction	
a. Purchase Price	\$250,000.00
b. Alterations	
c. Land	\$0.00
d. Refinance	
e. Estimated prepaid items	(\$57.50)
f. Estimated closing costs	\$4,120.00
g. PMI, MIP, Funding Fee	
h. Discount (if borrower will pay)	
i. Total Costs (a through h)	\$254,062.50

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.	

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	

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.

The screenshot shows the DocMagic software interface for the 'Underwriting' tab. The 'Other Credits' button is highlighted with a green box, and a blue arrow points from the text box above to it. The interface includes a menu bar, a toolbar, and several data entry sections.

Details Of Transaction	
a. Purchase Price	\$250,000.00
b. Alterations	
c. Land	\$0.00
d. Refinance	
e. Estimated prepaid items	(\$57.50)
f. Estimated closing costs	\$4,120.00
g. PMI, MIP, Funding Fee	
h. Discount (if borrower will pay)	
i. Total Costs (a through h)	\$254,062.50

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
<b>Total Primary Housing Exp.</b>	

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 displays the DocMagic Online interface. The 'Other Credits' dialog box is open, showing a table for entering purchase credits. The table has three columns: 'Type', 'Source', and 'Amount'. The 'Amount' column is currently empty, and the 'Total' is \$335.00. Below the table is a 'Tolerance Cure' field and an 'Ok' button. The background shows the 'Details Of Transaction' and 'Proposed Housing Expense' sections.

Type	Source	Amount

Other Credit Total: \$335.00

Tolerance Cure:

Ok

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



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 Import Copy Default Data Capture

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

Generate Delivery

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

DocMagic

**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

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](#).



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.

The screenshot shows the DocMagic software interface for the 'Closing' tab. The window title is 'DocMagic - Borrower One Sample (#35)'. The menu bar includes File, Edit, Services, Tools, and Help. The toolbar contains icons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main navigation bar includes General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing (selected), and Summaries. The 'Closing' section includes a 'Closing County' dropdown set to 'LOS ANGELES' and a 'Loan Proceeds To' dropdown set to 'BORROWER'. Below this is a 'Closing Instructions/Conditions' section with a search icon. The 'Cash to Close' section contains a table with the following data:

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		

At the bottom of the interface, there are two radio buttons: 'Standard Form' (selected) and 'Alternate Form'.





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

**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

The Process button may be greyed out if you have not run an audit yet.



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

The screenshot shows the DocMagic interface with the 'Audit' button highlighted in a green box. A 'Data Validation - Worksheet #35' window is open, displaying 17 warning issues. The issues are listed in a table with columns for Type, Message, Category, and Details.

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	

Below the table, a 'CALCULATION' section shows the following values:

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

Audits can be customized by reaching out to Customer Service.



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

DocMagic - Borrower One Sample #35

Data Validation - Worksheet #35

Audit Process Details APR High Cost Impounds Print

Collaboration eSign LoanMagic Portal

DocMagic

17 Warning issues have been detected.

Code	Description	Type	Message	Category	Details	Amount
01	Sale Price of Property	WARNING	First Payment Date is before the Document Date	DataValidation		\$250,000.00
02	Sales Price of Any Person	WARNING	Document Date is more than '5' days in the past	DataValidation		
03	Closing Costs Paid at C	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		\$0.00
		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		

**CALCULATION**

Description	Amount	Description	Amount
Total Due Already from Borrower		Total Due from Seller at Closing (4)	\$250,000.00
Total Paid by or on Behalf of Borrower at Closing (L)	\$200,000.00	Cash From/To Seller	\$0.00
Cash to Close From/To Borrower	\$53,727.50	Cash From/To Seller	\$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.



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

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Data Validation - Worksheet #35

Audit Process Details APR High Cost Impounds Print

Collaboration eSign LoanMagic Portal

DocMagic

17 Warning issues have been detected.

Code	Description	Type	Message	Category	Details	Amount
01	Sale Price of Property	WARNING	First Payment Date is before the Document Date	DataValidation		\$250,000.00
02	Sales Price of Any Person	WARNING	Document Date is more than '5' days in the past	DataValidation		
03	Closing Costs Paid at Clc	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		\$0.00
		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		

**L. Paid Already by or on Behalf of**

Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assume	

**CALCULATION**

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
Total Due from Seller at Closing (M)	\$53,727.50
Cash From/To Seller	\$250,000.00

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.



Click Details to bring up the Loan Detail Report.

**17 Warning issues have been detected.**

Code	Description	Type	Message	Category	Details	Amount
01	Sale Price of Property	WARNING	First Payment Date is before the Document Date	DataValidation		\$250,000.00
02	Sales Price of Any Person	WARNING	Document Date is more than '5' days in the past	DataValidation		
03	Closing Costs Paid at Clc	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		\$0.00
		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		

**CALCULATION**

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

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



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

**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**



**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 Detail Report" is shown next to the DocMagic logo. Below the title, a summary section lists key information: 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). The interface features three tabs: "Transaction Details", "Data Validation", and "Compliance Audit". The "Data Validation" tab is selected and highlighted with a green border. Below the tabs, a section titled "DATA VALIDATION" contains a table with the following columns: Status, Result, Message, and Link. The table lists several warning messages, each preceded by a yellow warning icon.

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 prepaid Homeowner's Insurance detected	



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

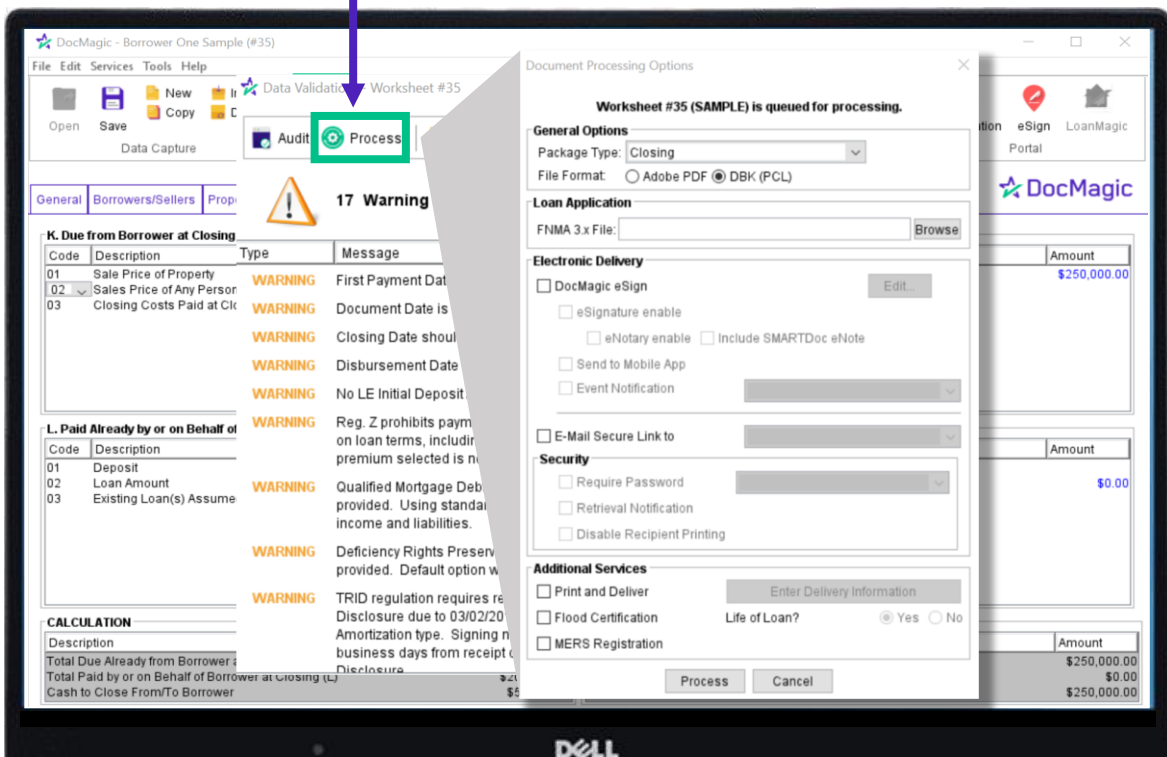
The screenshot displays the DocMagic Loan Detail Report interface. At the top, there is a header with the DocMagic logo and the title 'Loan Detail Report'. Below this, a metadata section provides loan details: Loan Number (LOANNUMBER), Borrower Name (BORROWER ONE SAMPLE), Property Address (PROPERTY STREET, PROPERTY CITY CA 90501), File ID (35), Client Number (100ST), and Date of Report (08/08/2022). A navigation bar below the metadata contains three tabs: 'Transaction Details', 'Data Validation', and 'Compliance Audit', with the latter being the active tab. The main content area is titled 'COMPLIANCE SUMMARY' and is divided into two columns of audit results. The left column shows 'Federal High Cost/HPML' (PASS), 'Ability to Repay/QM' (PASS), 'Fannie/Freddie Points/Fees' (PASS), and 'Fannie/Freddie Audits' (N/A). The right column shows 'TRID' (WARNING), 'Conventional' (N/A), 'CA High Cost/HPML' (PASS), and 'CA State Rules' (N/A). Below the compliance summary is a section for 'HIGH COST TESTS'. The Dell logo is visible at the bottom of the monitor frame.

Category	Status	Icon
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	⊖





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



Sometimes, the Process button will be greyed out until you run an Audit.



# DocMagic Online

## Document Processing

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

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 Edit

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 Enter Delivery Information

Flood Certification Life of Loan?  Yes  No

MERS Registration

Process Cancel

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

Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assumed or Taken Subject	\$0.00

**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

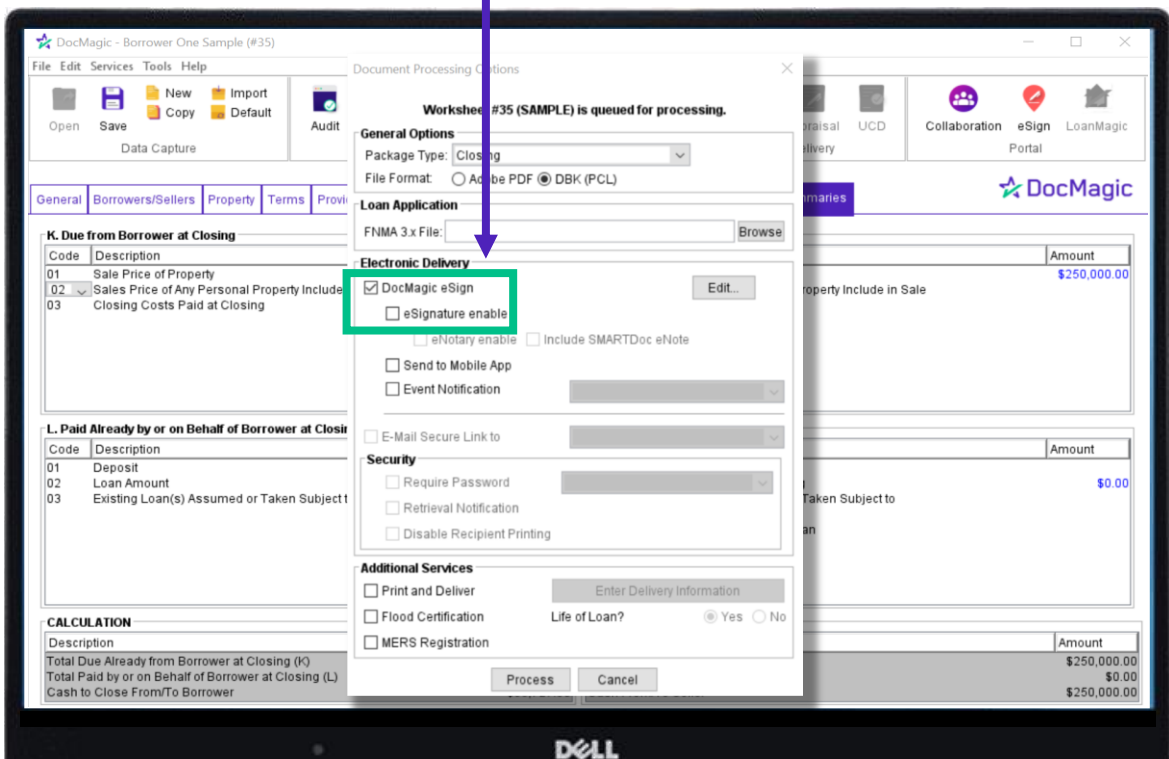
DBK is a file format that can be viewed and modified with our proprietary software, DocMaster. Click [here](#) for a tutorial.



# DocMagic Online

## Document Processing

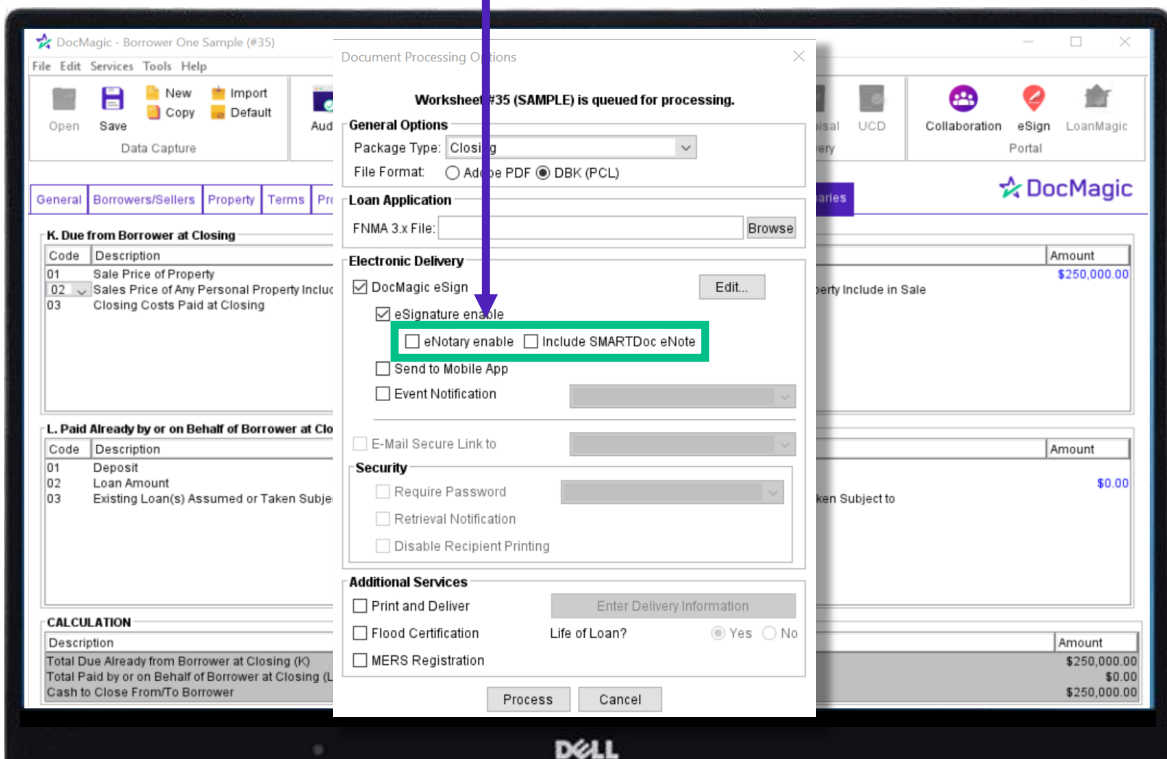
If you want to utilize our eSigning experience, check DocMagic eSign and eSignature enable.



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



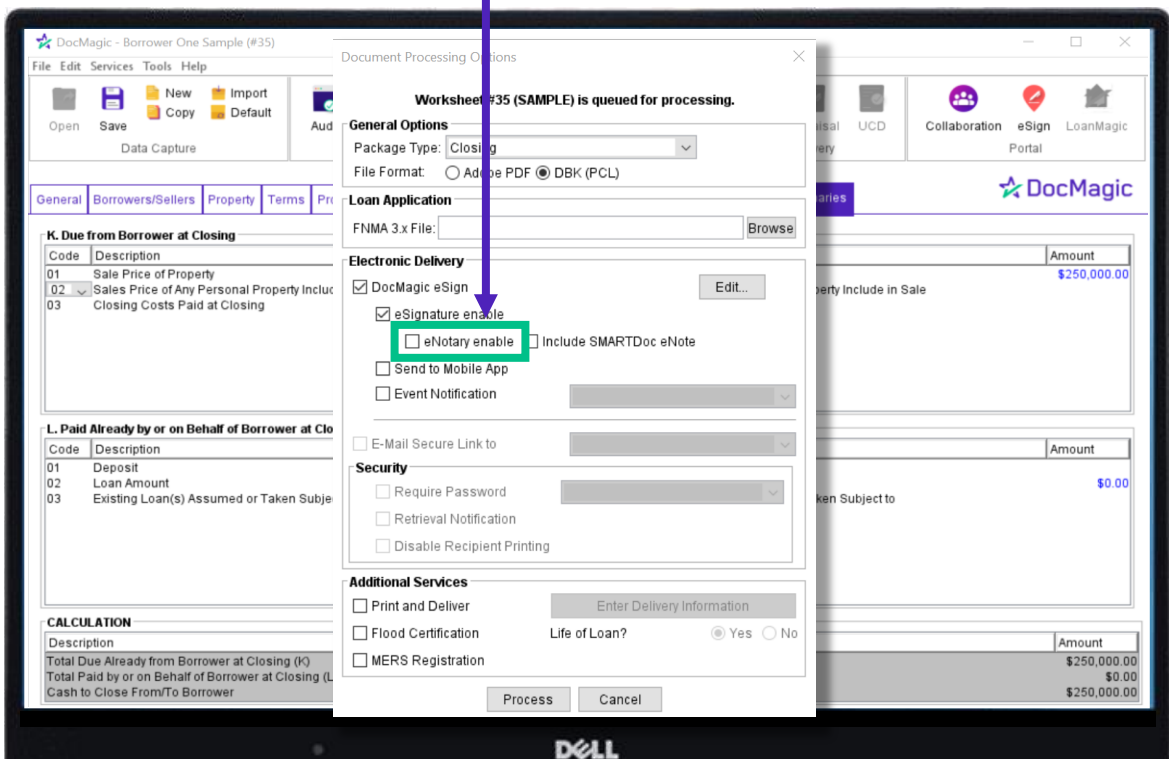
When you select eSignature enable, you will have the option to enable eNotary and eNote for closing packages.



Check these boxes based on what hybrid model you are using, or Total eClose if applicable. Not sure what this means? Please visit our [Product Training Page](#).



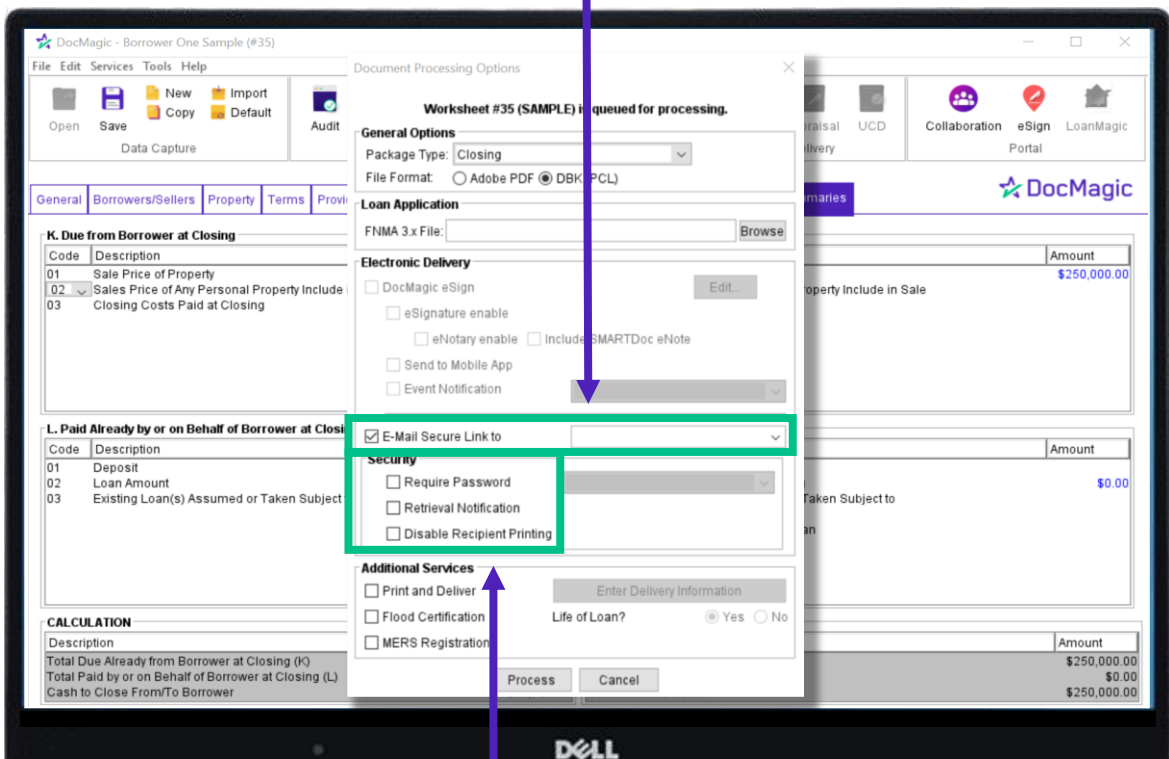
If you select “eNotary enable” in a state that is NOT DocMagic RON certified, you may get a fatal error that will not allow you to process the document set. Please visit [this page](#) to see if your state is DocMagic RON certified.



You may contact customer service to downgrade this fatal into a warning. This will allow you to process document packages with “eNotary enable” selected in non-DocMagic RON states.



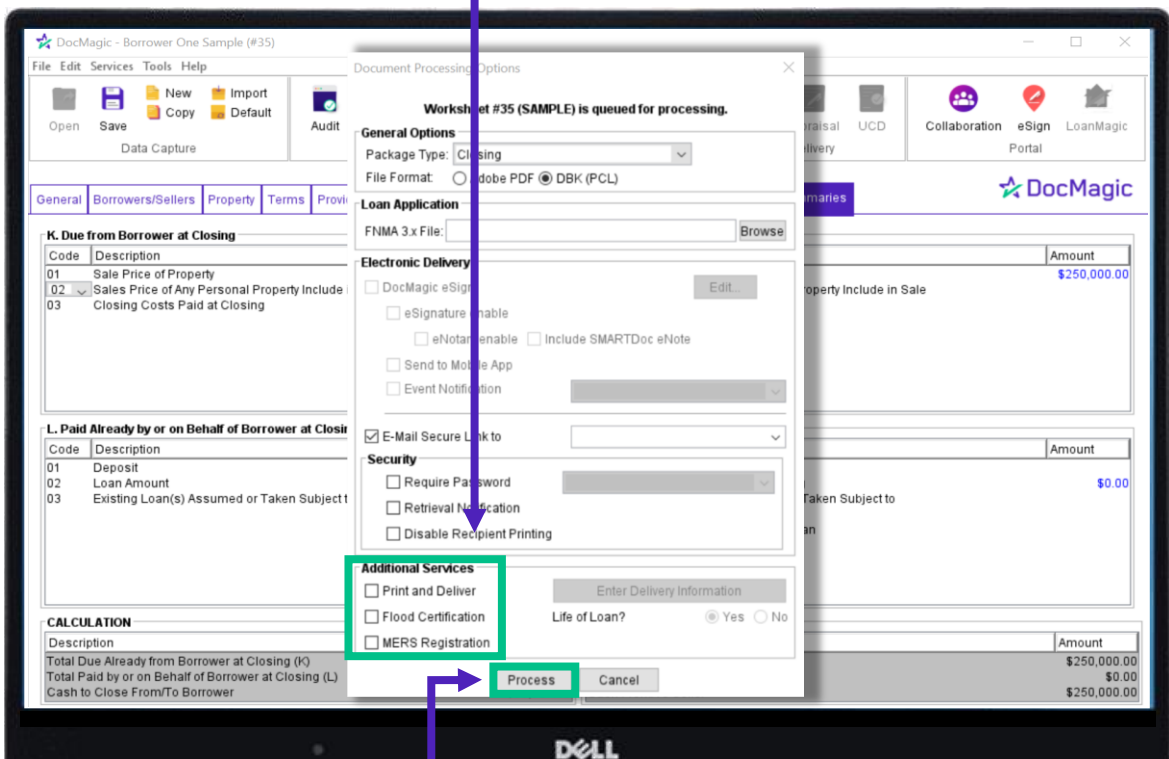
You also have the option to securely email the file.



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



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



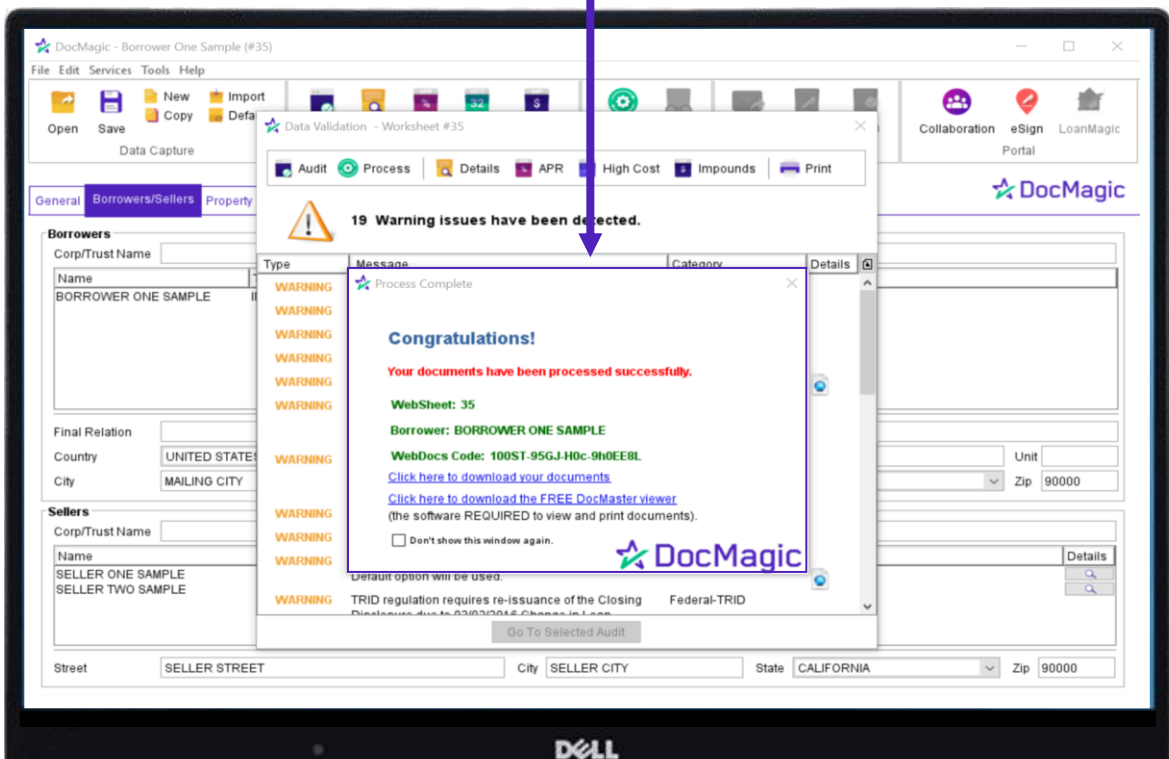
Click Process when done.



# DocMagic Online

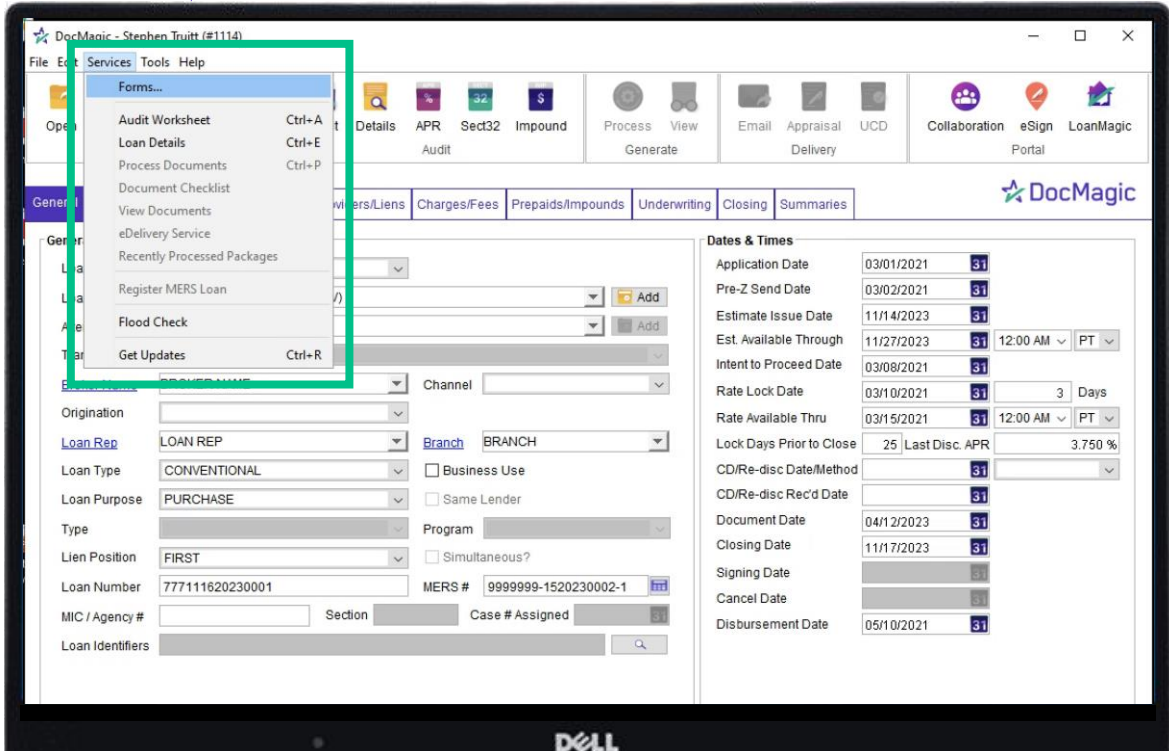
## Document Processing

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





If you want to print or send one form from your loan package, you can do so by going to Services and clicking on Forms...



This window will pop up, listing the forms that are a part of that loan program.

The image shows a screenshot of the DocMagic Online application interface. On the left, the 'Forms...' menu is open, listing various document types such as 'Audit Worksheet', 'Loan Details', 'Process Documents', 'Document Checklist', 'View Documents', 'eDelivery Service', 'Recently Processed Packages', 'Register MERS Loan', 'Flood Check', and 'Get Updates'. The 'Document Processing Options' dialog box is open in the center, displaying a list of documents under the 'Documents' section. The 'General Options' section shows 'File Format' set to 'DBK (PCL)'. The 'Electronic Delivery' section includes options for 'DocMagic eSign', 'eSignature enable', 'eNotary enable', 'Include SMARTDoc eNote', 'Send to Mobile App', and 'Event Notification'. The 'Security' section includes options for 'Require Password', 'Retrieval Notification', and 'Disable Recipient Printing'. The 'Additional Services' section includes an option for 'Print and Deliver'. The 'Process' and 'Cancel' buttons are visible at the bottom of the dialog box.

**Document Processing Options**

**Documents**

- Acknowledgment of Receipt of Informational Booklets (STEPHEN TRUITT)
- Acknowledgment of Right to Request Credit Reports (STEPHEN TRUITT)
- Affiliated Business Arrangement Disclosure Statement Notice (STEPHEN TRUITT)
- Borrower's Certification, Authorization and Consent (STEPHEN TRUITT)
- Changed Circumstance Detail Form (STEPHEN TRUITT)
- Fax Cover Sheet (STEPHEN TRUITT)
- Freedom to Choose (STEPHEN TRUITT)
- Itemization of Settlement Fees and Charges (STEPHEN TRUITT)
- Loan Options Certification (STEPHEN TRUITT)

**General Options**

File Format:  Adobe PDF  DBK (PCL)

**Electronic Delivery**

DocMagic eSign Edit...

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 Enter Delivery Information

Process Cancel



Choose the form you want, highlight it and then choose how you want to deliver it.

The screenshot shows the DocMagic software interface. On the left, the 'Forms...' menu is open, listing various document types such as 'Audit Worksheet', 'Loan Details', 'Process Documents', 'Document Checklist', 'View Documents', 'eDelivery Service', 'Recently Processed Packages', 'Register MERS Loan', 'Flood Check', and 'Get Updates'. The 'Document Processing Options' dialog box is open, showing the 'Documents' list, 'General Options', 'Electronic Delivery' settings, and 'Additional Services'. The 'Documents' list is highlighted, and the 'Electronic Delivery' section is expanded, showing options for 'DocMagic eSign', 'eSignature enable', 'eNotary enable', and 'Include SMARTDoc eNote'. The 'Process' button is highlighted.

You can choose any form of hybrid to deliver. Then click process, and it will be delivered.

