

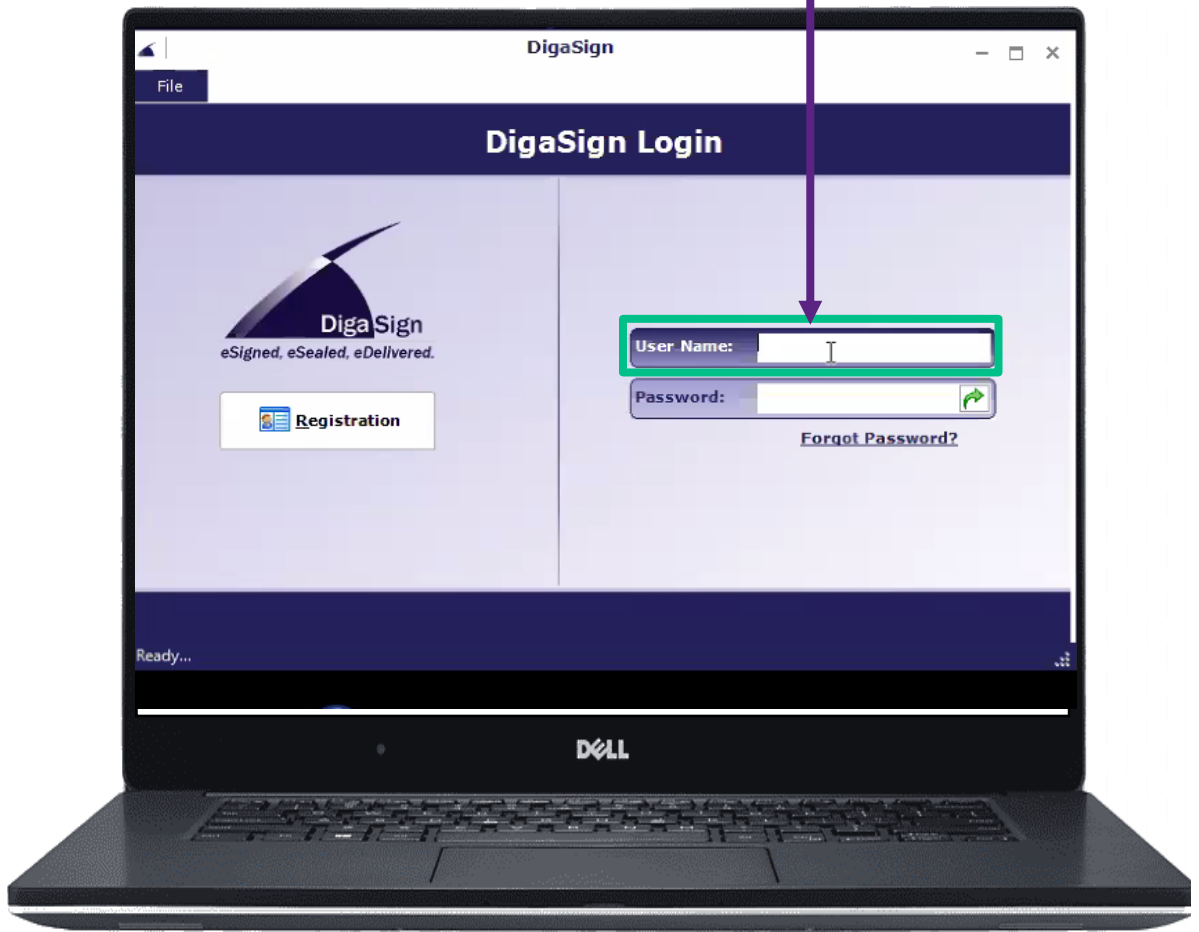


DigaSign Process

DigaSign Platform

Click the DigaSign Symbol on your desktop/laptop

Enter Credentials- Username and Password

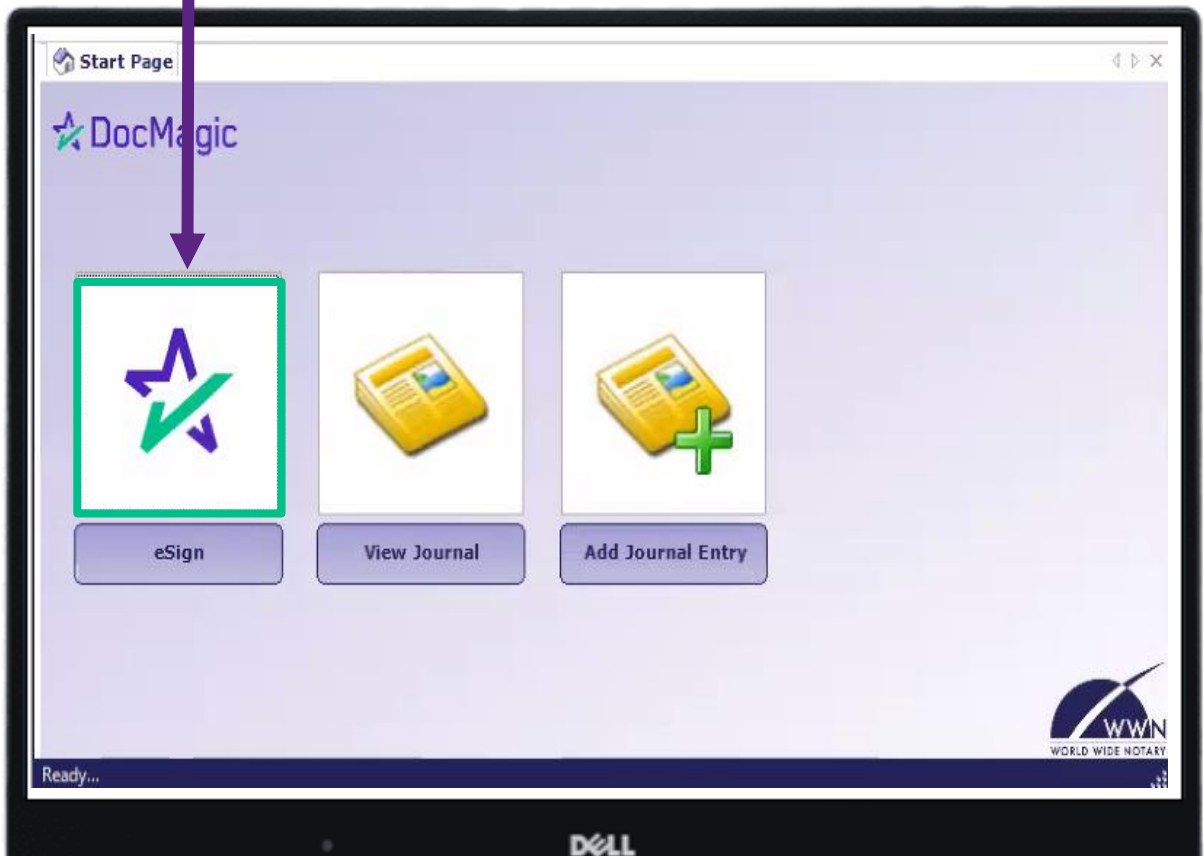


**Pro Tip: Use Chrome to optimize your experience with DigaSign/eSign Console.*



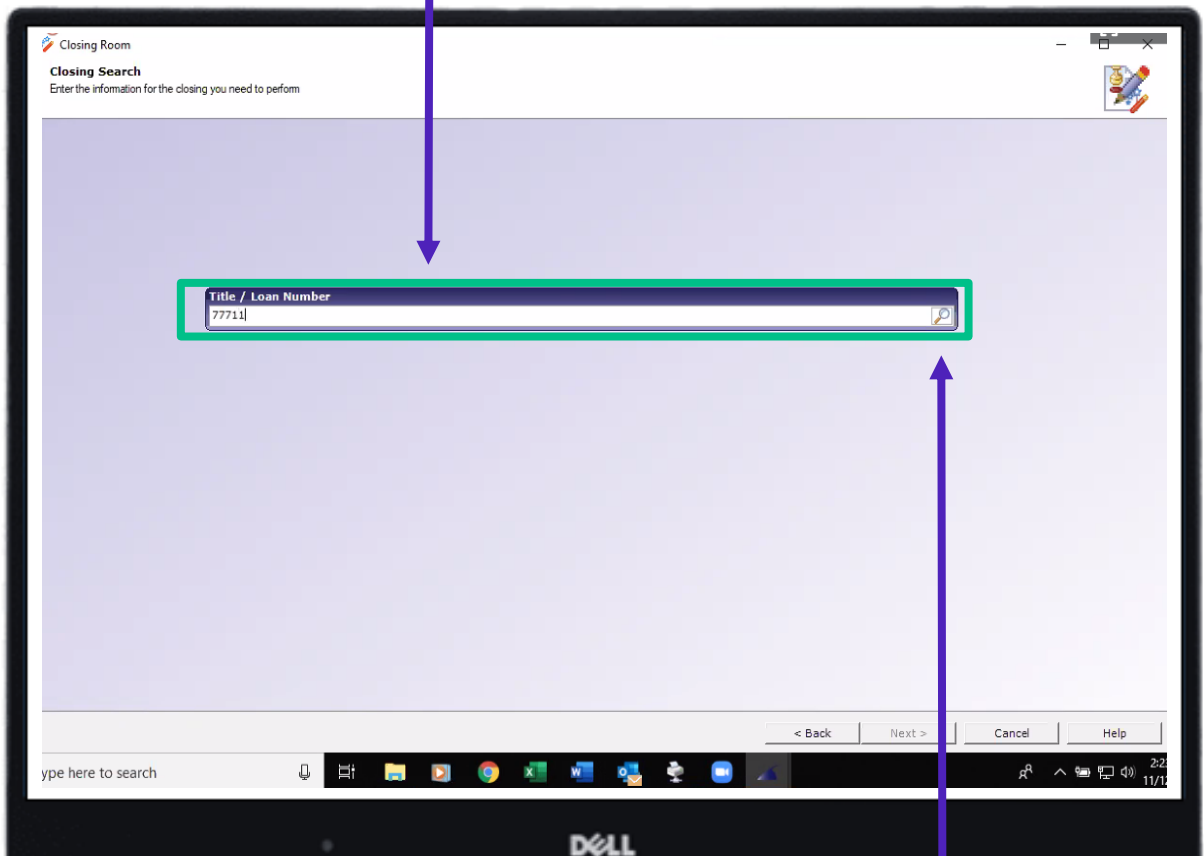
Start With Some Magic

Select the DocMagic Symbol



Loan Information

Enter the loan number



Select the magnifying glass to search for the loan file



Selecting the Borrower

You will see everyone associated with this loan including the Settlement agent

The screenshot shows the 'Closing Room' software interface. On the left, a list of signers and notaries includes SAM SMITH, ANDY AGENT, and Bridget L Moore. SAM SMITH is highlighted with a green box. The main form area is divided into sections: 'Name & Address' (First: SAM, Middle: , Last: SMITH), 'Signature', 'Identification' (Type: Personally Known), and 'Initials'. The 'Next' button is highlighted with a green circle.

The screenshot shows the 'Closing Room' software interface. On the left, a list of signers and notaries includes SAM SMITH, SANDY SMITH, ANDY AGENT, and Bridget L Moore. SANDY SMITH is highlighted with a green box. The main form area is divided into sections: 'Name & Address' (First: SAM, Middle: , Last: SMITH, Street: 1 main, Street 2: springfield), 'Signature', 'Identification' (Type: Personally Known), and 'Initials'. The 'Next' button is highlighted with a green circle.

Select the first borrower



Entering Borrower's Information

Enter in how you identified the Borrower

Enter in Borrower's contact information

Borrower will sign and initial electronically

The screenshot shows a software interface titled "Signer(s) and Notary Information". On the left, a list of signers includes SAM SMITH (checked), SANDY SMITH, ANDY ACENT, and Bridget L Moore. The main area is divided into three sections: "Home & Address", "Identification", and "Signature".

- Home & Address:** Fields for First (SAM), Middle, Last (SMITH), Street (123 Any St), Street 2, CSZ (Springfield), IL (dropdown), 62704-____, Home, Work, Email (ron@docmagic.com), and Company.
- Identification:** A dropdown menu for "Type" is set to "Personally Known".
- Signature:** A digital signature is displayed in a box with "Accept" and "Clear" buttons below it.
- Initials:** A box for initials is shown below the signature, also with "Accept" and "Clear" buttons.

Navigation buttons at the bottom include "Previous", "Next" (with a green checkmark), "Accept", "< Back", "Next >", "Cancel", and "Help". A "DELL" logo is visible at the bottom center of the screen.

**Pro Tip: The Borrower must select Accept for the Signature and Initials creation. This is often overlooked and if the Borrower/ eNotary tries to proceed without accepting the signature AND initials, the signature/ initials which were created will not save. See small box in Step 9.*



Signing On as the Notary

Instead of clicking on the next Borrower, click on your name (eNotary Agent)

A Commission Box will populate and the information for Bridget Moore (the eNotary Agent) will be entered here

Signer(s) and Notary Information
Please select each signer that is present at the signing table and complete all required information for each selected signer and notary

SAM SMITH
 SANDY SMITH
 ANDY AGENT
 Bridget L. Moore

Commission

Name Bridget L. Moore	Number 487292
County Sangamon	State IL
Inception 5/12/2019	Expiration 5/11/2023

Signature

✓ Accept Clear

Previous Next

< Back Next > Cancel Help

Once completed; sign in the Signature Box, Accept and click Next

**Pro Tip: The Settlement Agent and eNotary can be the same person. however,, this isn't always the case.*



Security Access Code

Borrower's name will pop up in a new box

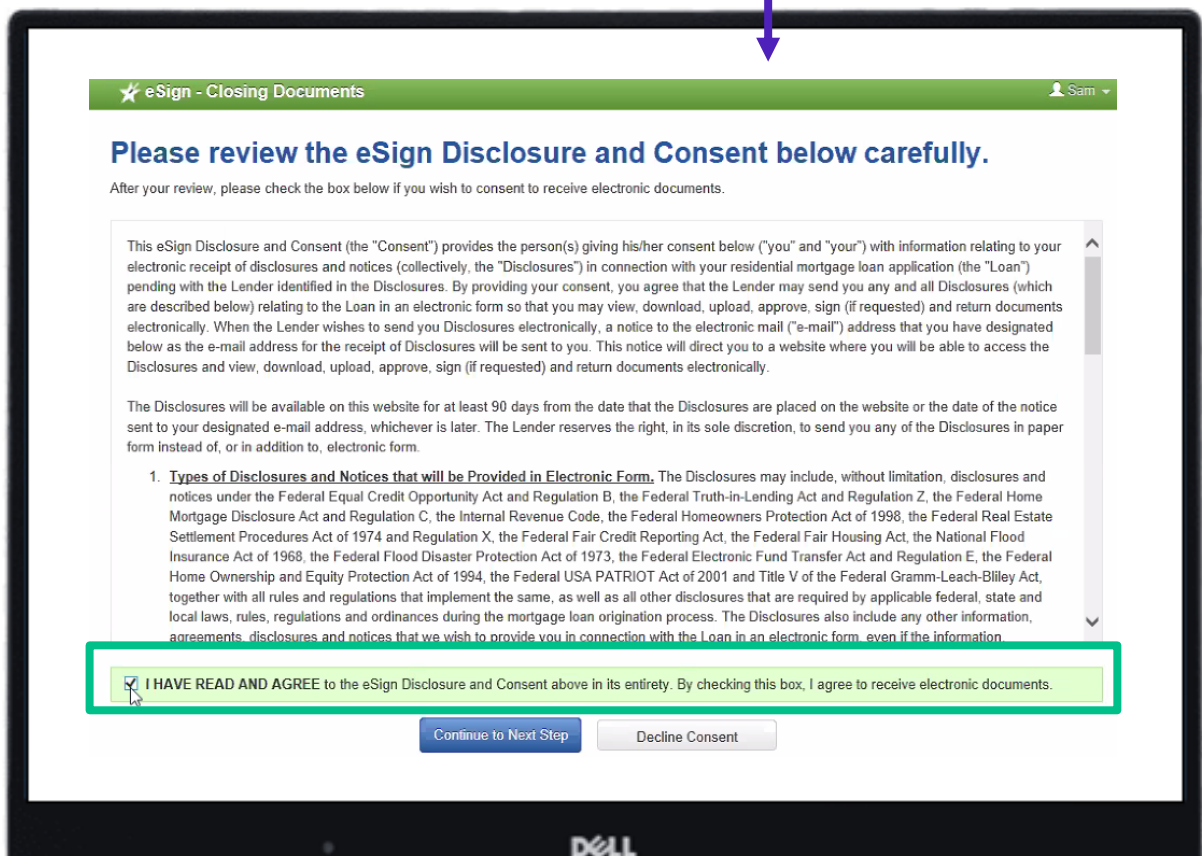
Enter in last four of social security number and the viewing code number

The screenshot shows a web interface for an eSign system. At the top left, there is a green bar with a star icon and the text "eSign". Below this is a "Company Logo" with a blue and green graphic. A callout box points to the "Welcome Sam!" text, stating "Borrower's name will pop up in a new box". Below the welcome message, there is a paragraph: "Congratulations on your decision to access your documents in an electronic format. So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:". A callout box points to the input fields, stating "Enter in last four of social security number and the viewing code number". The input fields are: "Last [4] digits of your SSN" (empty), "Enter the Viewing Code" (empty), and a box labeled "Viewing Code" containing the number "2328". Below the input fields is a blue button labeled "Continue to Next Step". The Dell logo is visible at the bottom center of the screen.



Agree to the Disclosure

*If applicable: Review and select *Agree* to the disclosure and click *Continue*



eSign - Closing Documents Sam

Please review the eSign Disclosure and Consent below carefully.

After your review, please check the box below if you wish to consent to receive electronic documents.

This eSign Disclosure and Consent (the "Consent") provides the person(s) giving his/her consent below ("you" and "your") with information relating to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with your residential mortgage loan application (the "Loan") pending with the Lender identified in the Disclosures. By providing your consent, you agree that the Lender may send you any and all Disclosures (which are described below) relating to the Loan in an electronic form so that you may view, download, upload, approve, sign (if requested) and return documents electronically. When the Lender wishes to send you Disclosures electronically, a notice to the electronic mail ("e-mail") address that you have designated below as the e-mail address for the receipt of Disclosures will be sent to you. This notice will direct you to a website where you will be able to access the Disclosures and view, download, upload, approve, sign (if requested) and return documents electronically.

The Disclosures will be available on this website for at least 90 days from the date that the Disclosures are placed on the website or the date of the notice sent to your designated e-mail address, whichever is later. The Lender reserves the right, in its sole discretion, to send you any of the Disclosures in paper form instead of, or in addition to, electronic form.

- Types of Disclosures and Notices that will be Provided in Electronic Form.** The Disclosures may include, without limitation, disclosures and notices under the Federal Equal Credit Opportunity Act and Regulation B, the Federal Truth-in-Lending Act and Regulation Z, the Federal Home Mortgage Disclosure Act and Regulation C, the Internal Revenue Code, the Federal Homeowners Protection Act of 1998, the Federal Real Estate Settlement Procedures Act of 1974 and Regulation X, the Federal Fair Credit Reporting Act, the Federal Fair Housing Act, the National Flood Insurance Act of 1968, the Federal Flood Disaster Protection Act of 1973, the Federal Electronic Fund Transfer Act and Regulation E, the Federal Home Ownership and Equity Protection Act of 1994, the Federal USA PATRIOT Act of 2001 and Title V of the Federal Gramm-Leach-Bliley Act, together with all rules and regulations that implement the same, as well as all other disclosures that are required by applicable federal, state and local laws, rules, regulations and ordinances during the mortgage loan origination process. The Disclosures also include any other information, agreements, disclosures and notices that we wish to provide you in connection with the Loan in an electronic form, even if the information

I HAVE READ AND AGREE to the eSign Disclosure and Consent above in its entirety. By checking this box, I agree to receive electronic documents.

[Continue to Next Step](#) [Decline Consent](#)

**Pro-Tip: If the Borrower has consented to eSign previously for this eClosing, their eSign consent will remain and they will not be prompted again.*



Click to Sign

Maneuver through each page and click on *Initial* or *Here Sign Here* to take you to each line to add your signature

This icon will show how many signatures you must complete and will decrease as you sign the documents

The screenshot displays the 'eSign - Closing Documents' interface. On the left is a vertical sidebar with thumbnails of document pages, numbered 1 through 6. The main area shows a 'Uniform Residential Loan Application' form. At the top of the form, there is a section for 'Borrower' and 'Co-Borrower'. Below that is section 'I. TERMS OF MORTGAGE AND TERMS OF LOAN', which includes fields for 'Mortgage Applied for' (with checkboxes for 'via' and 'in situ'), 'Amount' (\$162,000.00), 'Interest Rate' (3.875%), 'No. of Months' (360), and 'Amortization Type'. Section 'II. PROPERTY INFORMATION AND PURPOSE OF LOAN' includes 'Subject Property Address' (456 MADISON AVE, MONTEBELLO, FLORIDA 90640) and 'Legal Description of Subject Property'. At the bottom of the form, there are sections for 'Purpose of Loan' and 'Complete this line if this is a purchase loan' and 'Complete this line if this is a refinance loan'. A toolbar at the top right of the form area contains a red circle with the number '1' inside, indicating the number of signatures required. A yellow arrow points to a yellow tab labeled 'Initial Here' on the left side of the form. A blue arrow points to the signature count icon in the toolbar.

*Pro Tip: Yellow Tab= Sign or Initial and a Blue Tab= Wet Signature



Security Access Code

A Welcome Box populates with the eNotary Agent's name: Bridget Moore

The screenshot shows a web application interface for eSign. At the top left, there is a green header with a star icon and the text "eSign". Below the header, on the left, is a "Company Logo" with a blue and green icon. To the right of the logo is a green-bordered box containing the text "Welcome Bridget!". Below this box, there is a paragraph of text: "So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:". Below the text is a form area with a white input field containing the placeholder text "Enter the Viewing Code". Below the input field is a small box labeled "Viewing Code" containing the number "2599". Below the input field and the viewing code box is a blue button with the text "Continue to Next Step". At the bottom left of the page, there is a copyright notice: "© Copyright 2020 DocMagic, Inc. - ALL RIGHTS RESERVED". At the bottom right, there is a link for "Privacy Policy". The entire interface is displayed on a black monitor frame with the "DELL" logo at the bottom center.

Enter the viewing code



DocMagic!

All mortgage documents associated with this loan will populate here

The screenshot displays the eSian Closing Documents interface. The top navigation bar is green and contains the text "eSian Closing Documents" on the left, and a series of icons (home, search, zoom in, zoom out, 100% zoom level, notification bell with 3 alerts, another notification bell with 7 alerts, and a printer icon) on the right. Below the navigation bar, a sidebar on the left lists six document thumbnails, with the first one titled "Florida Mortgage - MERS" highlighted by a green box. A purple arrow points from this box to the text above. The main content area shows a document page with the following text:

This Instrument Prepared By:

After Recording Return To:
DSI TEST LENDER (SALES)
1800 W. 213TH STREET
TORRANCE, CALIFORNIA 90501
Loan Number: 77711121019

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 9999353-7711121019-6 **MERS Phone:** 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **"Security Instrument"** means this document, which is dated NOVEMBER 6, 2020, together with all Riders to this document.

(B) **"Borrower"** is SAM SMITH AND SANDY SMITH

The Dell logo is visible at the bottom center of the monitor frame.



Notary Stamp

When the Notary clicks to sign on the appropriate eNotary signature tags, their digital seal automatically populates in the appropriate location

The screenshot displays the 'eSign - Closing Documents' interface. A green arrow points from the explanatory text to a dashed green box containing a notary seal for BRIDGET L MOORE. The seal includes the following details: COMM #454252, NOTARY PUBLIC - II, CITY OF ROC-ESTER, SINGAPORE, SINGAPORE, and EXPIRES 5/11/2023. Below the seal is the instruction '(Place Notary Seal Stamp Above)'. To the right of the seal, the signature area is populated with a digital signature, the date 11/12/20, 12:40:15 PM PST, and the name BRIDGET L MOORE. The interface also shows a document list on the left, a 'Florida Compliance Agreement' section, and a 'Continue to next page' button at the bottom.

eSign - Closing Documents 100% 2 7 Comment Bridget

SAM SMITH

Name of Person Acknowledging

11/12/20, 12:40:15 PM PST 11/12/2020
Signature of Notary Public - State of Florida

BRIDGET L MOORE
COMM #454252
NOTARY PUBLIC - II
CITY OF ROC-ESTER
SINGAPORE, SINGAPORE
EXPIRES 5/11/2023
Notarial Seal

(Place Notary Seal Stamp Above)

Personally Known
 Produced Identification

Type of Identification Produced: _____
Loan Originator: OLIVER ORIGINATOR, NMLSR ID OI-20001
Loan Originator Organization: ORIGINATING COMPANY, NMLSR ID OC-10001

FLORIDA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS
Form 3010 1/01 DocMagic eSignatures

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Continue to next page



Sign and Accept!

eJournal Box will populate and all documents that have been signed in this process will show here

The eNotary should also update any fee information

Notary Journal Information for SAM SMITH
Enter the information about the notary service provided and the location performed

Document(s) / Fee(s)	Type of Document	Date	Service	Fee
Florida Mortgage - Blank		11/12/2020	Affidavit	0.00
Florida Compliance Agreement		11/12/2020	Affidavit	
Signature Affidavit and AKA Statement		11/12/2020	Affidavit	0.00

Location
County: Sangamon State: IL

Comments

Signer's Signature
[Handwritten Signature]

Comment
Enter any comments about this notarization (This will be included in the journal)

Accept Clear

Next > Cancel Help

Sign, Accept and Finish

*Pro Tip: You will repeat the process with the next Borrower.

