



Navigating DocMagic Online

Table of Contents

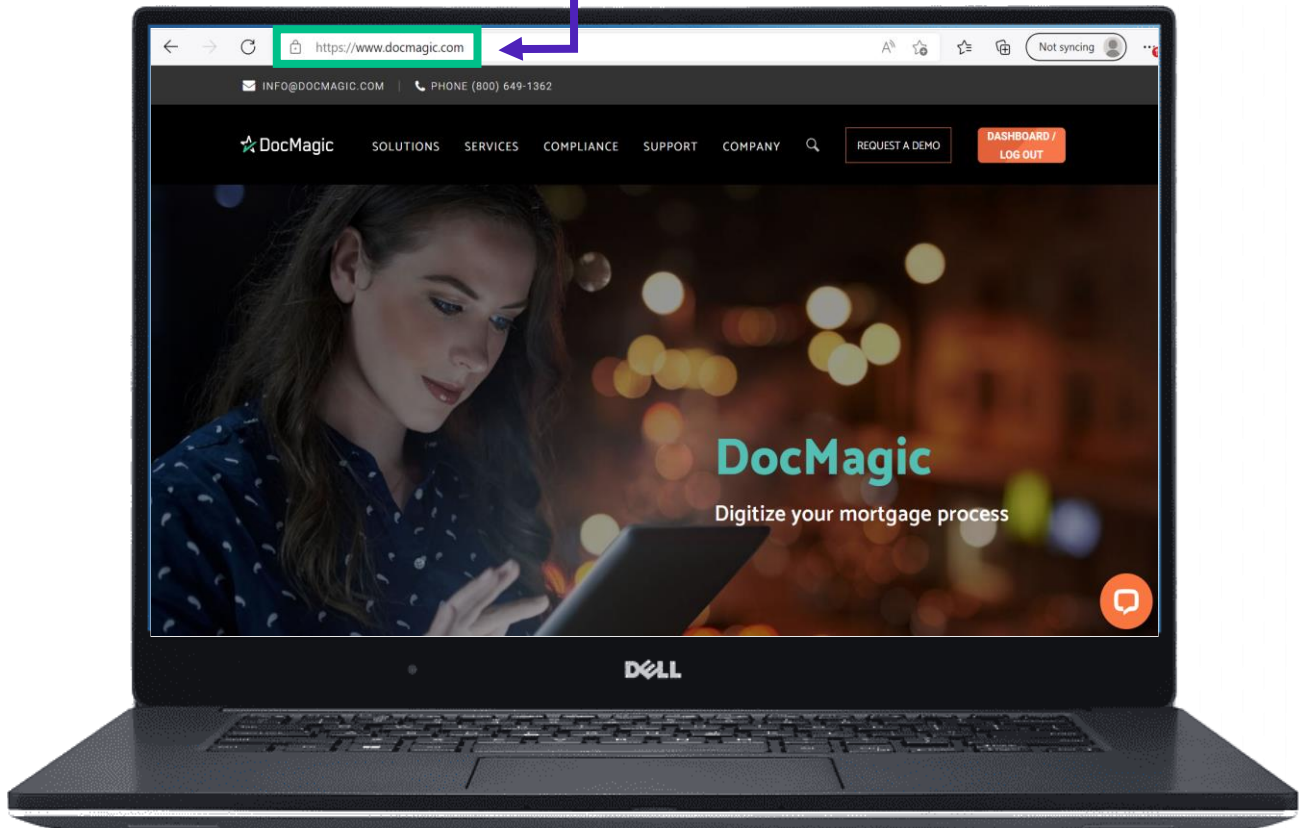
• Getting Started	Page 3
• General Tab	Page 8
• Borrower & Sellers Tab	Page 15
• Property Tab	Page 20
• Terms Tab	Page 24
• Providers & Liens Tab	Page 32
• Charges & Fees Tab	Page 36
• Impounds Tab	Page 41
• Underwriting Tab	Page 48
• Closing Tab	Page 51
• Summaries Tab	Page 53
• Auditing	Page 55
• Loan Detail Report	Page 58
• Document Processing	Page 62
• Additional: Forms Tab	Page 71



DocMagic Online

Launching DocMagic Online

Go to www.docmagic.com



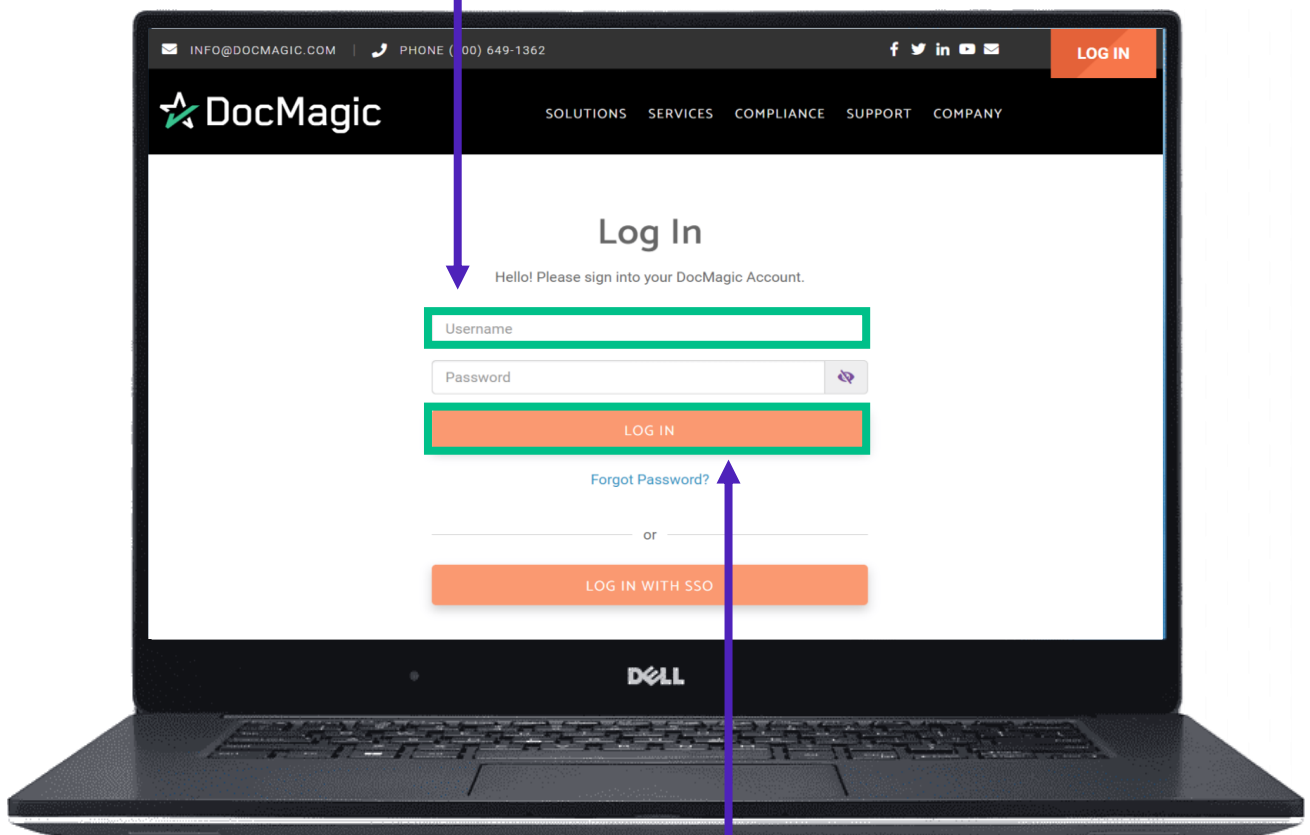
If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).



DocMagic Online

Launching DocMagic Online

Login with your
email and
password.



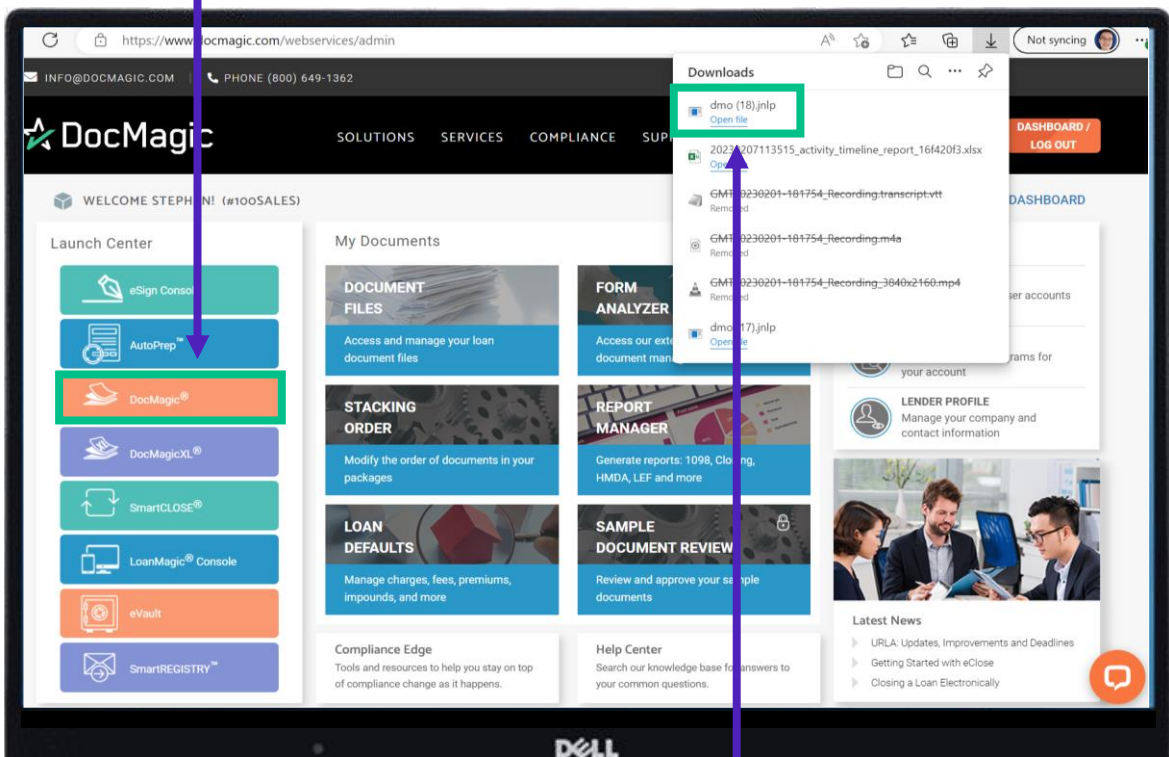
Click "LOG IN"



DocMagic Online

Launching DocMagic Online

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



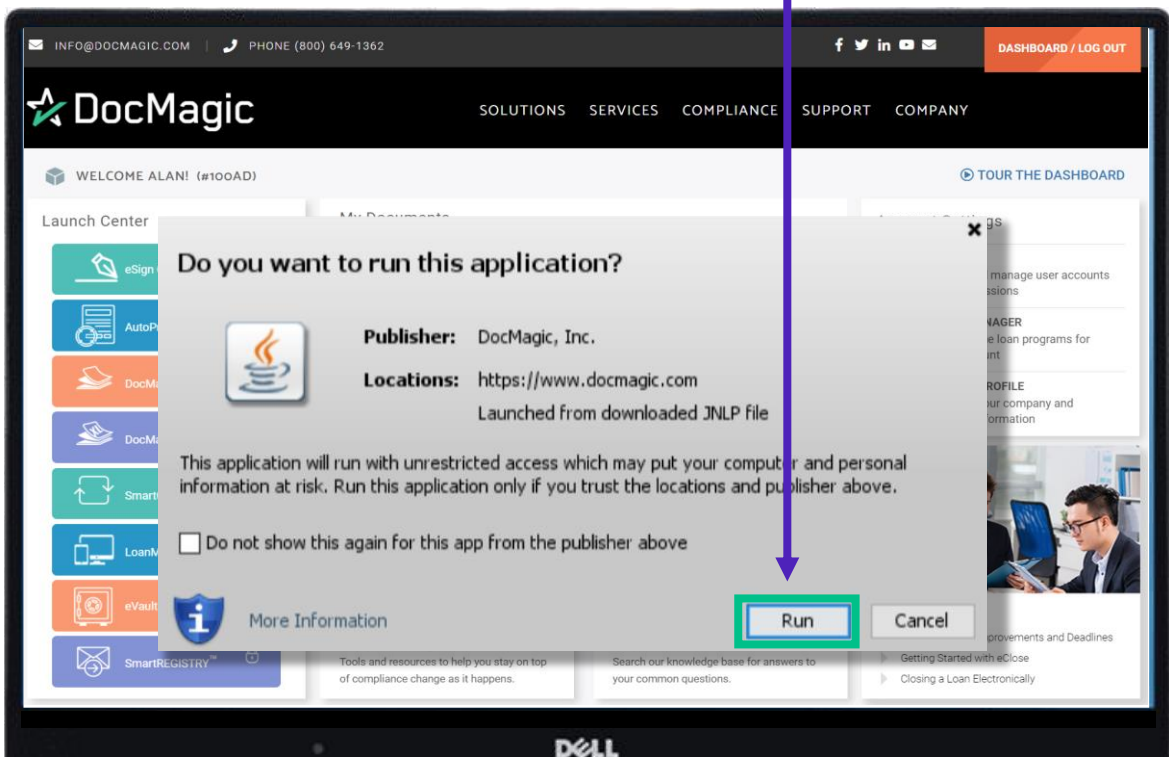
You may need to click on the link that appears in your browser's download window to launch the application.



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.



You must have the Java application downloaded and installed on your computer or else DocMagic Online will not run. Please go to the [Product Training Page for DocMagic Online](#) and view the Hacks for more information.



DocMagic Online

Launching DocMagic Online

Enter your login credentials.

The screenshot displays the DocMagic Online login page. At the top, there's a navigation bar with the DocMagic logo and links for SOLUTIONS, SERVICES, COMPLIANCE, SUPPORT, and COMPANY. Below this, a 'WELCOME ALAN! (#100AD)' message is visible. The main content area features a 'Launch Center' with various tools like eSign Console, AutoPrep, DocMagic, DocMagicXL, SmartCLOSE, LoanMagic Console, eVault, and SmartREGISTRY. The 'DocMagic - Login' window is open, showing the following fields:

- Account #**: 100ST
- Email**: struitt@docmagic.com
- Password**: (empty field)

The 'Remember me' checkbox is checked. Below the password field, there are links for 'Forgot Password' and 'Privacy Policy'. A 'LOGIN' button is at the bottom of the login window. A purple arrow points from the 'Remember me' checkbox to a text box below the screenshot.

Check "Remember me" if you want your Account # and Email saved.



DocMagic Online

General

If you want to open an existing file, click Open.
If you want to import a MISMO 3.2 file or similar, click Import to upload from your PC.

The screenshot shows the DocMagic Online interface. At the top is a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New Copy', 'Import Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The main area is divided into two panes. The left pane is titled 'General Information' and contains fields for 'Loan State', 'Loan Program', 'Alternate Lender', 'Transfer to', 'Broker Name', 'Channel', 'Origination', 'Loan Ref', 'Branch', 'Loan Type', 'Business Use', 'Loan Purpose', 'Same Lender', 'Type', 'Program', 'Lien Position', 'Simultaneous?', 'Loan Number', 'MERS #', 'MIC / Agency #', 'Section', 'Case # Assigned', and 'Loan Identifiers'. The right pane is titled 'Dates & Times' and 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', 'Last Disc. APR', '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 'Open' button in the toolbar to the 'Loan State' field in the 'General Information' pane. Another blue arrow points from the 'Import' button in the toolbar to the 'Loan Program' field in the 'General Information' pane.

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.



DocMagic Online

General Tab

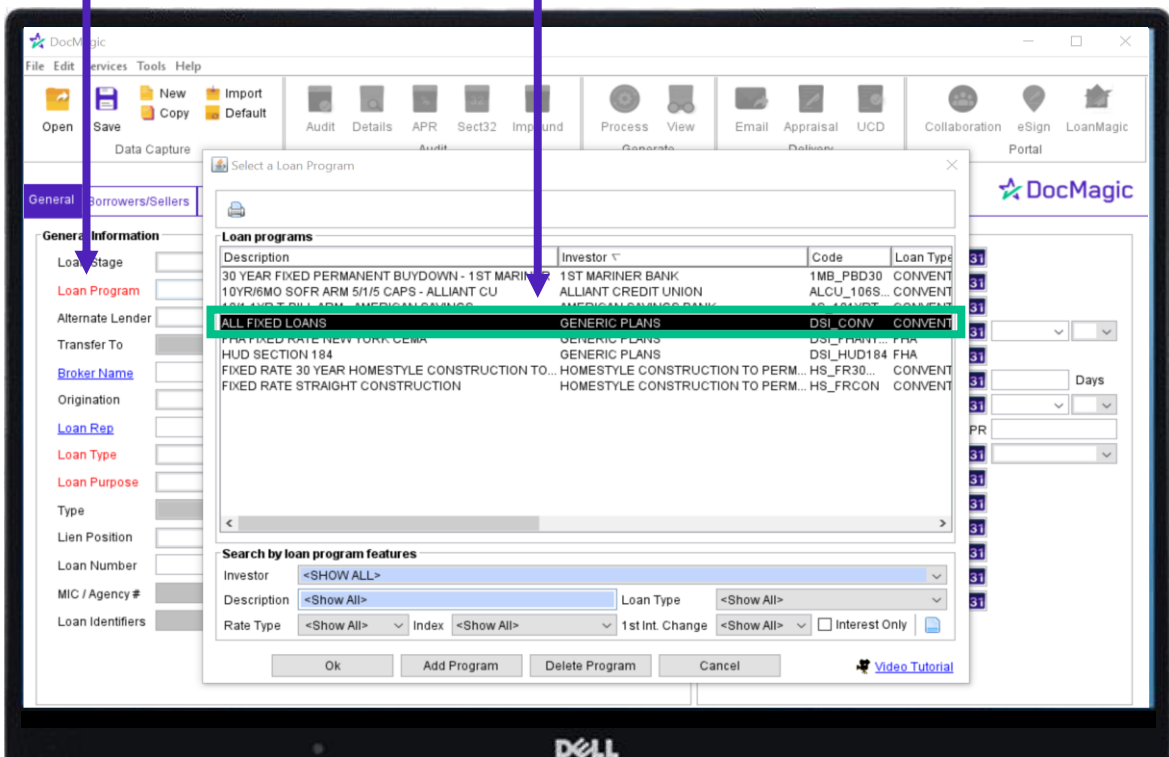
If you're creating a file from scratch, make sure that all **RED** fields are filled.

The screenshot displays the DocMagic software interface. The 'General' tab is selected, and the 'Loan Stage' dropdown menu is open, showing options: APPLICATION, VERIFICATION, DISCLOSURE, PRE-CLOSING, CLOSING, and POST CLOSING. A red box highlights the 'Loan Stage' dropdown, and a red arrow points to it from the text box below. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal, and a series of tabs (General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, GFE, HUD-1, Closing). The 'General Information' section contains fields for Loan Stage, 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.

Select your Loan Stage. This can determine the type of package you're allowed to produce. For example, if you select "Disclosure" you won't be able to generate a Closing Package.



Next, Select your Loan Program. In this case, we're choosing "All Fixed Loans".



Plans can be added on our website using the [Plan Manager](#).



Next, choose your Loan Type and Loan Purpose.

General Information:

Loan Stage: [Dropdown]
Loan Program: [Dropdown] [Add]
Alternate Lender: [Dropdown] [Add]
Transfer To: [Dropdown]
Broker Name: [Dropdown] Channel: [Dropdown]
Origination: [Dropdown]
Loan Rep: [Dropdown] Branch: [Dropdown]
Loan Type: [Dropdown] ☐ Business Use
Loan Purpose: [Dropdown] ☐ Same Lender
Type: [Dropdown]
Lien Position: [Dropdown]
Loan Number: [Text]
MIC / Agency #: [Text]
Loan Identifiers: [Text]
Program: [Dropdown]
MERS #: [Text]
Case # Assigned: [Text]
☐ Simultaneous?

Dates & Times:

Application Date: [Text] [31]
Pre-Z Send Date: [Text] [31]
Estimate Issue Date: [Text] [31]
Est. Available Through: [Text] [31]
Intent to Proceed Date: [Text] [31]
Rate Lock Date: [Text] [31] Days
Rate Available Thru: [Text] [31]
Lock Days Prior to Close: [Text] Last Disc. APR: [Text]
CD/Re-disc Date/Method: [Text] [31]
CD/Re-disc Rec'd Date: [Text] [31]
Document Date: [Text] [31]
Closing Date: [Text] [31]
Signing Date: [Text] [31]
Cancel Date: [Text] [31]
Disbursement Date: [Text] [31]

If you're doing a HELOC or Second Mortgage, you won't be able to Produce a Loan Estimate or Closing Disclosure, and you'll have these GFE and HUD-1 tabs here.

If you want your HELOC to go into the [eVault](#), you must select a DocMagic HELOC Plan in the Loan Program, and check the eNote option in the process window, which will be covered later.



DocMagic Online

General Tab

If you are looking to do a Loan Modification (Loan Mod), make that selection under Loan Purpose.

The screenshot shows the DocMagic Online interface. The 'General' tab is selected in the top navigation bar. The 'Loan Purpose' dropdown in the 'General Information' section is highlighted with a green box. The 'Modification' tab in the top navigation bar is also highlighted with a green box. The 'Dates & Times' section on the right contains various date fields with dropdown menus for the day, month, and year.

Field	Day	Month	Year
Application Date	31	12	2019
Pre-Z Send Date	31	12	2019
Estimate Issue Date	31	12	2019
Est. Available Through	31	12	2019
Intent to Proceed Date	31	12	2019
Rate Lock Date	31	12	2019
Rate Available Thru	31	12	2019
Lock Days Prior to Close			
Last Disc. APR			
CD/Re-disc Date/Method	31	12	2019
CD/Re-disc Rec'd Date	31	12	2019
Document Date	31	12	2019
Closing Date	31	12	2019
Signing Date	31	12	2019
Cancel Date	31	12	2019
Disbursement Date	31	12	2019

A Modification tab will appear where you can enter in information relevant to a Loan Modification.



You have the option of setting your Rate Lock Date and Days here.

The screenshot shows the DocMagic Online interface with the 'General' tab selected. The interface is divided into two main sections: 'General Information' on the left and 'Dates & Times' on the right. A blue arrow points from the text box above to the 'Rate Lock Date' field in the 'Dates & Times' section.

General Information

- Loan Stage: [Dropdown]
- Loan Program: [Dropdown] [Add]
- Alternate Lender: [Dropdown] [Add]
- Transfer To: [Dropdown]
- Broker Name: [Dropdown] Channel: [Dropdown]
- Origination: [Dropdown]
- Loan Rep: [Dropdown] Branch: [Dropdown]
- Loan Type: [Dropdown] ☐ Business Use
- Loan Purpose: [Dropdown] ☐ Same Lender
- Type: [Dropdown] Program: [Dropdown]
- Lien Position: [Dropdown] ☐ Simultaneous?
- Loan Number: [Text] MERS #: [Text]
- MIC / Agency #: [Text] Section: [Text] Case # Assigned: [Text]
- Loan Identifiers: [Text] [Search]

Dates & Times

- Application Date: [Text] 31
- Pre-Z Send Date: [Text] 31
- Estimate Issue Date: [Text] 31
- Est. Available Through: [Text] 31 [Dropdown]
- Intent to Proceed Date: [Text] 31
- Rate Lock Date: [Text] 31 Days**
- Rate Available Thru: [Text] 31 [Dropdown]
- Lock Days Prior to Close: [Text] Last Disc. APR: [Text]
- CD/Re-disc Date/Method: [Text] 31 [Dropdown]
- CD/Re-disc Rec'd Date: [Text] 31
- Document Date: [Text] 31
- Closing Date: [Text] 31
- Signing Date: [Text] 31
- Cancel Date: [Text] 31
- Disbursement Date: [Text] 31

What date should appear on ALL documents? [Text] [Lock]



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.

The screenshot displays the DocMagic Online General Tab interface. The top navigation bar includes tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, GFE, HUD-1, and Closing. The General tab is active, showing two main sections: General Information and Dates & Times.

General Information

- Loan Stage: [Dropdown]
- Loan Program: [Dropdown] [Add]
- Alternate Lender: [Dropdown] [Add]
- Transfer To: [Dropdown]
- Broker Name: [Dropdown] Channel: [Dropdown]
- Origination: [Dropdown]
- Loan Rep: [Dropdown] Branch: [Dropdown]
- Loan Type: [Dropdown] ☐ Business Use
- Loan Purpose: [Dropdown] ☐ Same Lender
- Type: [Dropdown] Program: [Dropdown]
- Lien Position: [Dropdown] ☐ Simultaneous?
- Loan Number: [Text] MERS #: [Text]
- MIC / Agency #: [Text] Section: [Text] Case # Assigned: [Text]
- Loan Identifiers: [Text] [Search]

Dates & Times

- Application Date: [Text] 31
- Pre-Z Send Date: [Text] 31
- Estimate Issue Date: [Text] 31
- Est. Available Through: [Text] 31 [Dropdown]
- Intent to Proceed Date: [Text] 31
- Rate Lock Date: [Text] 31 Days
- Rate Available Thru: [Text] 31 [Dropdown]
- Lock Days Prior to Close: [Text] Last Disc. APR: [Text]
- CD/Re-disc Date/Method: [Text] 31
- CD/Re-disc Rec'd Date: [Text] 31
- Document Date: [Text] 31**
- Closing Date: [Text] 31
- Signing Date: [Text] 31
- Cancel Date: [Text] 31
- Disbursement Date: [Text] 31

At the bottom left, a text box contains the question: "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 is active, displaying 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 is also visible, showing '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 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		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

Open Save Data

General Borrowers

Borrowers

Corp/Trust Name

Name

BORROWER ONE
BORROWER TWO
BORROWER THREE

Final Relation

Country

City

Sellers

Corp/Trust Name

Name

SELLER ONE SA
SELLER TWO SA

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
<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
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Street

90000

90000

DELL



DocMagic Online

Borrowers & Sellers Tab

You can choose "Vesting" 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 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 Uploading Closing Summaries

Details

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

Property Type: SINGLE FAMILY RESIDENCE

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.

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: 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:

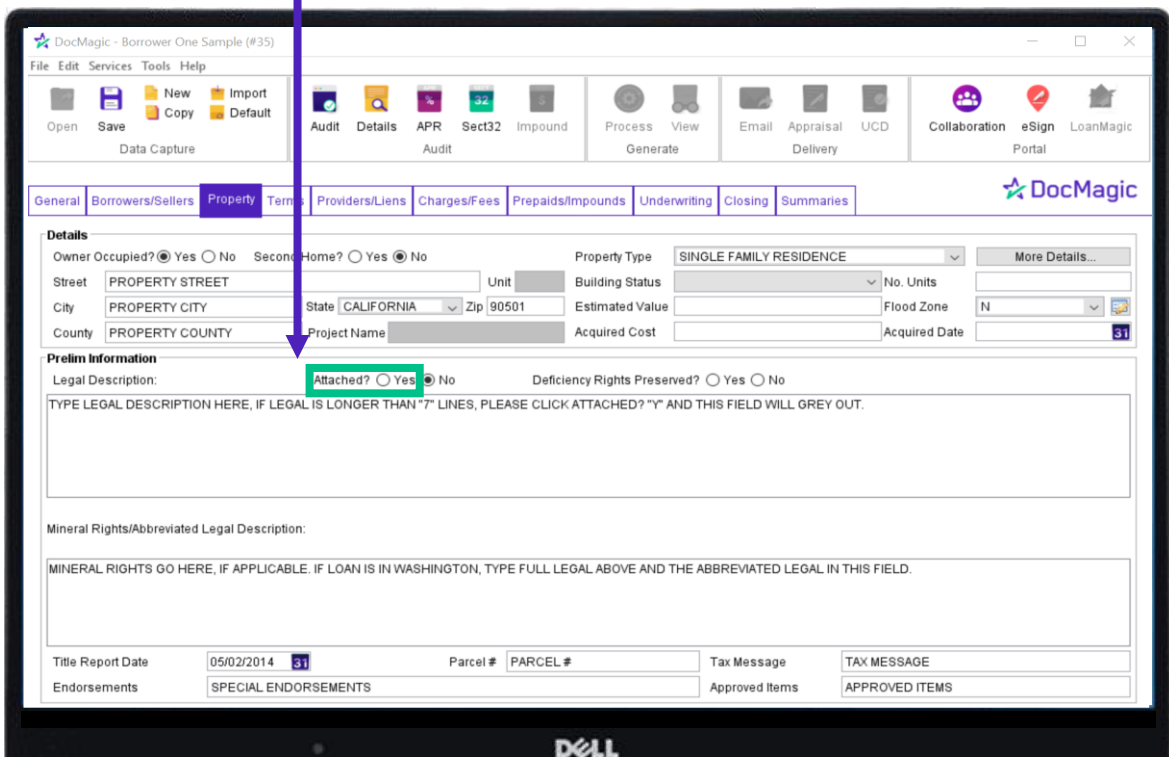
MINERAL RIGHTS GO HERE, IF APPLICABLE. IF LOAN IS IN WASHINGTON, TYPE FULL LEGAL ABOVE AND THE ABBREVIATED LEGAL IN THIS FIELD.

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

Endorsements: SPECIAL ENDORSEMENTS Approved Items: APPROVED ITEMS



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: Estimated Value: Flood Zone: N

City: PROPERTY CITY State: CALIFORNIA Zip: 90501

County: PROPERTY COUNTY Project Name: Acquired Cost: Acquired Date: 31

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.



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 purple arrow points from the text box above to the 'Title Report Date' field, which contains '05/02/2014' and a small '31' icon. Another purple arrow points from the text box below to a green-bordered box at the bottom of the screen containing the text 'On what date was the preliminary title report generated?'. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Generate, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal, and a tabbed interface with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'Property' tab is active, showing fields for Owner Occupied?, Second Home?, Property Type, Building Status, No. Units, Street, City, State, Zip, County, Project Name, Estimated Value, Flood Zone, Acquired Cost, and Acquired Date. Below these are sections for Legal Description and Mineral Rights/Abbreviated Legal Description. At the bottom, there are fields for Title Report Date, Parcel #, Tax Message, Endorsements, and Approved Items.

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 'Terms' tab in the DocMagic software. The interface includes a menu bar at the top with options like File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for various functions such as Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. The main area is divided into several sections: General, Borrowers/Sellers, Property, Terms (selected), Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. 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 (-9), Total Prepaid Interest Estimate (\$493.15), and Paid By (BORROWER). A green box highlights the Monthly Payment, First Payment Date, Days Prepaid Interest, and Total Prepaid Interest Estimate fields. A purple arrow points from this box to a text box at the bottom of the slide. To the right of the 'Terms' section are sections for 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) and Miscellaneous (Assumable?, Prepayment Penalty, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, Creditor Servicing Statement).

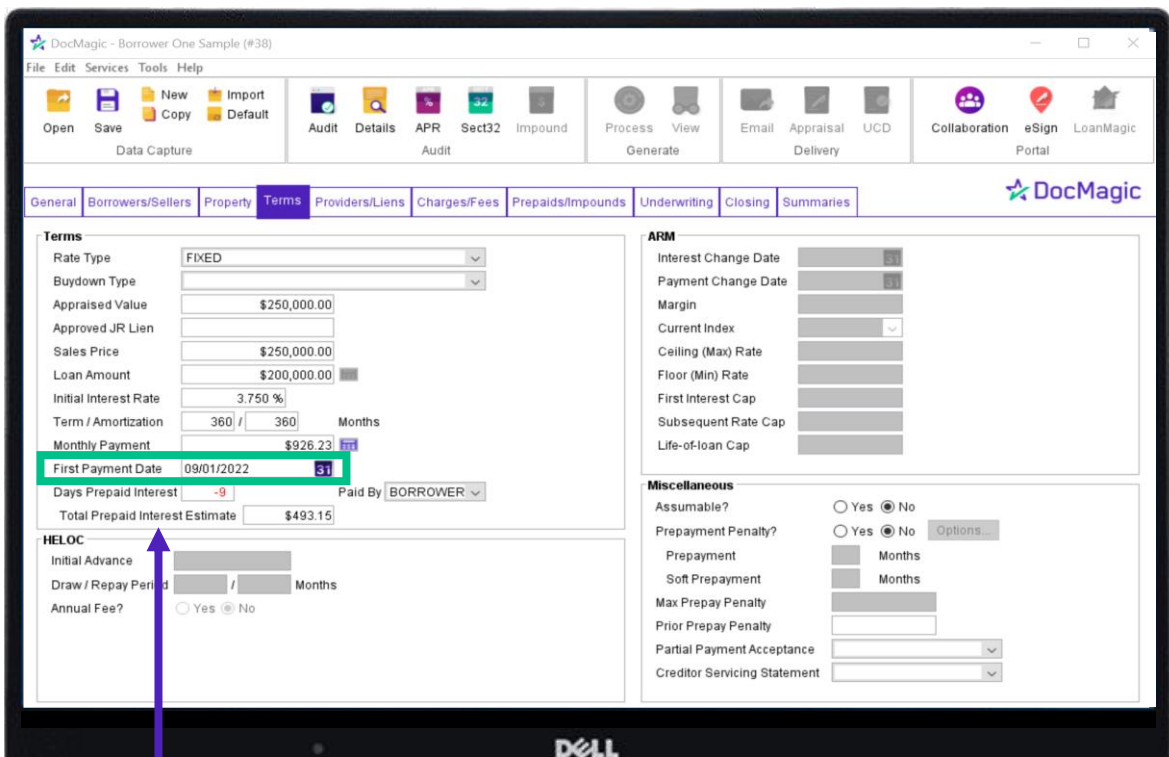
DocMagic will automatically populate these fields.



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 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: -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.



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 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: [Empty 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: 06/01/2016

Days Prepaid Interest: [Empty Field]

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:



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 calculated as \$926.23. The 'Term / Amortization' is 360 / 360 months. The 'First Payment Date' is 09/01/2022. The 'Total Prepaid Interest Estimate' is \$493.15. The 'HELOC' section shows 'Initial Advance' and 'Draw / Repay Period' as 360 months. The 'ARM' section includes fields for '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'.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved JRM	
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
Paid By	BORROWER
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.

The screenshot shows the DocMagic interface for a 'Borrower One Sample (#38)'. The 'Terms' tab is active, displaying various loan parameters. The 'Monthly Payment' field is highlighted with a green box and contains the value '\$983.88' with a red 'ERR' status. A blue arrow points from the top text box to this field. Another blue arrow points from the bottom text box to the same field.

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	4.250 %
Term / Amortization	360 / 360 Months
Monthly Payment	\$983.88 ERR
First Payment Date	09/01/2022
Days Prepaid Interest	30
Total Prepaid Interest Estimate	\$93.15
Paid By	BORROWER

HELOC

Field	Value
Initial Advance	
Draw / Repay Period	/ Months
Annual Fee?	<input type="radio"/> Yes <input checked="" type="radio"/> No

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?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Prepayment Penalty?	<input type="radio"/> Yes <input checked="" type="radio"/> No Options...
Prepayment	Months
Soft Prepayment	Months
Max Prepay Penalty	
Prior Prepay Penalty	
Partial Payment Acceptance	
Creditor Servicing Statement	

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 loan. The interface includes a menu bar with options like File, Edit, Services, Tools, and Help. The main area is divided into sections: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'Terms' section is active, showing fields for Rate Type, Buydown Type, Appraised Value, Approved JR Lien, Sales Price, Loan Amount, Initial Interest Rate, Term / Amortization, Monthly Payment, First Payment Date, Days Prepaid Interest, and Total Prepaid Interest Estimate. The HELOC section is grayed out, showing fields for Initial Advance, Draw / Repay Period, and Annual Fee. The ARM section is also grayed out, showing fields for 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 is visible, showing fields for Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement.

DocMagic will automatically populate these fields.



If an Adjustable-Rate Type is selected (such as HELOC), you will be able to enter data into the ARM fields. You must enter data into all six red fields in the ARM section or else you may not be able to produce a package.

The screenshot shows the DocMagic Online interface for the 'Terms' tab. The 'Rate Type' is set to 'ADJUSTABLE'. The 'ARM' section contains six red fields: Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, and Floor (Min) Rate. The 'HELOC' section is also visible.

Field	Value
Rate Type	ADJUSTABLE
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	
Annual Fee?	Yes No

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	

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	

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.

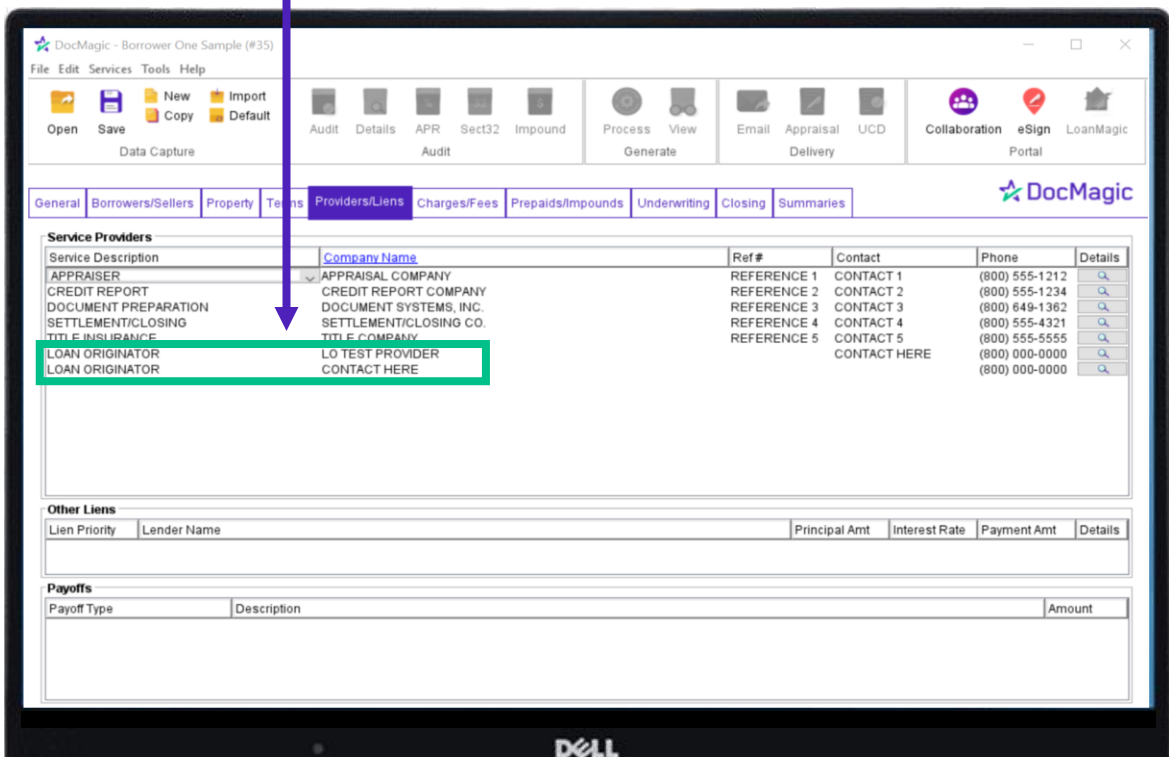


DocMagic Online

Providers & Liens Tab

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

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



The screenshot shows the DocMagic Online interface for a 'Borrower One Sample (#35)'. The 'Providers/Liens' tab is selected. The 'Service Providers' section contains a table with the following data:

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			(800) 000-0000	Q
LOAN ORIGINATOR	CONTACT HERE			(800) 000-0000	Q

The 'LOAN ORIGINATOR' row is highlighted with a green box. Below this, the 'Other Liens' and 'Payoffs' sections are visible but empty.

You may not be able to produce a Loan Package if these providers are missing.



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 Co

Data Capt

General Borrowers/Sel

Service Providers

Service Description

APPRAISER

CREDIT REPORT

DOCUMENT PREPARA

SETTLEMENT/CLOSING

TITLE INSURANCE

LOAN ORIGINATOR

Provider Relation Codes

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 #

Provider Relation Codes

☒ 1: The provider is an associate of lender.

☐ 2: Within the last 12 months the provider has maintained an account with the lender or has an outstanding loan or credit arrangement with the lender.

☐ 3: The Lender has repeatedly used or required borrowers to use the services of the provider within the last 12 months.

☐ 4: Specify:

Ok Cancel

Est. Fee Amount

Provider database for future use

Cancel

If Settlement Providers are not populating on your documents, we recommend selecting a Relation Code.



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 shows the DocMagic Online interface for a 'Prior 3rd Lien - Details' form. 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 fields for Security Instrument (Assignment, Vendor Lien), Recording Date, County, Instrument #, Volume #, Book, and Page.
- Other Liens:** A section on the left with a dropdown menu for Lien Priority (1ST, 2ND, 3RD).
- Bottom Right:** A magnifying glass icon is highlighted, indicating where to click to add 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.

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 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

Select a Charge Description from the dropdown.

The screenshot shows the DocMagic interface with the 'Charges & Fees' tab selected. A dropdown menu is open, displaying a list of charges. A blue arrow points from the instruction box to the dropdown. Another blue arrow points from the instruction box to the 'To' column in the Charges table.

Charge Description	To	TRID Section	Charge Amt
Appraisal Fee	APPRaisal COMPANY	Services Borrow...	\$250.0
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.0
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.0
UNDERWRITING FEE	LENDER	Services Borrow...	\$350.0
PROCESSING FEE	LENDER	Services You Ca...	\$300.0
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.0
TITLE FEE	LENDER	Services Borrow...	\$450.0
Title - Lender's Title Insura...	LENDER	Services You Ca...	\$150.0
Transfer Taxes	DOCMAGIC INC.	Services You Ca...	\$35.0

Fee Description	To	Fee Points	+Fee Fixed
Loan Origination Fee	LENDER	1.000%	

Premium Description	To	Premium Points	+Fixed
YIELD SPREAD PREMIUM	BROKER	1.250%	

Manage Changed Circumstance Information

Select who the charge will be paid to. These are pulled from the Providers/Liens tab. If you don't see who you are looking for, you may need to go back and add them.

It is recommended that you add new charges by clicking in the blank space at the bottom and delete charges that you don't need instead of editing existing ones (changing the charge description). For example, if you no longer need an appraisal fee but need a buydown fee, delete the appraisal fee and add the buydown fee – don't just edit the description from appraisal to buydown.



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.

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...	\$50.00
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".

Please note that this is different than "Services Borrower Did Not Shop For" and "Services Borrower Did Shop For".



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 Borrower	\$250.00	BORROWER	\$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 Borrower	\$50.00	BORROWER	\$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 Borrower	\$35.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00
UNDERWRITING FEE	LENDER	Services Borrower	\$350.00	BORROWER		<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	BORROWER		<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 Borrower	\$500.00	BORROWER		<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 Borrower	\$450.00	BORROWER		<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	BORROWER		<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	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$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	<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 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

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** 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	\$150.00	BORROWER								\$150.00
Transfer Taxes	DOCMAGIC INC.	\$200.00	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

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** Prepaids/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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		<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	BORROWER		<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	BORROWER		<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	BORROWER		<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	BORROWER		<input type="checkbox"/>	<input checked="" 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	BORROWER		<input type="checkbox"/>	<input checked="" 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	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

Premiums

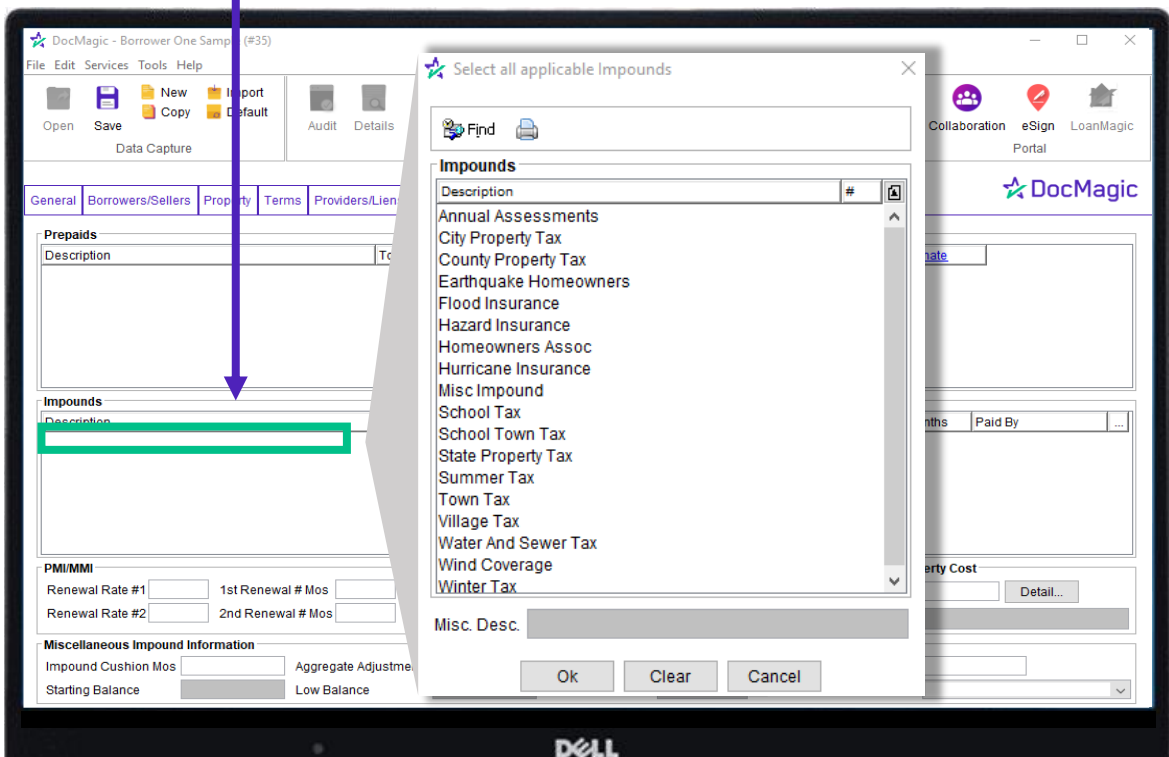
Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[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.



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 Audit 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	PM/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

PM/MI

Renewal Rate #1 1st Renewal # Mos PM/MI Monthly \$0.00 PM/MI # Mos
Renewal Rate #2 2nd Renewal # Mos PM/MI Due Date 06/01/2016 PM/MI 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

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 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

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.

The screenshot shows the DocMagic Online interface for the 'Impounds' tab. The 'Prepays/Impounds' section is active. The 'Impounds' table has columns: Description, To, Pmts/Year, Payment Amt, Months, and Paid By. A dropdown menu is open for the 'Paid By' column, showing options: BORROWER, SELLER, BROKER, LENDER, INVESTOR, SPLIT, and OTHER. The 'Paid By' column is highlighted with a green box. Below the table, there are fields for PMI/MMI, including Renewal Rate #1, 1st Renewal # Mos, PMI/MMI Monthly, PMI/MMI # Mos, PMI/MMI Due Date, and PMI Paid By. The 'Miscellaneous Impound Information' section includes fields for Impound Cushion Mos, Aggregate Adjustment, MI Cushion Mos, Initial Deposit Estimate, Starting Balance, Low Balance, Cushion, and Escrow Status.

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

If you want to calculate PMI or MMI, enter information 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

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 MI Cushion Mos Initial Deposit Estimate
Starting Balance Low Balance Cushion Escrow Status



Input the number of Impound Cushion Months.

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

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 \$0.00 PMI/MMI # Mos PMI/MMI Due Date 06/01/2016 31 PMI Paid By BORROWER

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 has a button labeled 'Impound' highlighted with a green box. A purple arrow points from the text box above to this button. Below the toolbar, the 'Impound Account Analysis' window is open, displaying a table of monthly payments. The table has columns: Month, Mo./Year, Disbursed, Date Paid, Disbursement, and Balance. The data shows 12 months of payments starting from 06/01/2016. The 'Escrow Status' dropdown menu at the bottom right of the window is also highlighted with a green box, and a purple arrow points from the text box below to it.

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 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	



Underwriting Tab

Select the Type, the Source, and enter an Amount for each additional purchase credit 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 Generate Email Appraisal Delivery Collaboration eSign LoanMagic Portal

Other Credits

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)

Combined Loan To Value (CLTV)

Interest Rate Details

Rate Set Date

Pre-discounted Rate

Other Credits

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

Tolerance Cure

Ok

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 Import Copy Default 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

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](#).



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 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

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



If you want to add a specific line item to a disclosure, you may be able to do so here.

The screenshot shows the DocMagic Online interface with the 'Summaries' tab selected. A dialog box titled 'Select a Summaries line item' is open, displaying a list of line items with codes and descriptions. A green box highlights an empty space in the 'L. Paid Already by or on Behalf of Borrower at Closing' section, and a green box highlights the 'Summaries' tab in the top navigation bar. Arrows point from the text boxes to these specific areas.

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

Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan(s) Assumed or Taken Subject to	
04	Assessments <From> to <To>	
05		
06		
07		
08		
09		
10		
11		
12	City/Town Taxes <From> to <To>	
13	County Taxes <From> to <To>	

Description	Amount
Total Due Already from Borrower at Closing (K)	\$8,609.12
Total Paid by or on Behalf of Borrower at Closing (L)	\$202,500.00
Cash to Close From/To Borrower	-\$193,890.88

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

Click on the empty space below existing line items to add a code and a description from the window that appears.



Click on an empty space under the Amount column to enter one.

The screenshot displays the DocMagic online interface with the 'Summaries' tab selected. The interface is divided into several sections for closing summaries.

Section 1: Seller at Closing

	Amount
Property	\$0.00
of Any Personal Property Include in Sale	
s Paid at Closing	\$8,609.12

Section 2: M. Due to Seller at Closing

Code	Description	Amount
01	Sale Price of Property	\$0.00
02	Sale Price of Any Personal Property Included in Sale	
09	City/Town Taxes <From> to <To>	
10	County Taxes <From> to <To>	
11	Assessments <From> to <To>	
12		
13		
14		

Section 3: or on Behalf of Borrower at Closing

	Amount
t	\$202,500.00
y(s) Assumed or Taken Subject to	
: <From> to <To>	

Section 4: 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	
06		
07		
08	Seller Credit	\$10,000.00
09		
10		

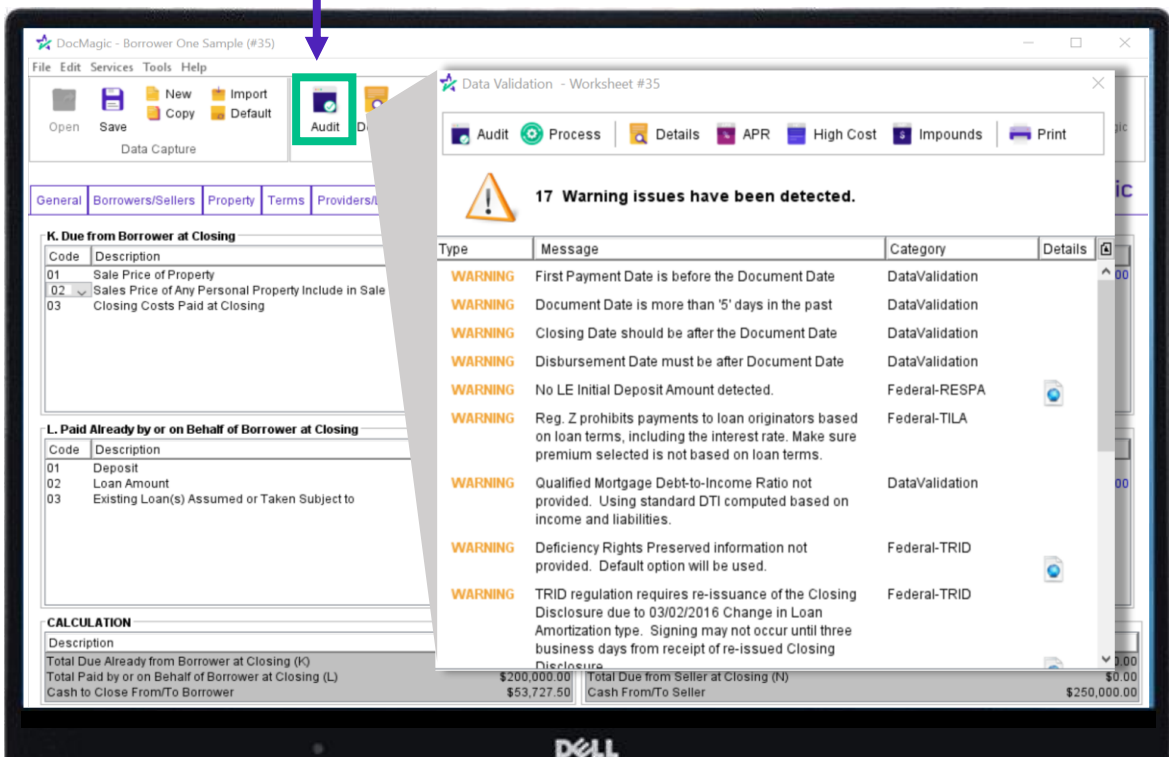
Section 5: CALCULATION

Description	Amount
m Borrower at Closing (K)	\$8,609.12
ehalf of Borrower at Closing (L)	\$202,500.00
To Borrower	-\$193,890.88
Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
Cash From/To Seller	\$0.00

At the bottom, there is a note: "Add charges/fees/premiums, etc. to this worksheet." and a "Modified" status with a lock icon.



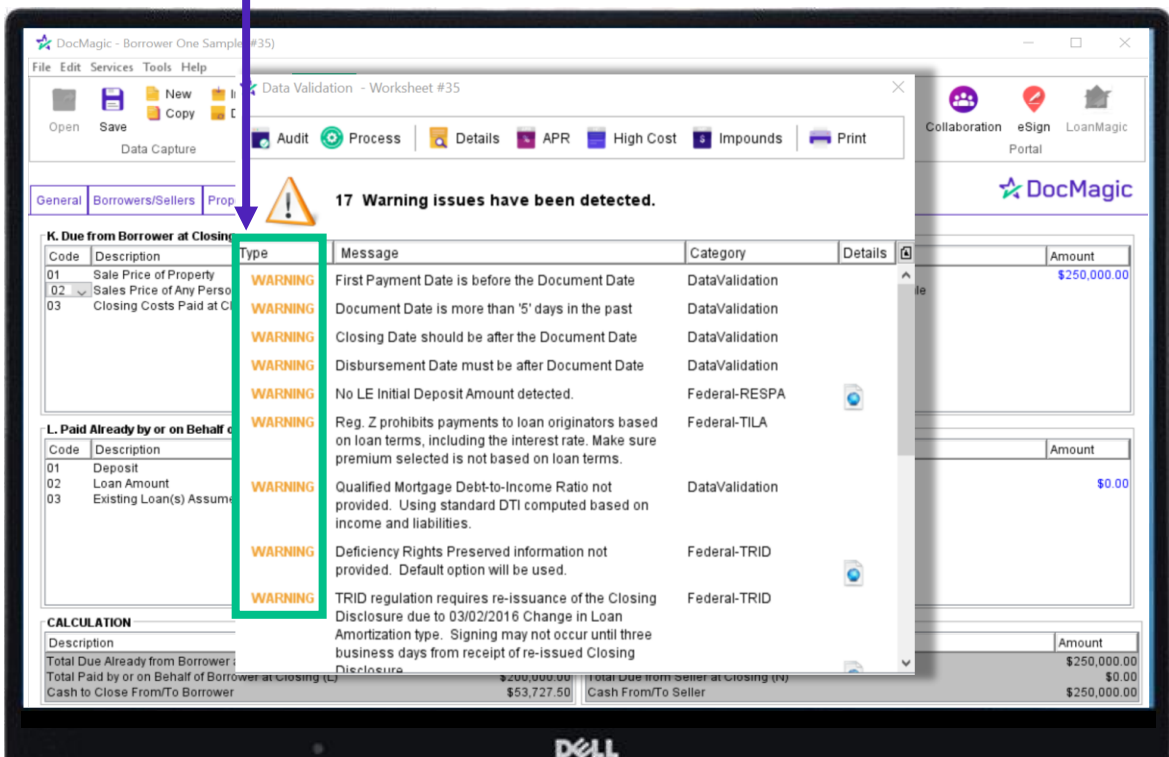
Click this button to Audit the worksheet. A separate data validation window will appear.



Audits can be customized by reaching out to Customer Service.



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



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 Fatafs appear.

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Data Validation - Worksheet #35

Audit Process Details APR High Cost Impounds Print

General Borrowers/Sellers Prop

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 Cl	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)	\$53,727.50
Cash to Close From/To Borrower	
Total Due from Seller at Closing (M)	\$250,000.00
Cash From/To Seller	\$0.00
	\$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.



DocMagic Online

Loan Detail Report

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 Cl	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
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

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 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



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 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 'Loan Details Report' interface. At the top, there is a header with the DocMagic logo. Below the header, a section titled 'Loan Detail Report' contains loan 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). A purple arrow points from the text box above to the 'Compliance Audit' tab, which is highlighted with a green border. The 'Compliance Audit' tab is active, showing a 'COMPLIANCE SUMMARY' section. This section contains two columns of audit results. The left column lists 'Federal High Cost/HPML' (PASS), 'Ability to Repay/QM' (PASS), 'Fannie/Freddie Points/Fees' (PASS), and 'Fannie/Freddie Audits' (N/A). The right column lists 'TRID' (WARNING), 'Conventional' (N/A), 'CA High Cost/HPML' (PASS), and 'CA State Rules' (N/A). Below the summary is a section for 'HIGH COST TESTS'.

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	—

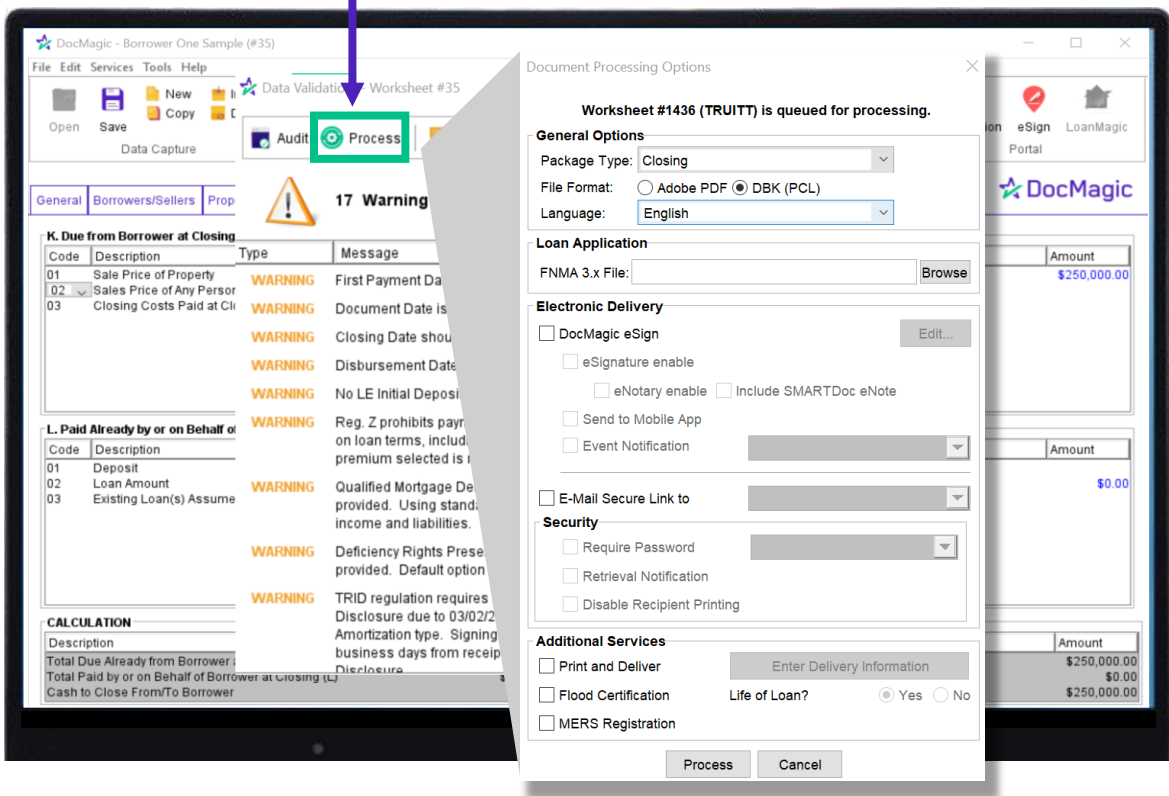
▼ HIGH COST TESTS



DocMagic Online

Document Processing

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



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



Select your document package type from the dropdown here.

Document Processing Options

Worksheet #1436 (T...ITT) is queued for processing.

General Options

Package Type: **Closing**

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Language: **English**

Loan Application

FNMA 3.x File:

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

Adverse Action/Denial
Application
Appraisal
Closing
Closing Disclosure
Compliance Review
eConsent
Electronic Note
Flood Certification
Initial Disclosure
Loan Approval
Loan Estimate
Loan Modification
Point Of Sale
Post Closing (Trailing Docs)
Pre-Closing
Pre-qualification
Processing
Rate Lock
Redisclosure
Servicing Transfer
Underwriting
Uniform Residential Loan Application

If the document package type that you want to select is greyed out, you may need to go back to the General tab and change the Loan Stage.



DocMagic Online

Document Processing

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

Document Processing Options

Worksheet #1436 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Language: English

Loan Application

English

FNMA 3.x File: Chinese

Korean

Spanish

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

☐ Food Certification

☐ MERS Registration

Life of Loan? ☒ Yes ☐ No

Enter Delivery Information

Process Cancel

You can choose a language from here. English is the default. If a file in your package is unavailable in the language you have selected, you will get a Fatal.



DocMagic Online

Document Processing

If you want to utilize our eSigning experience, check DocMagic eSign and eSignature enable. This option is only available if you select the DBK (PCL) file format.

Document Processing Options

Worksheet #1436 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Language: English

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 Enter Delivery Information

☐ Flood Certification Life of Loan? ☒ Yes ☐ No

☐ MERS Registration

Process Cancel

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.

Document Processing Options

Worksheet #1436 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Language: English

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

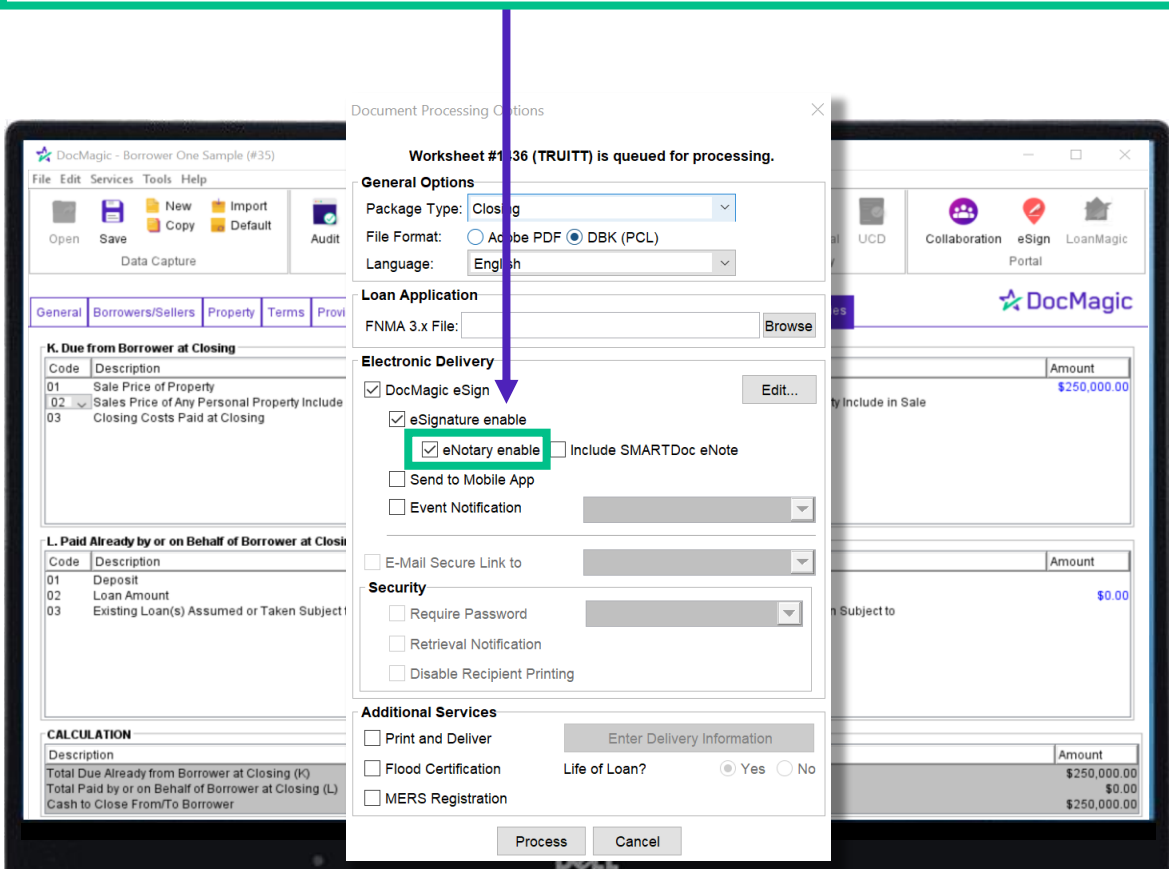
Check these boxes based on what hybrid model you are using, or Total eClose if applicable. Not sure what this means? Please visit our [Product Training Page](#).



DocMagic Online

Document Processing

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.



DocMagic Online

Document Processing

You also have the option to securely email the file as an alternative to eSign.

Document Processing Options

Worksheet #1436 (TRUITT) is queued for processing.

General Options

Package Type: Closing
File Format: ☐ Adobe PDF ☒ DBK (PCL)
Language: English

Loan Application

FNMA 3.x File:

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

Life of Loan? ☒ Yes ☐ No

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.

Document Processing Options

Worksheet #1436 (TRUITT) is queued for processing.

General Options

Package Type: Closing
File Format: Adobe PDF ☒ DBK (PCL)
Language: English

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

DocMagic - Borrower One Sample (#35)

File Edit Services Tools Help

Open Save New Copy Import 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 Included
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

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

UCD Collaboration eSign LoanMagic Portal

DocMagic

Include in Sale

Subject to

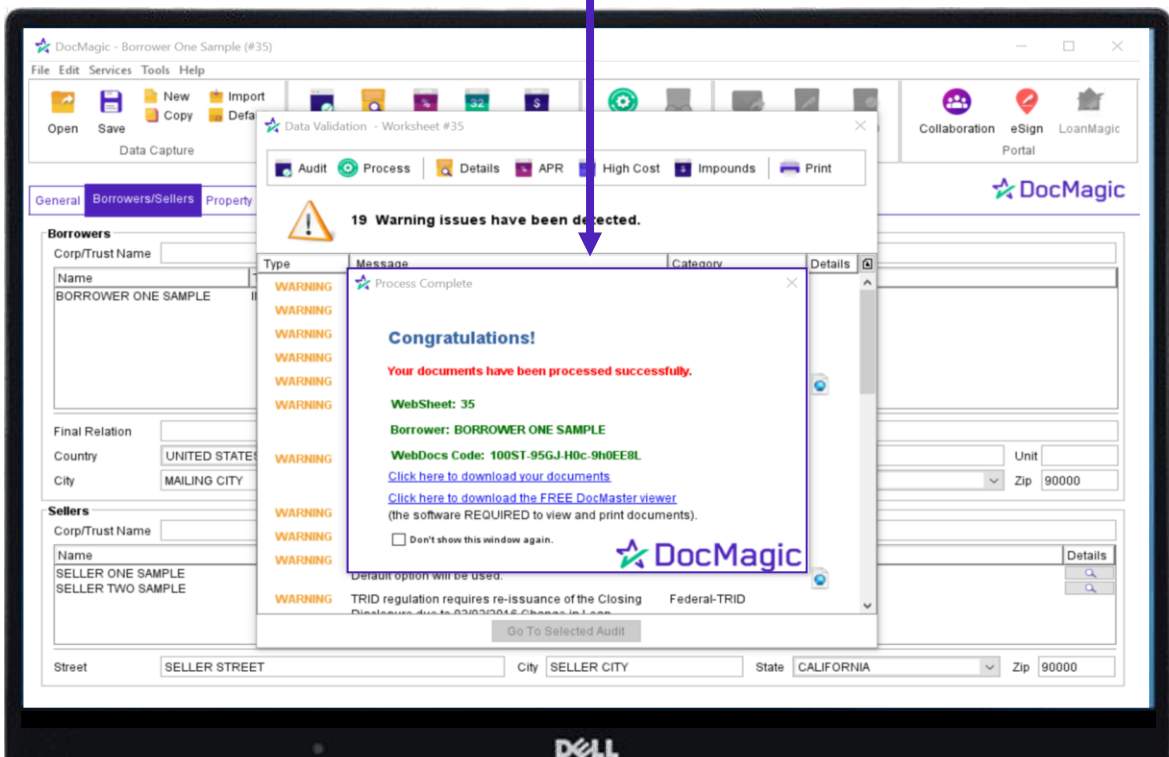
Click Process when done.



DocMagic Online

Document Processing

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



DocMagic Online

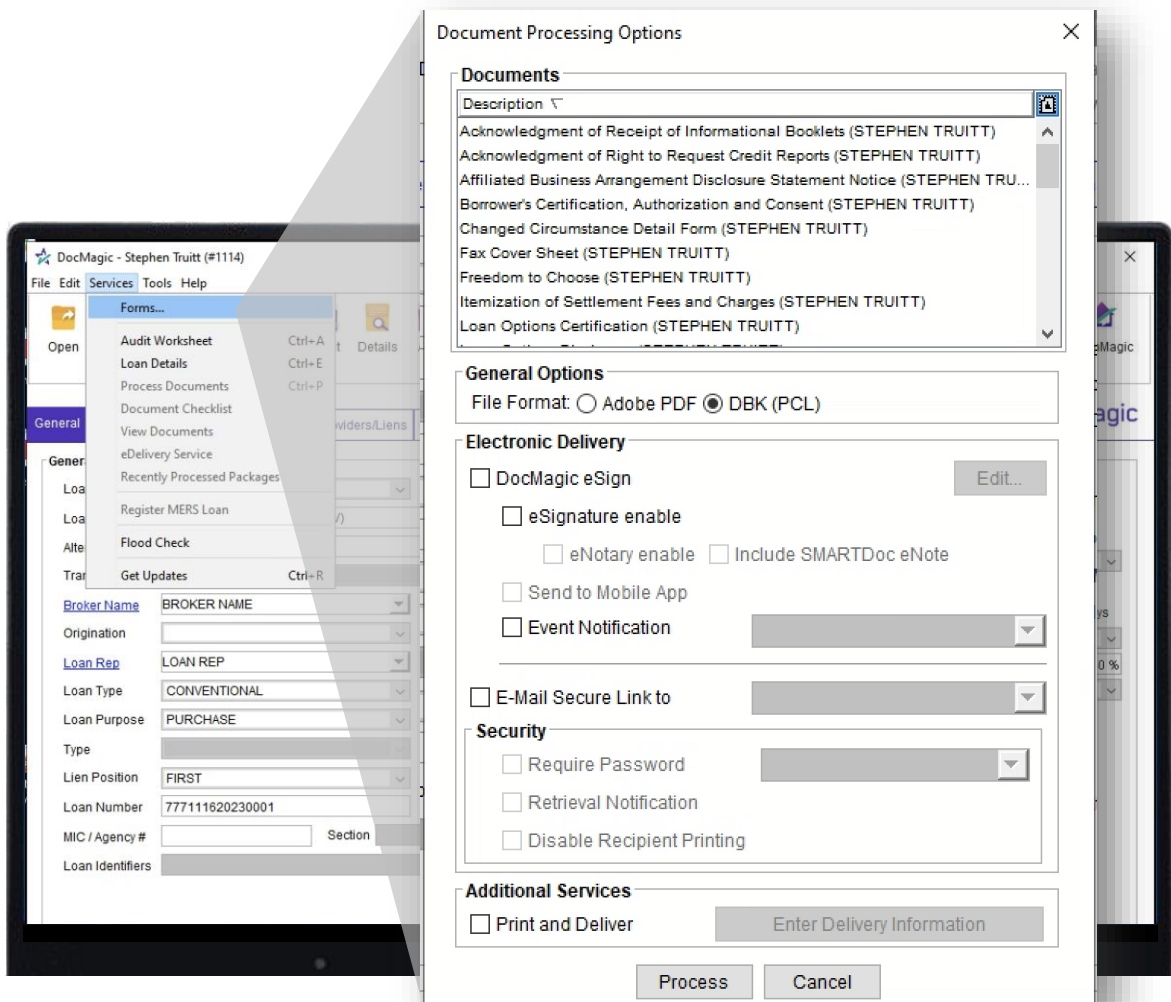
Forms List

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...

The screenshot displays the DocMagic Online application window. The 'Services' menu is open, and the 'Forms...' option is highlighted. The main interface shows a loan package for 'Stephen Truitt (#1114)' with various tabs like 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The 'Forms...' menu includes options 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 'Dates & Times' section on the right lists various dates and times, including 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.



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



DocMagic Online

Forms List

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

The screenshot displays the DocMagic application interface. On the left, a tablet shows the 'Forms...' menu with options like 'Audit Worksheet', 'Loan Details', 'Process Documents', 'Document Checklist', 'View Documents', 'eDelivery Service', 'Recently Processed Packages', 'Register MERS Loan', 'Flood Check', and 'Get Updates'. The main window shows the 'Document Processing Options' dialog box. The 'Documents' section lists various forms, with 'Privacy Form - Opt Out (STEPHEN TRUITT)' highlighted. The 'General Options' section shows 'File Format' set to 'Adobe PDF'. The 'Electronic Delivery' section has 'DocMagic eSign' and 'eSignature enable' checked. The 'Security' section has 'Require Password' checked. The 'Additional Services' section has 'Print and Deliver' checked. The 'Process' button is highlighted.

Document Processing Options

Documents

- Description
- Notice of Intent to Proceed with Loan Application (STEPHEN TRUITT)
- Notice of Servicing Transfer (STEPHEN TRUITT)
- Notification of Sale, Transfer or Assignment of Your Mortgage Loan (STEPHEN TRUITT)
- Option to Escrow for Outstanding Loans (STEPHEN TRUITT)
- Privacy Form - No Opt Out (STEPHEN TRUITT)
- Privacy Form - Opt Out (STEPHEN TRUITT)**
- Request for Appraisal (STEPHEN TRUITT)
- Request for Title Commitment (STEPHEN TRUITT)
- Request for Verification of Deposit (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**

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

