

# DocMagic Notary Guidebook

Remote Online Notarization (RON)  
In Person Electronic Notarization (IPEN)

# Notarization Request via Email

## REMOTE ONLINE NOTARY (RON) REQUEST

Your notary services are being requested for a remote online closing

 Please respond within 2 hours\*

DocMagic,

We are requesting your services for the following remote online closing, on behalf of DSI TEST LENDER (SALES):

Closing Event Information	Property Information
Reference #: 77710061123	Address: 7755 JOHN Q HAMMONS DR
Date: October 07, 2025 at 05:00am PDT	City: FRISCO
Participants: 1	State: NJ
Notary Type: Remote Online	Zip Code: 75034

**ACCEPT or DECLINE**

**Thank You!**  
Byron Oden  
BYRON'S SETTLEMENT CLOSING COMPANY  
leah@docmagic.com

**\*Please note:**  
If we do not receive a response within 2 hours, we may have to engage another service provider.

## IN-PERSON ELECTRONIC NOTARIZATION REQUEST

Your notary services are being requested for an in-person electronic closing

 Please respond within 2 hours\*

DocMagic,

We are requesting your services for the following in-person closing, on behalf of DSI TEST LENDER (SALES):

Closing Event Information	Property Information
Reference #: 777100720250001	Address: 7755 JOHN Q HAMMONS DR
Date: October 08, 2025 at 10:30am PDT	City: FRISCO
Participants: 1	State: NJ
Notary Type: In-Person Electronic	Zip Code: 75034
Location: TBD	

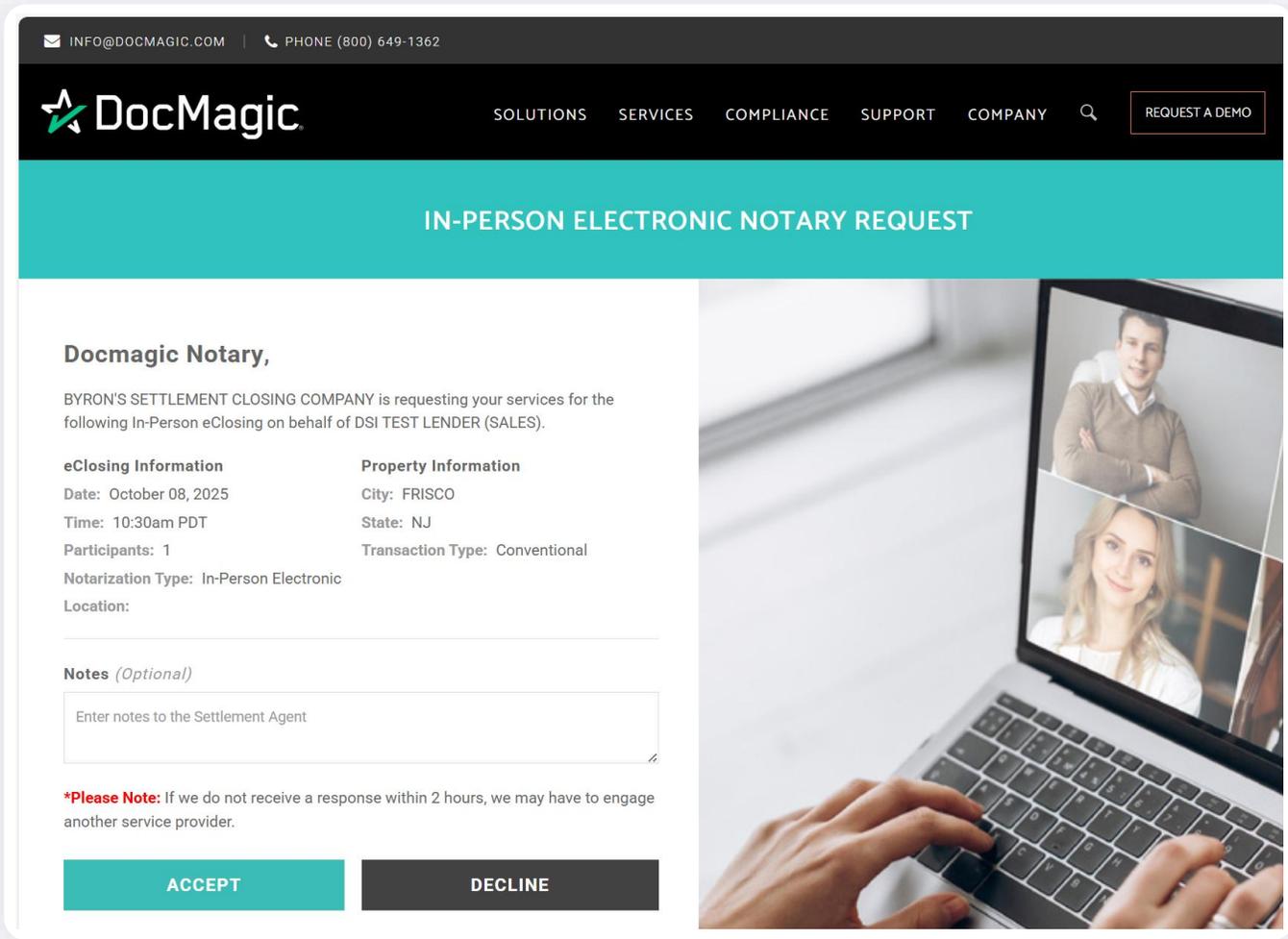
**ACCEPT or DECLINE**

**Thank You!**  
Byron Oden  
BYRON'S SETTLEMENT CLOSING COMPANY  
aland@docmagic.com

**\*Please note:**  
If we do not receive a response within 2 hours, we may have to engage another service provider.

- You will receive a request for your notarization services via email.
- This request comes the Settlement Agent assigned to the closing.
- The email will include a link where you can accept or decline a request.
- The email will also clearly state the type of notarization service request – Remote Online Notary (RON) or In Person Electronic Notarization (IPEN).

# Accept or Decline



- Click on the big orange Accept or Decline button in the email and you will be taken to a page where you can accept or decline the RON request.
- The colored banner will clearly state the type of notarization that is requested.
- You can enter an optional message that will be sent to the Settlement Agent.
- Please note that you have 2 hours to accept the request. If you do not respond to the request within two hours, the request will expire, and the Settlement Agent will be prompted to select another notary.

# Accessing Your Portal

DocMagic

REMOTE ONLINE NOTARY (RON)  
Congratulations!

DocMagic,

Thank you for accepting our request to provide eNotary services for the following remote online closing:

Closing Event Information	Property Information
Reference #: 77710061123	Address: 7755 JOHN Q HAMMONS DR
Date: October 07, 2025 at 05:00am PDT	City: FRISCO
Participants: 1	State: NJ
Notary Type: Remote Online	Zip Code: 75034

**Lender Information**  
Company Name: DSI TEST LENDER (SALES)  
Contact: DSI TEST LENDER (SALES)

To access your eClose console for this transaction, please [Click here](#)

**\*Please note:** You **must** obtain your Total eClose™ eNotary certification prior to the closing on October 07, 2025.

If you have not conducted a Remote Online Notarization in the last 30 - 45 days, you have an opportunity to refresh your skills by re-taking our RON Certification course. Click [HERE](#) to access the course.

Take advantage of the **R.O.N. Guidebook!** Click [HERE](#) to download it.

**Thank You!**  
Byron Oden  
BYRON'S SETTLEMENT CLOSING COMPANY  
leah@docmagic.com

DocMagic

IN-PERSON ELECTRONIC NOTARIZATION  
Congratulations!

DocMagic,

Thank you for accepting our request to provide eNotary services for the following in-person closing:

Closing Event Information	Property Information
Reference #: 777100720250001	Address: 7755 JOHN Q HAMMONS DR
Date: October 08, 2025 at 10:30am PDT	City: FRISCO
Participants: 1	State: NJ
Notary Type: In-Person Electronic	Zip Code: 75034
Location: TBD	

**Lender Information**  
Company Name: DSI TEST LENDER (SALES)  
Contact: DSI TEST LENDER (SALES)

To access your eClose console for this transaction, please [Click here](#)

**\*Please note:** You **must** obtain your Total eClose™ eNotary certification prior to the closing on October 08, 2025.

If you have not conducted a Remote Online Notarization in the last 30 - 45 days, you have an opportunity to refresh your skills by re-taking our RON Certification course. Click [HERE](#) to access the course.

Take advantage of the **R.O.N. Guidebook!** Click [HERE](#) to download it.

**Thank You!**  
Byron Oden  
BYRON'S SETTLEMENT CLOSING COMPANY  
aland@docmagic.com

- Once you accept the request, you'll receive a confirmation email that grants access to your eClose console.
  - This is how you will get into your portal – *do not try to log in from our website.*
- Click on the big orange button again to access your eClose Console.

# Accessing Your Portal

The screenshot shows the DocMagic eSign portal login interface. At the top left, there is an 'eSign' logo. Below it is a 'Company Logo' placeholder. The main heading is 'Welcome Docmagic!'. A message states: 'So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:'. There are two input fields: 'Notary Access Code' and 'Enter the Viewing Code'. Below these fields is a box displaying the 'Viewing Code' as '5778'. A blue button labeled 'Continue to Next Step' is positioned below the code box. At the bottom left, the copyright notice reads '© Copyright 2025 DocMagic, Inc. - ALL RIGHTS RESERVED'. At the bottom right, there is a link for 'Privacy Policy'.

- You will be prompted to enter your Notary Access Code that was given to you with your Secure Insight Notary Certification prior to accessing your console.

# Notary eClose Console

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777100920250001  
 Primary Borrower: John Smith  
 Type: EClosing  
 Package ID: 1479349  
 Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENDE...  
 Contact: Steve Truitt  
 Email: struitt@docmagic.c...  
 Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
 Contact: Byron Oden  
 Email: aland@docmagic.c...  
 Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** [Edit](#)  
 DAYS: 1 HOURS: 0 MINUTES: 3 SECONDS: 46  
 Date: Oct 10, 2025 Time: 10:30am PDT

[Details](#) [eJournal](#) [Action Log](#) [Start eClosing](#)

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			● Ready to Sign	<a href="#">Open Signing Room</a>
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (29)** [Preview Mode](#)

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓

- All pertinent information about the loan is on the banner across the top of the console.
- This includes key loan data that can be presented to our Client Services team should any issue arise with the package, followed by contact information for the Lender and Settlement Agent.
- The Countdown to Closing section is a live timer that tracks the moments until the scheduled closing time.
- Clicking the Edit button allows you to change the closing time for all participants – please use with discretion.

# Notary eClose Console

DocMagic eClose Console (Notary)

Restart Tour

**LOAN** Loan #: 777100920250001  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 1479349  
Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LEND...  
Contact: Steve Truitt  
Email: struitt@docmagic.c...  
Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
Contact: Byron Oden  
Email: aland@docmagic.c...  
Phone: (310) 555-3333

**COUNTDOWN**  
DAYS: 1 HOU: 0  
Date: Oct 10, 202

Terms of Use  
Help  
Sign Out

Details eJournal Action Log Start eClosing

Signers (2)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			Ready to Sign	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

Documents (29) Preview Mode ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓

- The Signers section contains the participants, and the Documents section contains the full stack of documents in this Closing package.
- At any time, click on your name at the top right of your Console and select "Help" to access training materials on your eClose console and the notarization process.
- Preview Mode allows the borrower(s) to preview their documents and not sign them. This will automatically turn off on the day of closing. You may have the ability to turn off Preview Mode prior to that time with the toggle switch – please use with discretion.

# Notary eClose Console – Document Section

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777100920250001  
 Primary Borrower: John Smith  
 Type: eClosing  
 Package ID: 1479349  
 Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENTE...  
 Contact: Steve Truitt  
 Email: struitt@docmagic.c...  
 Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
 Contact: Byron Oden  
 Email: aland@docmagic.c...  
 Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** *Edit*  
 DAYS: 1 HOURS: 0 MINUTES: 3 SECONDS: 46  
 Date: Oct 10, 2025 Time: 10:30am PDT

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			● Ready to Sign	<a href="#">Open Signing Room</a>
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (29)** Preview Mode

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	<a href="#">Multistate Fixed Rate Electronic Note</a>	4	1	✓
2	<a href="#">New Jersey Addendum to Residential Mortgage Loan Application</a>	1	1	✓
3	<a href="#">Uniform Residential Loan Application</a>	9	1	✓
4	<a href="#">New Jersey Mortgage (MERS)</a>	19	2	✓
5	<a href="#">General Closing Instructions</a>	2	1	✓
6	<a href="#">Specific Closing Instructions</a>	4	2	✓

- Click on any document in the Documents section to preview it.
- The icons next to Documents perform the following functions:
  - The leftmost icon, the piece of paper with the plus sign, allows you to upload new documents to the package from your computer.
  - You'll have the option to tag them which will be covered later.
  - The PDF icon allows you to download a PDF copy of the full document package.

# Notary eClose Console – Document Section

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777100920250001  
 Primary Borrower: John Smith  
 Type: EClosing  
 Package ID: 1479349  
 Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENDE...  
 Contact: Steve Truitt  
 Email: struitt@docmagic.c...  
 Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
 Contact: Byron Oden  
 Email: aland@docmagic.c...  
 Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** *Edit*  
 DAYS: 1 HOURS: 0 MINUTES: 3 SECONDS: 46  
 Date: Oct 10, 2025 Time: 10:30am PDT

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			● Ready to Sign	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

**Documents (29)** Preview Mode

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓

- The right most icon, the cloud with the arrow pointing up, allows you to upload ink-signed documents to the package.
- You can only upload ink signed documents with QR codes that help the system place the documents in the correct stacking order. Don't confuse this with the other upload function.

# Notary eClose Console – Document Section

DocMagic eClose Console (Notary)

DocMagic

**LOAN** Loan #: 77710092025001  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 1479349  
Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENTE...  
Contact: Steve Truitt  
Email: struitt@docmagic.c...  
Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
Contact: Byron Oden  
Email: aland@docmagic.c...  
Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** Edit  
DAYS HOURS MINUTES SECONDS  
1 0 3 46  
Date: Oct 10, 2025 Time: 10:30am PDT

Start eClosing

Details eJournal Action Log

Signers (2)

#	Signer Name / Email	Role
1	John Smith aland@docmagic.com	Borrower
2	Byron Oden aland@docmagic.com	Settlement

Documents (29)

#	eSign Enabled
1	Multistate Fixed Rate Electronic Note
2	New Jersey Addendum to Residential M
3	Uniform Residential Loan Application
4	New Jersey Mortgage (MERS)
5	General Closing Instructions
6	Specific Closing Instructions

Borrower's Certification, Authorization and Consent  
Prepare documents for signing.

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of:

- (i) providing an offer;
- (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
- (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws; or
- (iv) marketing.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicer or service providers for these parties and any of aforementioned parties' successors and assigns.

Signature  
Borrower JOHN SMITH Date Borrower Date

Signature & Initials  
Signature  
Initials  
PostFill  
Textbox  
Phone Number  
Date  
Checkbox  
Radio  
Notary  
Signature  
Notary Name  
Notary Title

- Click on the Pencil icon to open the Document Editor. This allows you to check existing tags and add new ones to your documents. Click [here](#) for the guide.

- Please note that the Document Editor does not allow you to make modifications to tags programmed by DocMagic.

# Notary eClose Console – Signers Section

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777100920250001  
 Primary Borrower: John Smith  
 Type: EClosing  
 Package ID: 1479349  
 Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENDE...  
 Contact: Steve Truitt  
 Email: struitt@docmagic.c...  
 Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
 Contact: Byron Oden  
 Email: aland@docmagic.c...  
 Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** Edit  
 DAYS: 1 HOURS: 0 MINUTES: 3 SECONDS: 46  
 Date: Oct 10, 2025 Time: 10:30am PDT

Details | eJournal | Action Log | Start eClosing

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			Ready to Sign	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

Documents (29) | Preview Mode: ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓

- Click on a Signer's name to view additional details, including phone number.
- DocMagic RON or DocMagic In Person will be listed under the Notary Type, along with the Closing Date and Time.
- Hover your mouse over the location icon (📍) to see the location of the In Person Electronic Notarization that was requested by the Settlement Agent. This icon may not be present for Remote Notarizations, or for transactions where the Settlement Agent did not enter a transaction location.

# Notary eClose Console – Signers Section

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777100920250001  
 Primary Borrower: John Smith  
 Type: EClosing  
 Package ID: 1479349  
 Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENTE...  
 Contact: Steve Truitt  
 Email: struitt@docmagic.c...  
 Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
 Contact: Byron Oden  
 Email: aland@docmagic.c...  
 Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** Edit  
 DAYS: 1 HOURS: 0 MINUTES: 3 SECONDS: 46  
 Date: Oct 10, 2025 Time: 10:30am PDT

Details | eJournal | Action Log | Start eClosing

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			● Ready to Sign	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

Documents (29) Preview Mode

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓

- The Status will indicate if the Signer is able to sign their documents. If they are not “Ready to Sign” it is possible that the package requires that the borrower pass KBA and/or ID Verify before they can proceed. These will be explained on the next slides.

# Notary eClose Console – Signers Section (KBA)

The screenshot displays the DocMagic eClose Console interface. At the top, there's a navigation bar with the DocMagic logo and 'eClose Console (Notary)'. Below this, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777100920250001, Primary Borrower: John Smith, Type: EClosing, Package ID: 1479349, and Worksheet #: 4002 (Version: 2). The LENDER section shows Company: DSI TEST LENTE..., Contact: Steve Truitt, Email: struitt@docmagic.c..., and Phone: (800) 649-1362. The SETTLEMENT AGENT section shows Company: BYRON'S SETTLE..., Contact: Byron Oden, Email: aland@docmagic.c..., and Phone: (310) 555-3333. The COUNTDOWN TO CLOSING section shows a timer for 1 day, 0 hours, 3 minutes, and 46 seconds, with a date of Oct 10, 2025 and time of 10:30am PDT. A 'Start eClosing' button is visible.

An 'Initiate Knowledge-based Authentication (KBA)' modal window is open, showing the email field filled with 'aland@docmagic.com'. Below the email field is a text area for 'Enter additional comments to be sent with the KBA Link' with the placeholder 'Add comments here'. A 'KBA Link' is displayed as 'https://stage-www.docmagic.com/esign/esign/kba/clpxp6xx' with a 'Copied' button next to it. At the bottom of the modal are 'Cancel' and 'Email KBA' buttons.

In the background, there's a table showing document status. A blue arrow points to an envelope icon in the 'KBA / Status' column. Below the table is a table with columns 'Page(s)', 'Signer(s)', and 'Completed'.

Page(s)	Signer(s)	Completed
4	1	✓
1	1	✓
9	1	✓
19	2	✓
2	1	✓
4	2	✓

- KBA or Knowledge Based Authentication involves the participant answering five questions in two minutes about themselves.
- They have two attempts to answer four out of five questions correctly or they will be locked out for 24 hours.
- KBA is not required for IPEN but is required in most states for RON.
- You have the option to email a link to the borrower prior to the scheduled closing by clicking on the envelope, although we recommend doing the KBA during the actual RON session.

# Notary eClose Console – Signers Section (ID Verify)

The screenshot displays the DocMagic eClose Console interface for a Notary. The top navigation bar includes the DocMagic logo, the text "eClose Console (Notary)", and a user profile icon labeled "Docmagic".

Key sections include:

- LOAN:** Loan #: 777100920250001, Primary Borrower: John Smith, Type: EClosing, Package ID: 1479349, Worksheet #: 4002 (Version: 2).
- LENDER:** Company: DSI TEST LEND..., Contact: Steve Truitt, Email: struitt@docmagic.c..., Phone: (800) 649-1362.
- SETTLEMENT AGENT:** Company: BYRON'S SETTLE..., Contact: Byron Oden, Email: aland@docmagic.c..., Phone: (310) 555-3333.
- COUNTDOWN TO CLOSING:** A timer showing 1 DAY, 0 HOURS, 3 MINUTES, and 46 SECONDS. Date: Oct 10, 2025, Time: 10:30am PDT.

The main content area is titled "Initiate Identity Verification" and features a "Start eClosing" button. It includes a "Signers (2)" list with the following details:

#	Signer Name / Email
1	John Smith aland@docmagic.com
2	Byron Oden aland@docmagic.com

Below the signers list is a "Documents (2)" section with a table:

#	eSign Enabled
1	Multistate Fixed R...
2	New Jersey Addendum to Residential Mortgage Loan Application
3	Uniform Residential Loan Application
4	New Jersey Mortgage (MERS)
5	General Closing Instructions
6	Specific Closing Instructions

The "Initiate Identity Verification" modal window is open, showing a "Mobile Phone #" field with the value (817) 881-2003. Below this is a text area for "Enter additional comments to be sent with the Identity Verification" containing the text: "Hello, please use this link for your eClosing ID verification process." An "Identity Verification Link" is provided: <https://stage-www.docmagic.com/esign/esign/scanVerify/clpxp6xx>, with a "Copy Link" button. At the bottom of the modal are "Cancel" and "Text Identity Verification" buttons.

On the right side of the console, there is a table for "ID Verify / Status":

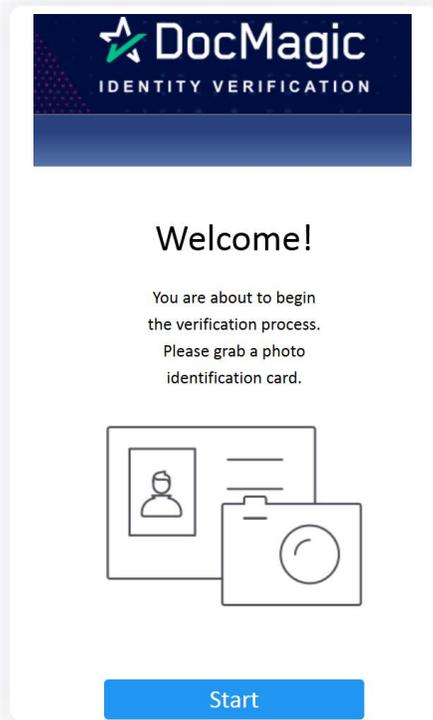
ID Verify / Status	Status	eSign
	Ready to Sign	Open Signing Room
	Ready to Sign	Open Signing Room

A blue arrow points to the phone icon in the first row of this table. Below this table is a "Preview Mode" toggle set to "ON". At the bottom right, there is a table for "Signer(s)" and "Completed":

Signer(s)	Completed
1	✓
1	✓
1	✓
2	✓
1	✓
2	✓

- ID Verify involves the notary validating the participant's identification.
  - Click on the phone icon to send a text to the borrower's phone to start the process. You can also email the link or copy it – the ID Verify can also be completed from a computer.
  - ID Verify is not required for IPEN but is required in most states for RON.
  - You have the option to initiate the ID Verify process prior to the scheduled closing, although we recommend doing the ID Verify during the actual RON session.

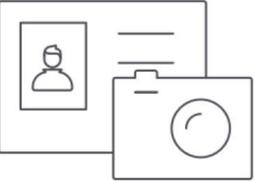
# Notary eClose Console – Signers Section (ID Verify)



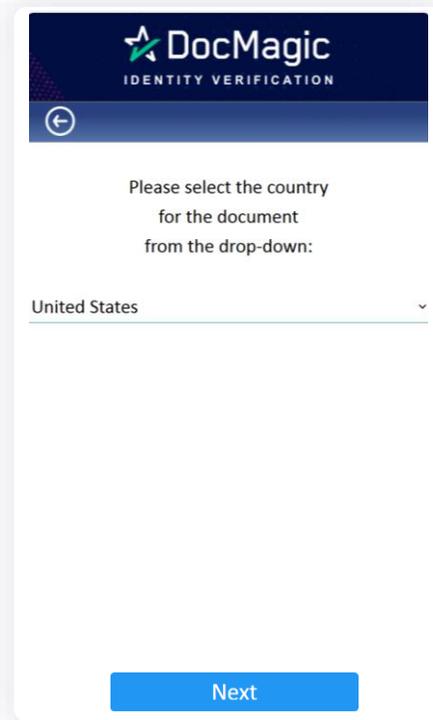
**DocMagic**  
IDENTITY VERIFICATION

## Welcome!

You are about to begin the verification process.  
Please grab a photo identification card.



**Start**

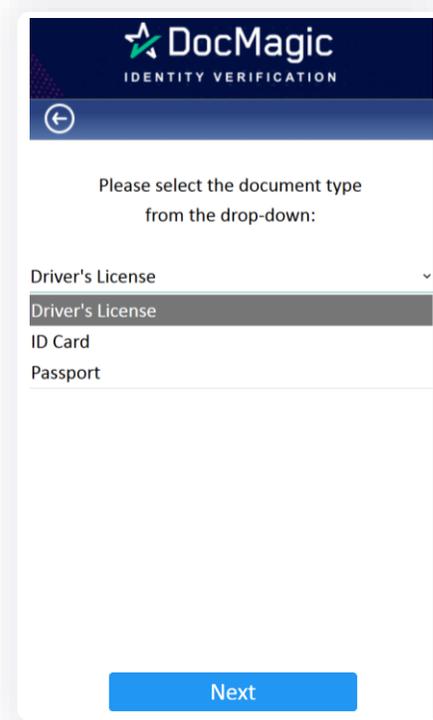


**DocMagic**  
IDENTITY VERIFICATION

Please select the country for the document from the drop-down:

United States

**Next**



**DocMagic**  
IDENTITY VERIFICATION

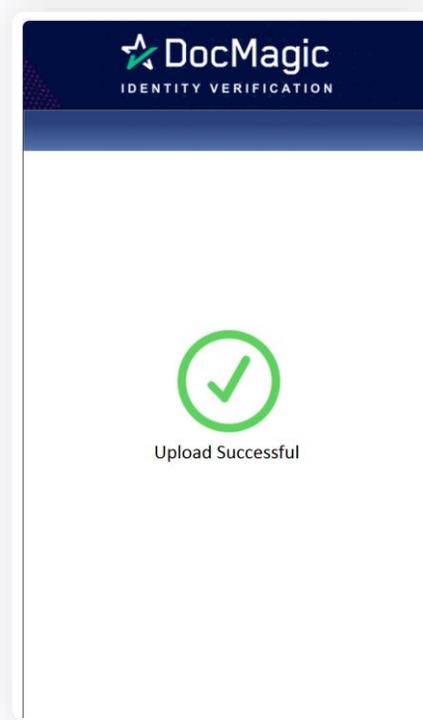
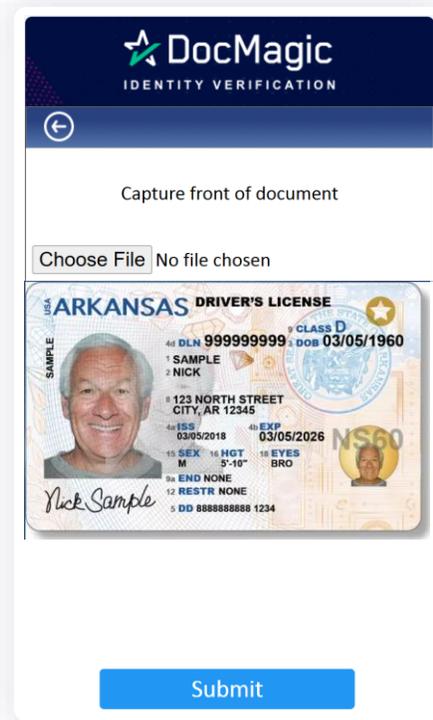
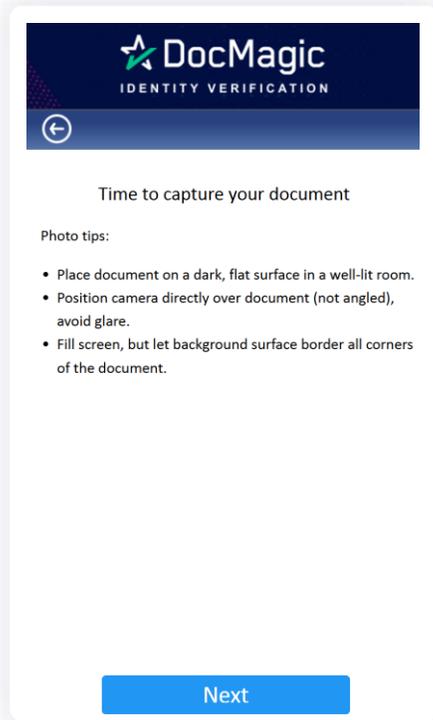
Please select the document type from the drop-down:

Driver's License  
Driver's License  
ID Card  
Passport

**Next**

- The Signer will open the text or the link that you sent to them and go through the following steps:
  1. Retrieve a physical copy of their identification and start the process.
  2. Select the country that issued their identification.
  3. Confirm the type of Identification.

# Notary eClose Console – Signers Section (ID Verify)



4. The borrower may need to select if they will take pictures of their identification using their device's camera, or upload images from their device's photo library.
5. They will be prompted to Submit both sides of their I.D. and possibly take or upload a selfie.
6. Finally, they will receive a green check if the *upload of the identification* was successful. Your eClose Console will update in seconds and let you know if the *verification itself* was successful.

# Notary eClose Console – Signers Section

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN (Loan #: 777100920250001, Primary Borrower: John Smith), LENDER (Company: DSI TEST LEND..., Contact: Steve Truitt), and SETTLEMENT AGENT (Company: BYRON'S SETTLE..., Contact: Byron Oden). A COUNTDOWN TO CLOSING timer shows 1 DAY, 0 HOURS, 3 MINUTES, and 46 SECONDS. Below these are tabs for Details and eJournal. The Signers (2) section lists John Smith (Borrower) and Byron Oden (Settlement Agent). A Documents (29) list includes Multistate Fixed Rate Electronic Note, New Jersey Addendum to Residential Mortgage Loan, Uniform Residential Loan Application, New Jersey Mortgage (MERS), General Closing Instructions, and Specific Closing Instructions. An Identity (ID) Verification Results modal is open, showing a failed test for John Smith with a Confidence Score of 0%. The modal includes fields for ID Type (Driver's License), ID Number (123456789), and Expiration (10/31/2029). A checkbox indicates that the signer's identification has been verified. A table below the modal shows the verification status for each signer, with a red 'X' icon next to John Smith's entry. A blue arrow points to this icon.

ID Verify / Status	Status	eSign
	Ready to Sign	Open Signing Room
	Ready to Sign	Open Signing Room

Signer(s)	Completed
1	
1	
1	
2	
1	
2	

- If the ID Verify fails, the circle will be denoted with a red 'X'. When this happens, you can click on the *circle* (not the phone icon!) to initiate the override process pictured.
  - Select the method of identification, fill out the required fields, and upload image(s) of the signer's ID from your computer.
- The Lender will be able to see if you used the override function for ID Verify.
- If the override fails (extremely unlikely), you can have the borrower hold up their identification to the webcam and take a screenshot during a Remote Online Notarization session.

# Notary eClose Console – Signers Section

DocMagic eClose Console (Notary)

**LOAN** Loan #: 777100920250001  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 1479349  
Worksheet #: 4002 (Version: 2)

**LENDER** Company: DSI TEST LENTE...  
Contact: Steve Truitt  
Email: struitt@docmagic.c...  
Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
Contact: Byron Oden  
Email: aland@docmagic.c...  
Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** Edit  
DAYS: 1 HOURS: 0 MINUTES: 3 SECONDS: 46  
Date: Oct 10, 2025 Time: 10:30am PDT

Details eJournal Action Log Start eClosing

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/10/2025 - 10:30am			Ready to Sign	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

Documents (29) Preview Mode

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
3	Uniform Residential Loan Application	9	1	
4	New Jersey Mortgage (MERS)	19	2	
5	General Closing Instructions	2	1	
6	Specific Closing Instructions	4	2	

- KBA and/or ID Verify will be successful when you see the green circle with the check mark shown.
- Please keep in mind that you can validate a borrower's identity *during* a Remote Online Notarization session. This method is *recommended* in case the borrower has trouble with either process.

# Start eClosing - IPEN (In-Person Electronic Notarization)

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a navigation bar with the DocMagic logo and 'eClose Console (Notary)'. Below this, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and a COUNTDOWN TO CLOSING timer. The LOAN section shows details for Loan # 777100920250001, Primary Borrower John Smith, Type EClosing, Package ID 1479349, and Worksheet # 4002 (Version: 2). The LENDER section shows Company DSI TEST LENDE..., Contact Steve Truitt, Email struitt@docmagic.c..., and Phone (800) 649-1362. The SETTLEMENT AGENT section shows Company BYRON'S SETTLE..., Contact Byron Oden, Email aland@docmagic.c..., and Phone (310) 555-3333. The COUNTDOWN TO CLOSING timer shows 1 DAY, 0 HOURS, 3 MINUTES, and 46 SECONDS, with a date of Oct 10, 2025 and time of 10:30am PDT. Below these sections, there are tabs for Details, eJournal, and Action Log, and a 'Start eClosing' button. A 'Signers (2)' table lists John Smith and Byron Oden. A 'Documents (29)' table lists various documents with their eSign status. A 'Start eClosing' dialog box is open, prompting the user to select a Notary Type (In Person or Remote Online Notary (RON)) and providing a checklist of items to verify before proceeding. The 'Start eClosing' button is highlighted with a blue arrow.

#	Signer Name / Email
1	John Smith aland@docmagic.com
2	Byron Oden aland@docmagic.com

#	eSign Enabled
1	Multistate Fixed Rate Electr
2	New Jersey Addendum to R
3	Uniform Residential Loan Application
4	New Jersey Mortgage (MERS)
5	General Closing Instructions
6	Specific Closing Instructions

- When you are ready to Start the eClosing, click the Start eClosing button to activate the Start eClosing dialogue box.
- If you are a qualified DocMagic RON, you will have the option to toggle between a Remote Online Notarization and an In Person session before you start the eClosing event via Notary Type.
- We'll start with the In Person Electronic Notarization or IPEN. Select In Person and click Start eClosing to begin. Skip to page 36 for Remote Online Notarization.

# IPEN - In-Person Electronic Notarization

Company Logo

Welcome **DocMagic Notary** !

To begin the notarization process, please complete the following information.

Notary Access Code

Enter Viewing Code

7719

7719

Get Started

Company Logo

To proceed with notarization, please provide your current location, including the state, county, and your professional title.

State

New Jersey

County

Atlantic

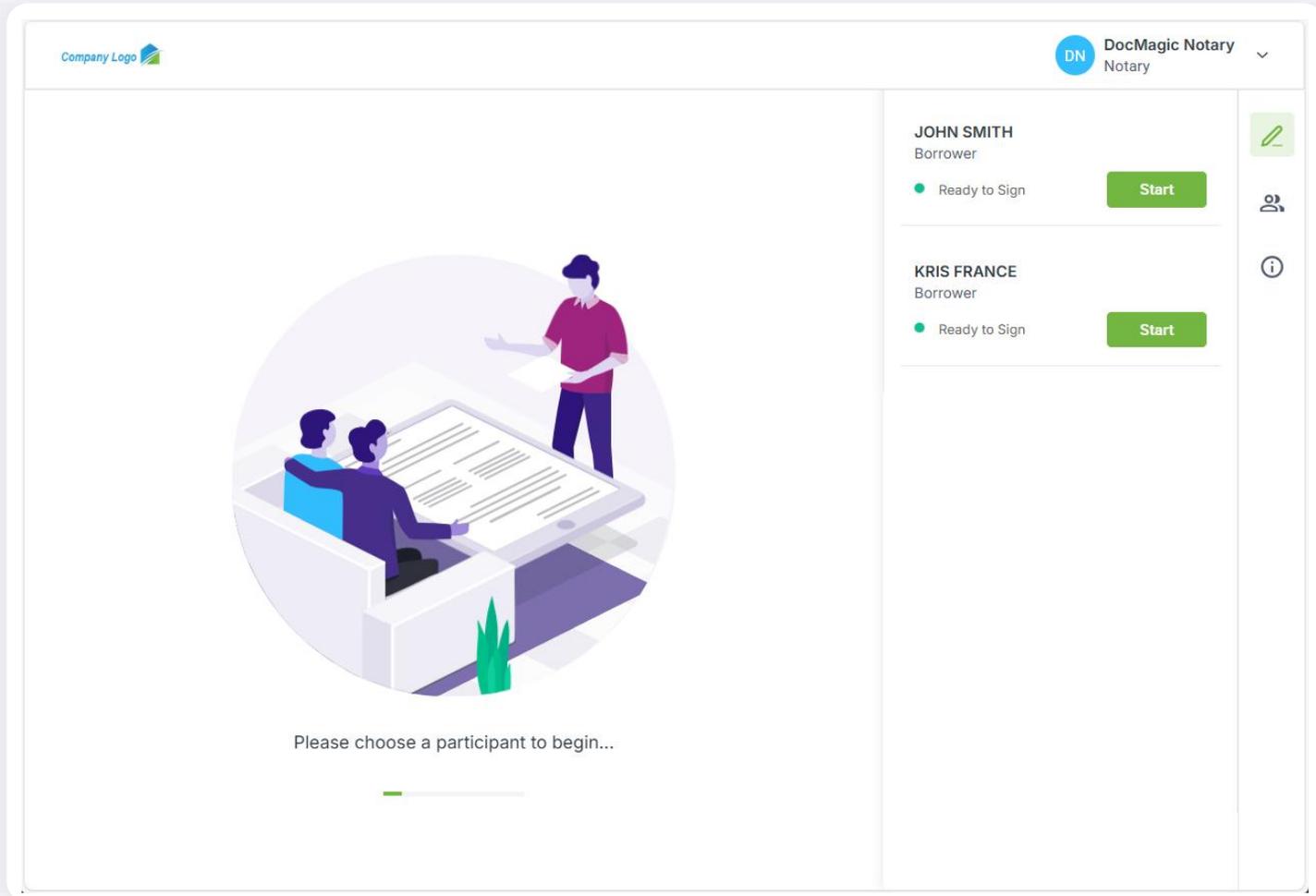
Your Title

Notary Public

Confirm

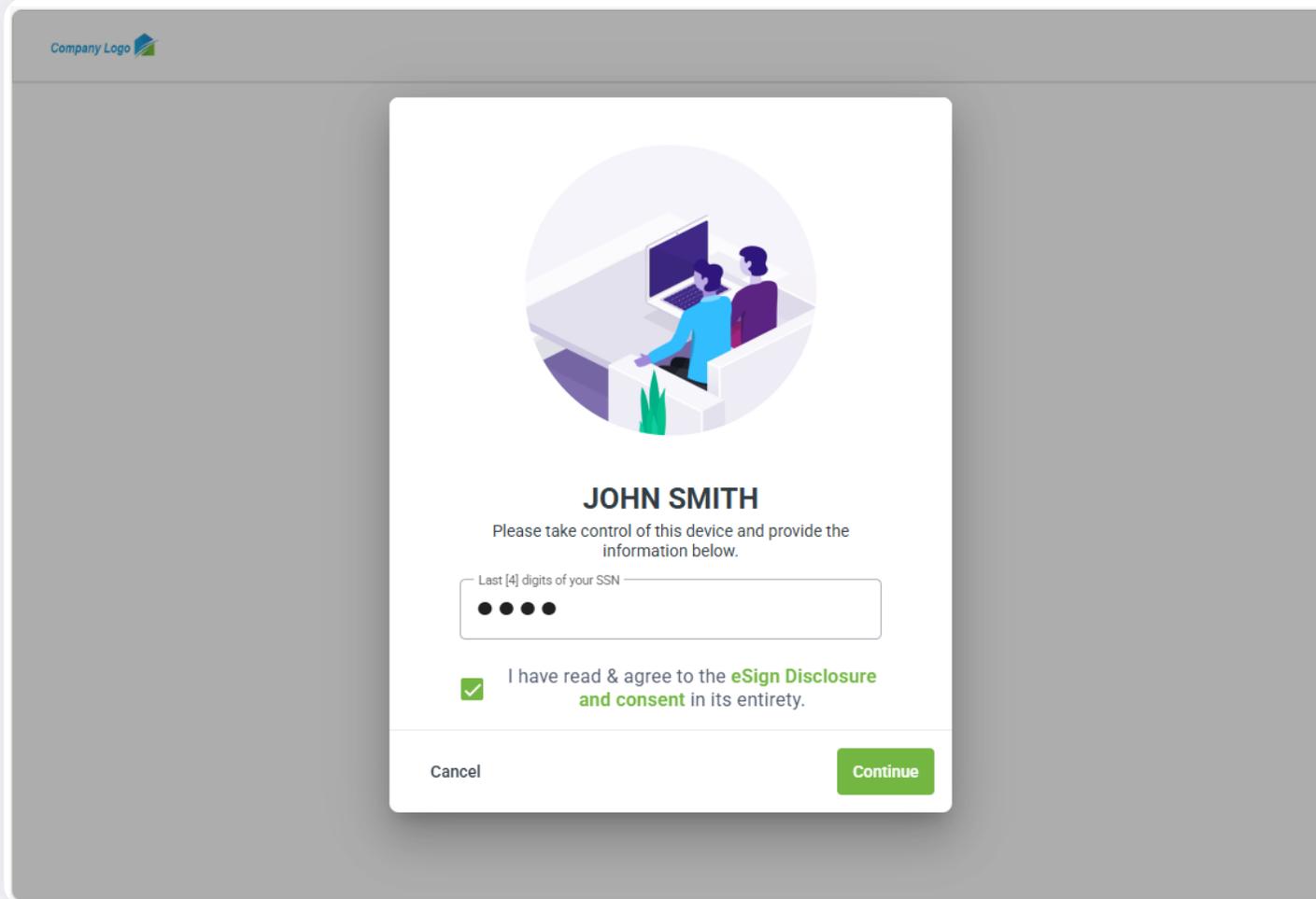
- Enter your Notary Access Code along with the Viewing Code and click Get Started.
- Next, select your State, County, and enter your Title before proceeding.
  - Please select your County from the drop down even a value is populated in that field, or else the system may not let you proceed.
- If you uploaded your certificate to Secure Insight during your onboarding process, you may also need to enter your certificate password (not pictured).

# IPEN - In-Person Electronic Notarization



- Select a participant by clicking Start.
- If there are multiple participants, you have the option to choose the one that would go first.
- The (  ) icon, selected in the image shown, displays the controls and status of the signer(s) in the session.
- Click on the people icon (  ) to see participant information.
- The information icon (  ) contains package metadata.

# IPEN - In-Person Electronic Notarization



Company Logo



**JOHN SMITH**

Please take control of this device and provide the information below.

Last [4] digits of your SSN

● ● ● ●

I have read & agree to the **eSign Disclosure and consent** in its entirety.

Cancel Continue

- Pass the device to the signer and have them enter the last 4 of their social security number and click Continue.
  - If the signer did not eSign their Initial Disclosures through DocMagic, they will be prompted to check the box agreeing to the eSign Disclosure and Consent form. The signer can view the eSign Disclosure and consent form by clicking on the colored text.
  - If the signer clicks cancel, the system will prompt you to enter your notary access code, and the control of the interface will go back to you.

# IPEN - In-Person Electronic Notarization

The screenshot shows a software interface for document signing. At the top, there is a progress bar with four stages: Review (checked), Sign (selected), Notarize, and Completed. The user is identified as JOHN SMITH, Customer. The document title is 'Multistate Fixed Rate Electronic Note'. A green 'Start signing' button is in the top right. The document text includes a legal note and a witness line. A 'Sign' button is highlighted in a green dashed box. Below the signature line, there is a table for 'Loan Originators' and navigation buttons for 'Previous', 'Sign', and 'Next'.

Note: (3) I have authenticated, issued and delivered the Paper Note to the Note Holder; (4) the Paper Note will be a valid original writing for all legal purposes; (5) upon conversion of this Electronic Note to a Paper Note by the Note Holder, my promise to pay the amount owed, evidenced by this Electronic Note, will automatically convert to, (without interruption, alteration or diminution) my promise to pay the amount owed, evidenced by the Paper Note; (6) I am bound by my promise to pay the amount owed evidenced by the Paper Note; and (7) the Note Holder will update the Note Holder Registry to reflect the conversion of this Electronic Note to a Paper Note and remove the registration of (de-activate) this Electronic Note in the Note Holder Registry such that the Electronic Note ceases to have any effect or validity.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

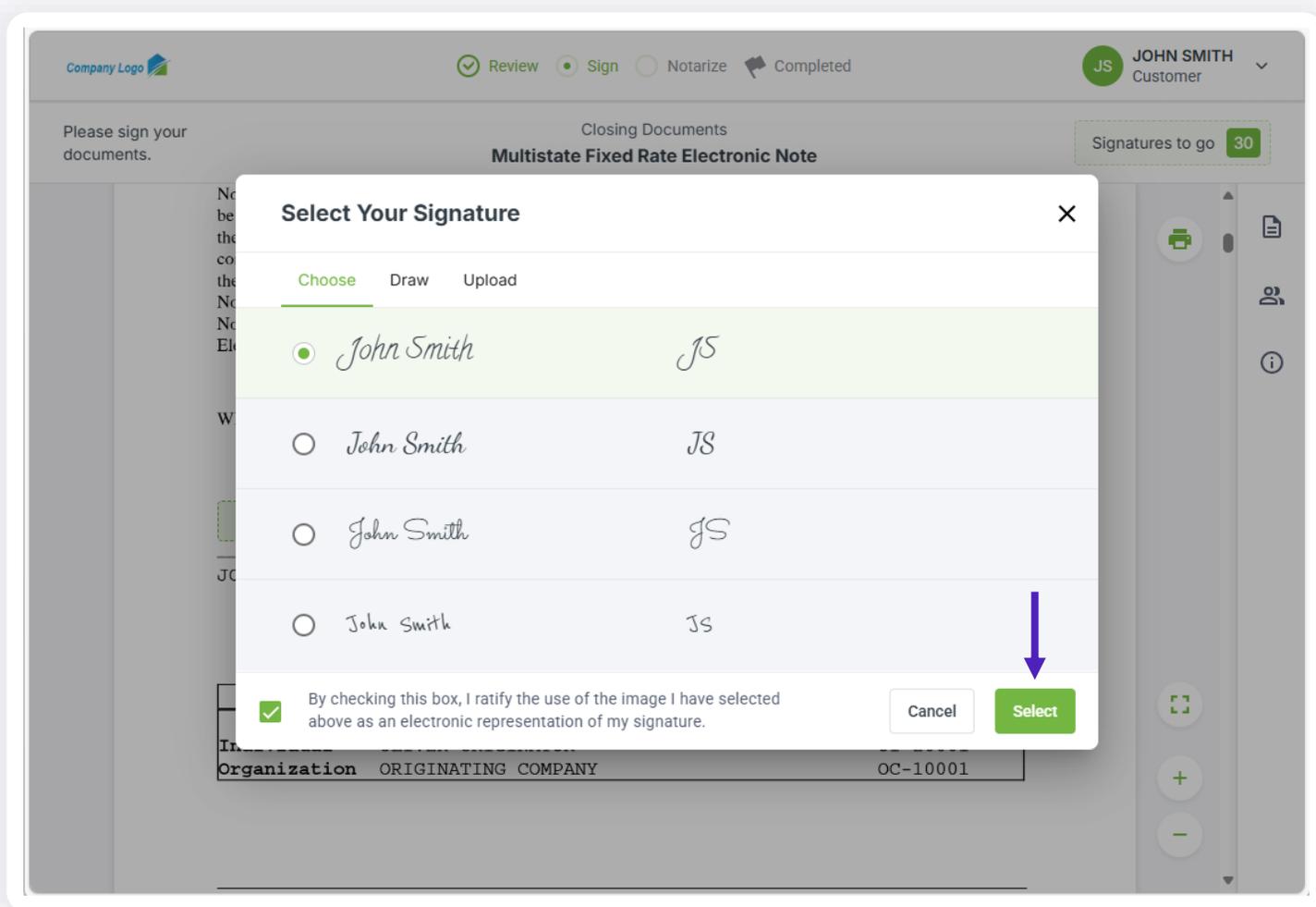
JOHN SMITH (Seal)  
-Borrower

Loan Originators		
	Name	NMLSR ID
Individual	OLIVER ORIGINATOR	OI-20001
Organization	ORIGINATING COMPANY	OC-10001

Previous Sign Next

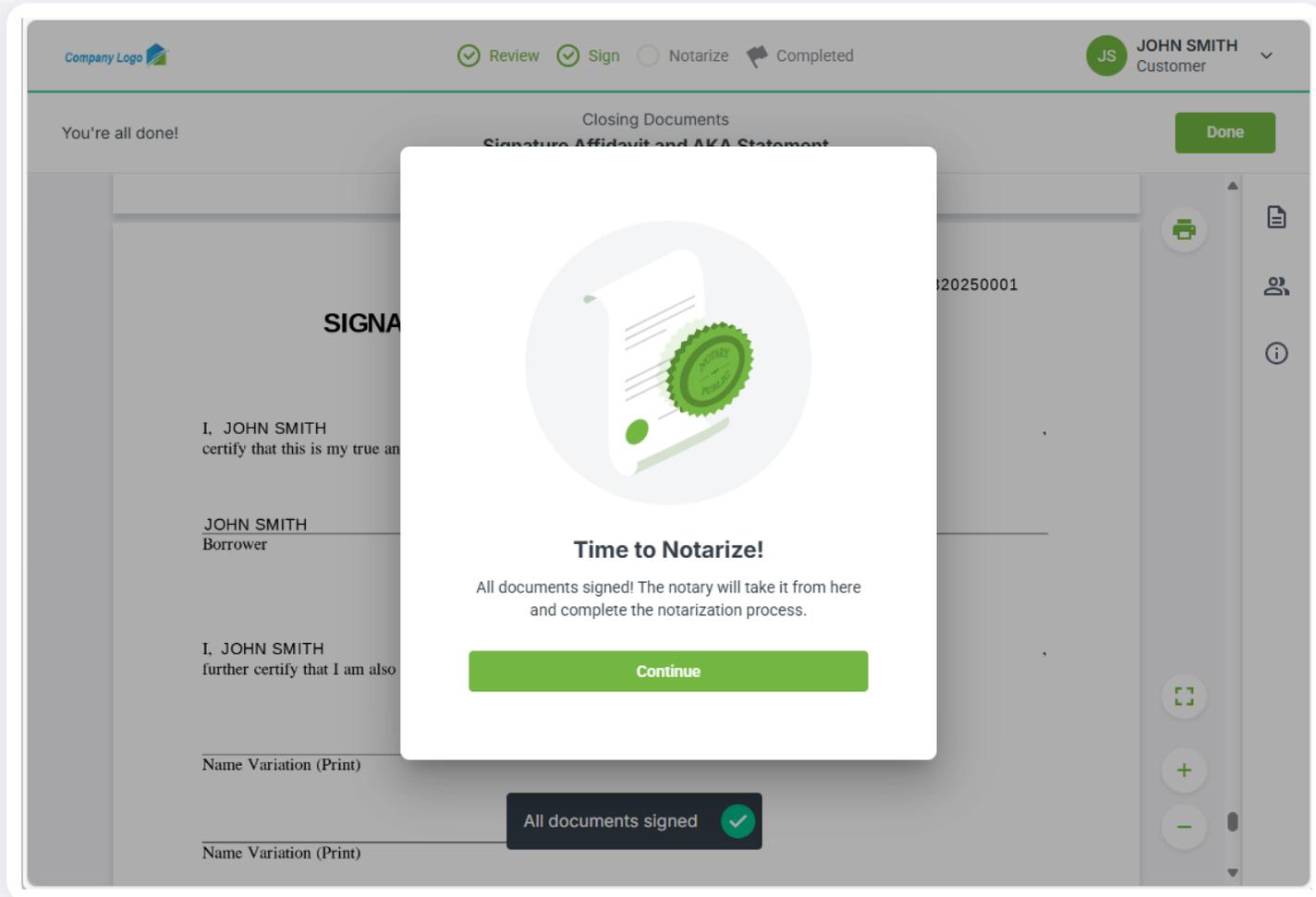
- The borrower will click on the Start signing button in the top right (enlarged in the image for emphasis).
- The system will automatically scroll to the first signature and subsequent signatures after.
- The borrower can click any of the three objects to begin signing:
  1. The pen
  2. The signature box itself
  3. The Sign button at the bottom middle
- For a full, detailed explanation on the eSign experience, please click [here](#).

# IPEN - In-Person Electronic Notarization



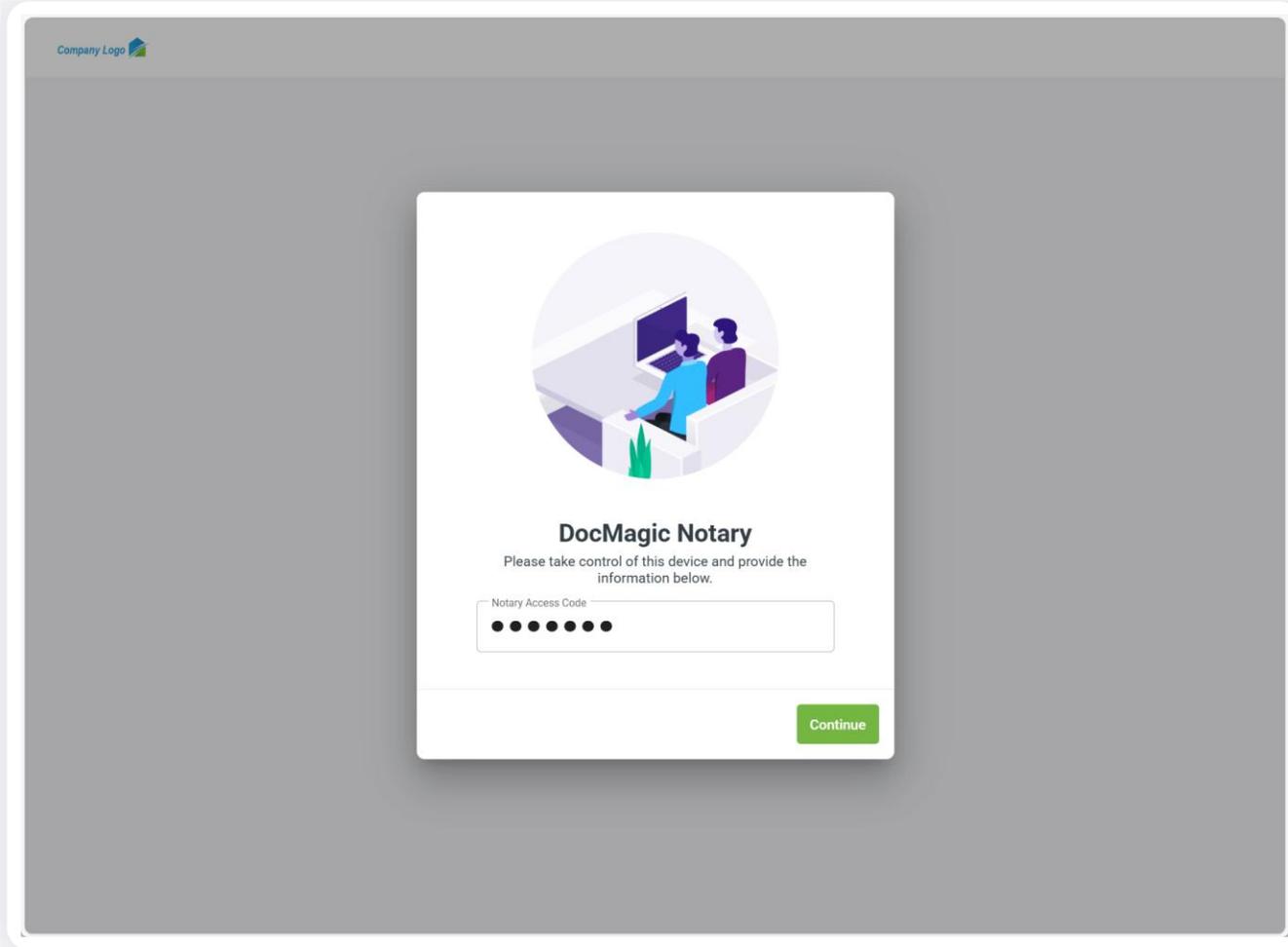
- The borrower will be prompted to select their Signature and Initials.
  - They can choose a pre-made set as shown in the image, but they also have the option to draw or upload them from the device being used (very unlikely for IPEN).
- They must check the box authorizing the use of their electronic signature before they can confirm their signature option through the Select button.
- For a full, detailed explanation on the eSign experience, please click [here](#).

# IPEN - In-Person Electronic Notarization



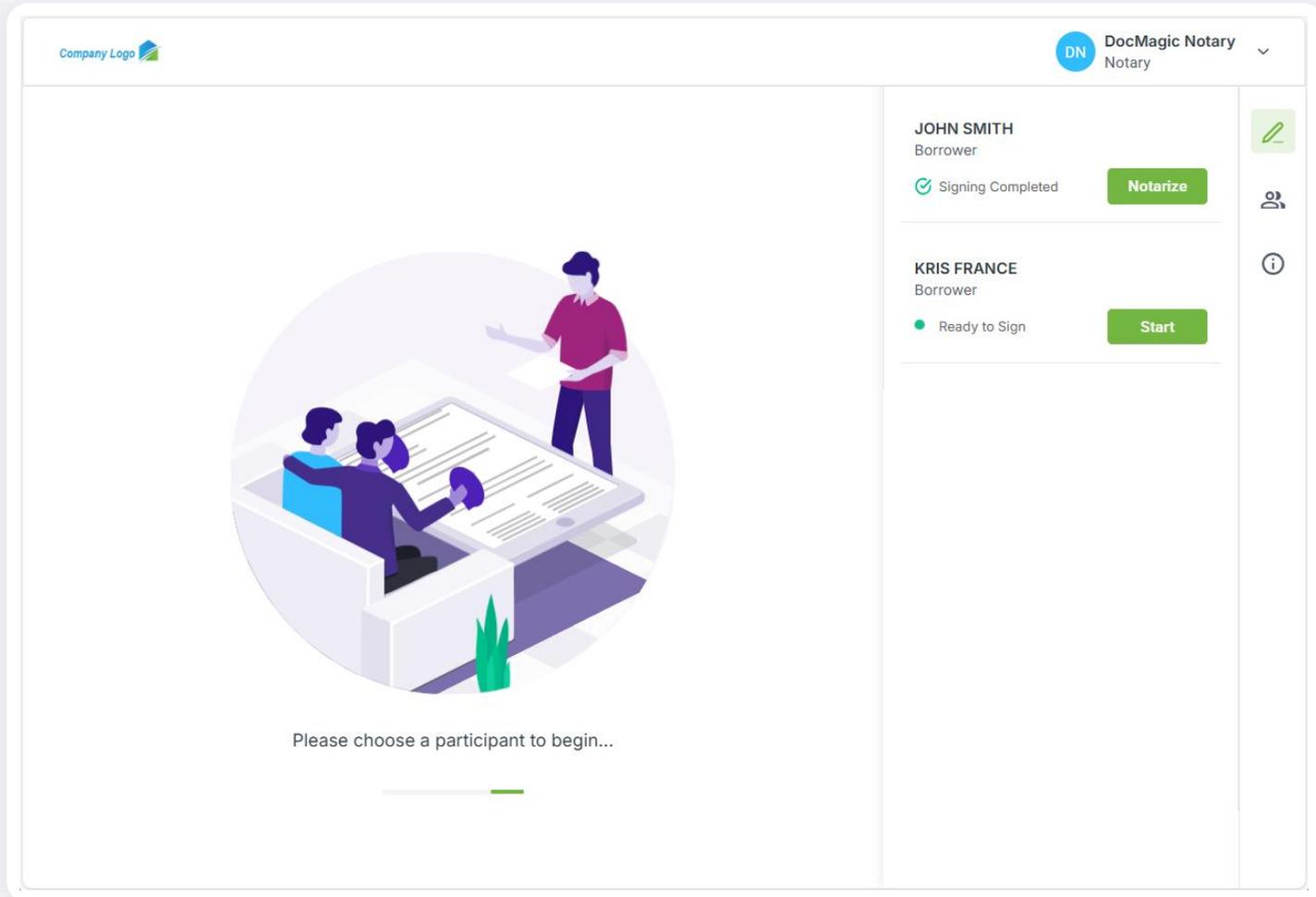
- Once the borrower finishes signing their documents they will be prompted to pass the controls back to you.

# IPEN - In-Person Electronic Notarization



- Take the device and enter your Notary Access Code.

# IPEN - In-Person Electronic Notarization



The screenshot displays the DocMagic Notary interface. At the top left is a 'Company Logo' placeholder. At the top right, it shows 'DN DocMagic Notary Notary' with a dropdown arrow. The main area is split into two sections. On the left, there is a circular illustration of a notary public standing and talking to two seated borrowers. Below the illustration, the text reads 'Please choose a participant to begin...' with a progress bar below that. On the right, there is a list of participants:

- JOHN SMITH**  
Borrower  
Signing Completed (with a green checkmark icon)  
**Notarize** (green button)
- KRIS FRANCE**  
Borrower  
Ready to Sign (with a green dot icon)  
**Start** (green button)

On the far right of the participant list, there are three icons: a green pencil icon, a person icon, and an information icon.

- You'll be back on this screen where you can click the Notarize button to begin that process.
- If you have additional signer(s) on this package, you have the option to have them sign first before you Notarize anything.

# IPEN - In-Person Electronic Notarization

Company Logo

Review Sign Notarize Completed

DN DocMagic Notary Notary

Please sign your documents.

Closing Documents

New Jersey Mortgage (MERS)

Signatures to go 5

On October 14, 2025 JOHN SMITH

(names(s) of signer(s)/witness(es))

who has/have satisfactorily identified himself/herself/themselves as the signer(s)/witness(es) to the above referenced document and has/have executed this document as his/her/their own act.

This notarial act involved the use of communication technology.

Notarized using in-person electronic solution

Notary Signature

Signature of Notarial Officer Fill

Notary Public

Title of Office

My commission expires: 12/30/2025

(Stamp)

Notary Seal

Required

Notary documents

The following documents must be signed under the presence of the notary.

New Jersey Mortgage (MERS)

Compliance Agreement

Customer Identification Verification

Occupancy and Financial Status Affi...

Signature Affidavit and AKA Statem...

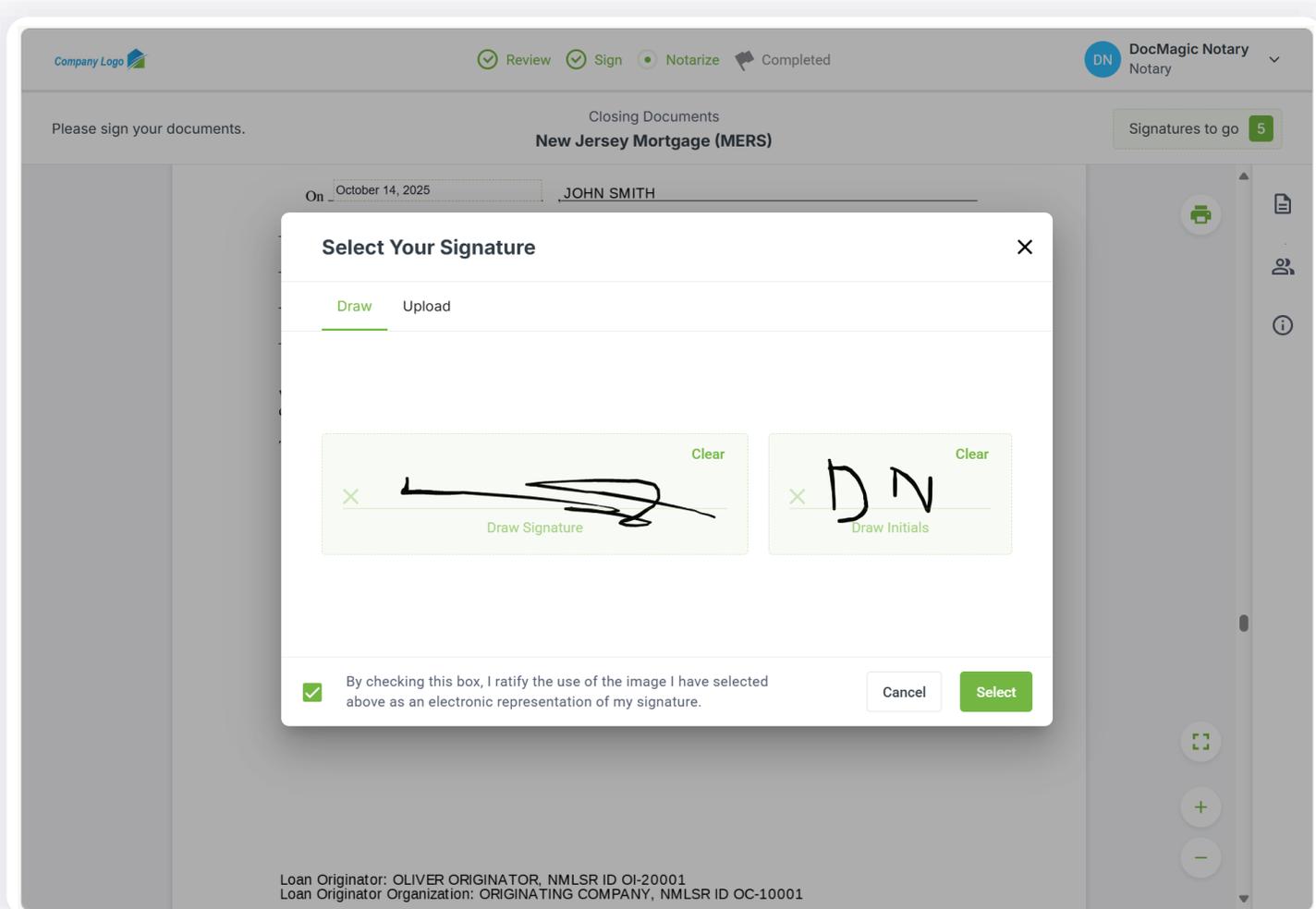
Loan Originator: OLIVER ORIGINATOR, NMLSR ID OI-20001

Loan Originator Organizat 01

Previous Fill Next

- If you choose the Notarize option, the system will load the document package and automatically scroll to the first notarization field. This may take several seconds.
- You may have to fill in certain text fields on a document before you can notarize. The system will prompt you if this is the case like in the image shown.
- The documents column on the right is expanded to show the list of documents that must be signed under the presence of the notary. You can also see the full of documents in the package with the drop down at the top of the column. The visibility of this column can be toggled through the (📄) icon.

# IPEN - In-Person Electronic Notarization



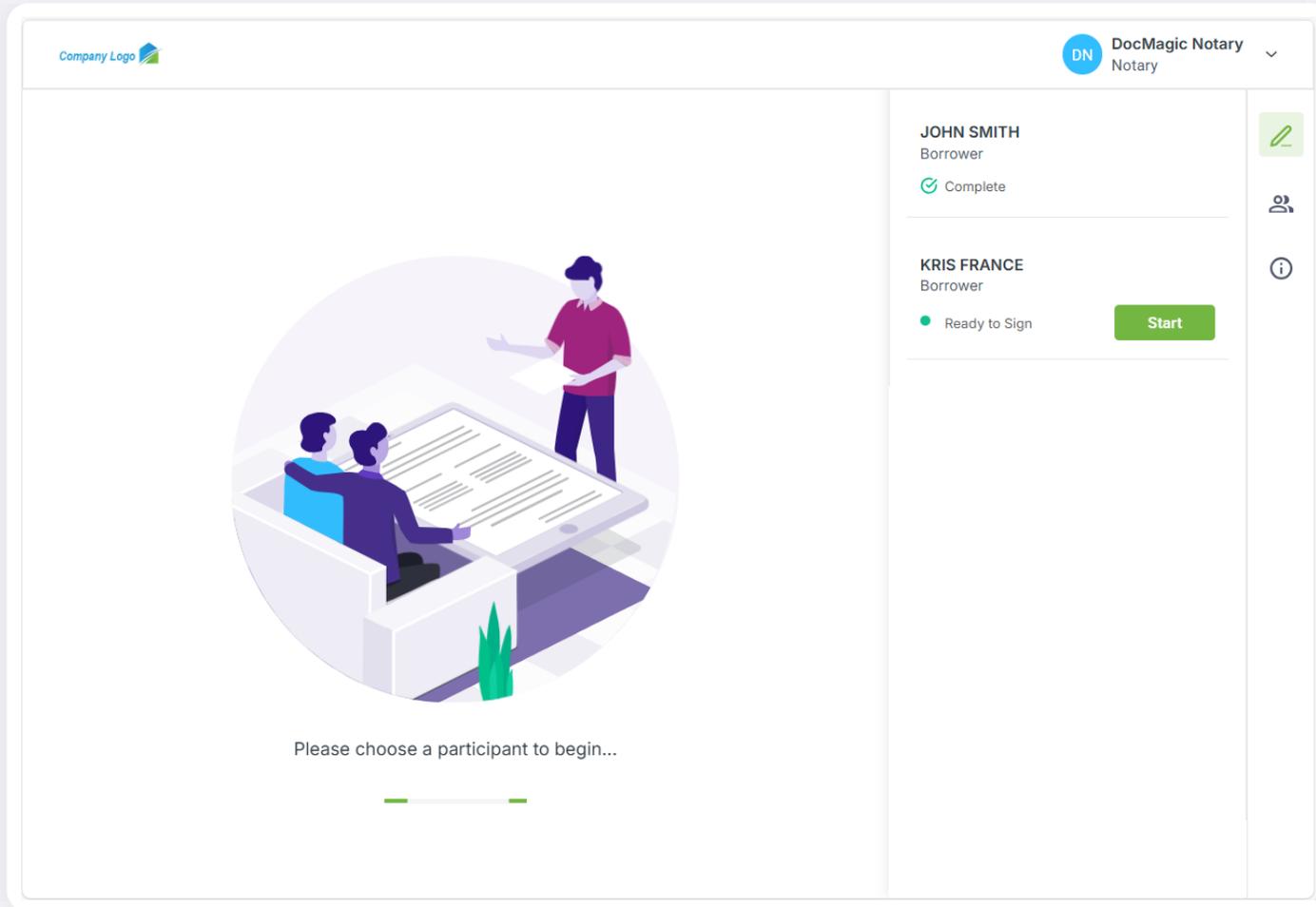
- Once you click on the Notary Seal or Notary Signature fields, you will be prompted to Draw or Upload your signature.
- Please note that you will NOT be able to select a pre-made signature for this step.
- You will need to check the box authorizing the use of your electronic signature.

# IPEN - In-Person Electronic Notarization

The screenshot displays the DocMagic Notary interface during the final stages of a notarial act. At the top, a progress bar shows 'Review', 'Sign', 'Notarize', and 'Completed' (indicated by a green checkmark). The user is identified as 'DN DocMagic Notary Notary'. The document title is 'Closing Documents' and 'Signature Affidavit and AKA Statement'. A 'Done' button is visible in the top right corner. The main content area shows the signed and sworn statement for 'JOHN SMITH', with a field for the affiant's name. Below this, a checkbox indicates that the notarial act involved the use of communication technology, which is checked. A notary stamp is displayed, including the DocMagic Notary logo and the text: 'DOCAGIC NOTARY NOTARY PUBLIC STATE OF DEMONSTRATION COMMISSION EXPIRES DECEMBER 31, 2025 (Stamp)'. The notary's signature is shown above the text: '10/14/25 01:50:58 PM PDT Signature of Notarial Officer DocMagic Notary'. Below this, the notary's title and commission expiration date are listed: 'Notary Public' and 'My commission expires: 12/30/2025'. A dark notification bar at the bottom center states 'All documents notarized' with a green checkmark. On the right side of the document, there is a vertical toolbar with icons for document management, user management, and information.

- After confirming your signature, the following items will be applied with just a single click or tap:
  - Signature – with date and time stamp
  - Stamp – with commission expiration date
- The system will automatically jump to the next notarization tag. If you ever get “lost”, click “Signatures to go” in the top right, located where the Done button is in the image.
- Click Done once all documents have been notarized.

# IPEN - In-Person Electronic Notarization



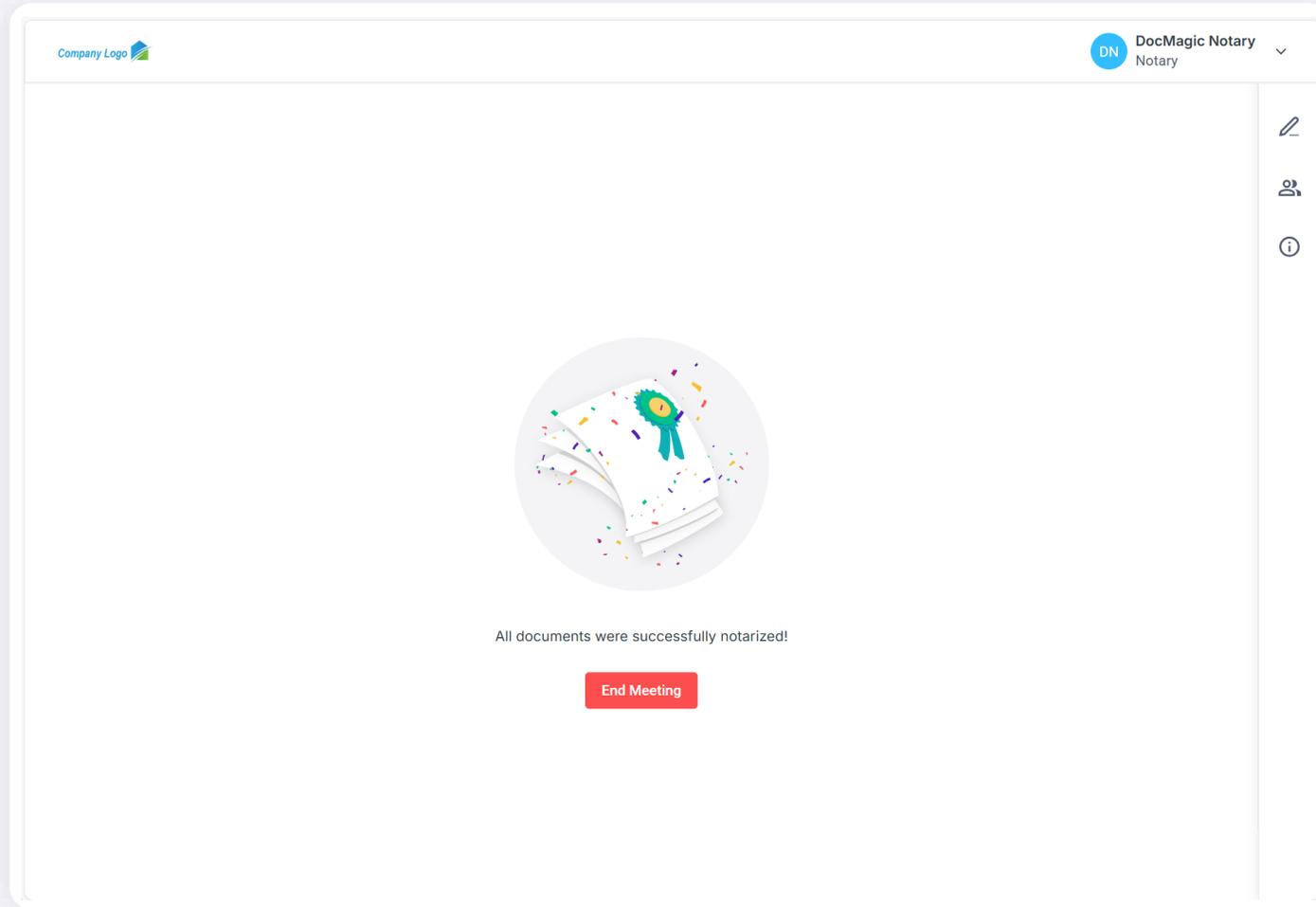
The screenshot displays the DocMagic Notary interface. At the top left is the 'Company Logo' and at the top right is the 'DN DocMagic Notary Notary' header. The main area is divided into two sections. On the left, there is a circular illustration of a notary standing and talking to two seated borrowers. Below this illustration, the text reads 'Please choose a participant to begin...' with a progress bar below it. On the right, there is a list of participants:

- JOHN SMITH**  
Borrower  
Complete (indicated by a green checkmark icon)
- KRIS FRANCE**  
Borrower  
Ready to Sign (indicated by a green dot icon) **Start** button

On the far right of the participant list, there are three icons: a green pencil icon, a person icon, and an information icon.

- If there were additional tasks that needed to be completed (additional signing or notarization), you would be prompted to choose the next one.

# IPEN - In-Person Electronic Notarization



- Once all tasks are completed, you can click the red button to End Meeting.

# IPEN (In-Person Electronic Notarization) – Post eClosing

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there is a navigation bar with the DocMagic logo and 'eClose Console (Notary)'. Below this, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777101420250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1481588, and Worksheet #: 4055 (Version: 1). The LENDER section shows Company: DSI TEST LENDER (...), Contact: Steve Truitt, Email: struitt@docmagic.com, and Phone: (800) 649-1362. The SETTLEMENT AGENT section shows Company: BYRON'S SETTLEM..., Contact: Byron Oden, Email: aland@docmagic.com, and Phone: (310) 555-3333. The COUNTDOWN TO CLOSING section shows a timer for 0 days, 1 hour, 58 minutes, and 45 seconds, with a date of Oct 14, 2025 (Tue) and time of 6:00pm PDT. Below these sections are tabs for Details, eJournal, and Action Log, and a Start eClosing button. The Signers (2) section contains a table with columns for #, Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The first signer, John Smith, is in a 'Finished' status, and the second, Byron Oden, is 'Ready to Sign'. Below the signers is a Documents (27) section with a table showing document details. A blue arrow points from the 'Ready to Sign' status in the signers table to the 'Signer(s)' column in the documents table.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/14/2025 - 6:00pm			Finished	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✗
6	Specific Closing Instructions	4	2	✗
7	Borrower's Certification, Authorization and Consent	2	1	✓

- You will be brought back to the eClose Console.
- If more people need to sign before the package is completed, you will see that in the Status column.

# IPEN (In-Person Electronic Notarization) – Post eClosing

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, the header shows 'DocMagic eClose Console (Notary)' and a user profile 'Docmagic'. Below the header, there are four main sections: 'LOAN' (Loan #: 777101420250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1481588, Worksheet #: 4055 (Version: 1)), 'LENDER' (Company: DSI TEST LENDER (...), Contact: Steve Truitt, Email: struitt@docmagic.com, Phone: (800) 649-1362), 'SETTLEMENT AGENT' (Company: BYRON'S SETTLEM..., Contact: Byron Oden, Email: aland@docmagic.com, Phone: (310) 555-3333), and 'CLOSING COMPLETED' with a 'Congratulations!' message. Below these sections are tabs for 'Details', 'eJournal', and 'Action Log', and a 'Start eClosing' button. The 'Signers (2)' section shows a table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The first signer, John Smith, is a Borrower with a status of 'Finished'. The second signer, Byron Oden, is a Settlement Agent with a status of 'Signing - Complete'. Below the signers is a 'Documents (27)' section with a 'Preview Mode' toggle set to 'OFF'. A table lists 7 documents, all marked as 'Completed' with green checkmarks. An arrow points to the 'eSign Enabled' column header in the documents table.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/14/2025 - 6:00pm			Finished	<a href="#">Open Signing Room</a>
2	Byron Oden aland@docmagic.com	Settlement Agent					Signing - Complete	<a href="#">Open Signing Room</a>

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓
7	Borrower's Certification, Authorization and Consent	2	1	✓

- You'll see a Congratulations message in the top right of your console once the transaction is fully completed.
- You can download the completed set of signed documents from the PDF icon.
- Lender and Title will also automatically receive a copy of the completed document set.
- Please keep in mind that you will only be able to access this eClose Console for 90 days after the package is complete.

# IPEN (In-Person Electronic Notarization) – Post eClosing

DocMagic eClose Console (Notary)

DocMagic

**LOAN** Loan #: 777101420250001  
Primary Borrower: John Smith  
Type: eClosing  
Package ID: 1481588  
Worksheet #: 4055 (Version: 1)

**LENDER** Company: DSI TEST LENDER (...)  
Contact: Steve Truitt  
Email: struitt@docmagic.com  
Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLEM...  
Contact: Byron Oden  
Email: aland@docmagic.com  
Phone: (310) 555-3333

**CLOSING COMPLETED**  
Congratulations!

Details | **eJournal** | Action Log

Journal

#	Signer	Notarization Date and Time
1	John Smith	October 14, 2025 • 1:50pm PDT

Document Notarized	*Notarial Service	Fee
New Jersey Mortgage (MERS) Oct 14, 2025 • 1:00pm PDT	Acknowledgement	\$0.00
Compliance Agreement Oct 14, 2025 • 1:50pm PDT	Jurat	\$0.00
Occupancy and Financial Status Affidavit Oct 14, 2025 • 1:50pm PDT	Jurat	\$0.00
Signature Affidavit and AKA Statement Oct 14, 2025 • 1:50pm PDT	Affidavit	\$0.00

Cancel Save

**Signer's Details**  
John Smith  
222333 PEACHTREE PLACE  
ATLANTA, GA 30318

**Contact Information**  
Mobile: (817) 881-2003  
Home: (817) 881-2003  
aland@docmagic.com

**Signature**  
John Smith

**Identification Details**

- The eJournal tab will allow you to record your notarial services performed and their respective fees. Once you hit Save, they will be sent to Title.
- *Please keep in mind that DocMagic does not handle payment between you and title – this is simply for your records.*
- You can also print the eJournal with the printer icon.
- The Action Log tab is an event log associated with the package that includes Date & Time stamps.
- Please keep in mind that you will only be able to access this eClose Console for 90 days after the package is complete.

# Start eClosing - RON (Remote Online Notarization)

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777101420250001  
Primary Borrower: John Smith  
Type: eClosing  
Package ID: 1481731  
Worksheet #: 4056 (Version: 1)

**LENDER** Company: DSI TEST LENDER (...)  
Contact: Alan Dai  
Email: aland@docmagic.com  
Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLEM...  
Contact: Byron Oden  
Email: aland@docmagic.com  
Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** *Edit*  
DAYS: 1 HOURS: 0 MINUTES: 45 SECONDS: 13  
Date: Oct 15, 2025 (Wed) Time: 6:00pm PDT

Start eClosing

Signers (2)

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 10/15/2025 - 6:00pm			● Not Started	<input type="button" value="Open Signing Room"/>
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	<input type="button" value="Open Signing Room"/>

Documents (27) Preview Mode  OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓
7	Borrower's Certification, Authorization and Consent	2	1	✓

- The rest of this guide will focus on Remote Online Notarization or RON.

- Note the following differences for a Remote Online Notarization package:

- Notary Type will read as “DocMagic Remote Online Notary (RON)” with no location icon.

- The signer may not be able to sign their documents before verifying their identity. Notice how their Status is “Not Started” and the Open Signing Room is greyed out.

# Start eClosing - RON (Remote Online Notarization)

The screenshot shows the DocMagic eClose Console (Notary) interface. At the top, there are tabs for LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN tab is active, showing details for Loan # 777101420250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1481731, and Worksheet #: 4056 (Version: 1). The LENDER tab shows Company: DSI TEST LENDER (...), Contact: Alan Dai, Email: aland@docmagic.com, and Phone: (800) 649-1362. The SETTLEMENT AGENT tab shows Company: BYRON'S SETTLE..., Contact: Byron Oden, Email: aland@docmagic.com, and Phone: (310) 555-3333. The COUNTDOWN TO CLOSING tab shows a timer for 1 DAY, 0 HOURS, 45 MINUTES, and 13 SECONDS, with a date of Oct 15, 2025 (Wed) and time of 6:00pm PDT.

The 'Start eClosing' dialog box is open, displaying the following content:

- Start eClosing** (Title bar)
- You are about to start the eClosing process!**
- A meeting invitation will be sent to the participants indicated below.
- Notary Type**
  - In Person
  - Remote Online Notary (RON)
- Before you continue, please verify the following:**
  - The loan package is complete and ready for eClosing
  - All uploaded or e-enabled documents have been included
- Select the eClosing Participants below:**
- Table with columns: Select, Signer, Email, Date, Time
- Table content:

Select	Signer	Email	Date	Time
<input checked="" type="checkbox"/>	John Smith	aland@docmagic.com	10/13/2025	5:00pm
<input type="checkbox"/>	Byron Oden	aland@docmagic.com		
- Include link for knowledge-based authentication (KBA)
- Buttons: Cancel, Start eClosing

- When you are ready to Start the eClosing, click the Start eClosing button to activate the Start eClosing dialogue box.
- If you are a qualified DocMagic RON, you will have the option to toggle between a Remote Online Notarization and an In Person session before you start the eClosing event via Notary Type.
- Remember that you can start the eClosing **before** the signer(s) validate their identity and that you can help them do it live during the session.

# Start eClosing - RON (Remote Online Notarization)

The screenshot displays the DocMagic eClose Console interface. At the top, the header shows 'DocMagic eClose Console (Notary)' and a user profile 'Docmagic'. Below the header, there are four main sections: 'LOAN' (Loan #: 777101420250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1481731, Worksheet #: 4056 (Version: 1)), 'LENDER' (Company: DSI TEST LENDER (...), Contact: Alan Dai, Email: aland@docmagic.com, Phone: (800) 649-1362), 'SETTLEMENT AGENT' (Company: BYRON'S SETTLEM..., Contact: Byron Oden, Email: aland@docmagic.com, Phone: (310) 555-3333), and 'COUNTDOWN TO CLOSING' (1 DAY, 0 HOURS, 45 MINUTES, 13 SECONDS, Date: Oct 15, 2025 (Wed) Time: 6:00pm PDT). A 'Start eClosing' button is visible in the top right.

The 'Start eClosing' modal window is open, displaying the following content:

- You are about to start the eClosing process!**
- A meeting invitation will be sent to the participants indicated below.
- Notary Type**
  - In Person
  - Remote Online Notary (RON)
- Before you continue, please verify the following:**
  - The loan package is complete and ready for eClosing
  - All uploaded or e-enabled documents have been included
- Select the eClosing Participants below:**
- Table with columns: Select, Signer, Email, Date, Time.
  - John Smith, aland@docmagic.com, 10/13/2025, 5:00pm
  - Byron Oden, aland@docmagic.com
- Include link for knowledge-based authentication (KBA)
- Buttons: Cancel, Start eClosing

On the left side of the console, there are sections for 'Signers (2)' and 'Documents (27)'. The 'Signers' table lists John Smith (Borrower) and Byron Oden (Settlement Agent). The 'Documents' list includes 7 items, with the last one being 'Borrower's Certification, Authorization and Consent'. On the right side, there is a 'Status eSign' section with 'Not Started' and 'Ready to Sign' options, and a 'Preview Mode' toggle set to 'OFF'. A 'Completed' section shows a list of documents with checkmarks.

- Before you can start a Remote Online Notarization session, you will need to select the eClosing Participants that will join your session.
- In this scenario, we have a single borrower, John Smith, who needs to have his documents notarized.
- Byron Oden, the Settlement Agent, does not need any of his documents notarized.

# Start eClosing - RON (Remote Online Notarization)

The screenshot shows the DocMagic eClose Console (Notary) interface. At the top, there's a navigation bar with the DocMagic logo and 'eClose Console (Notary)'. Below this, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777101420250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1481731, and Worksheet #: 4056 (Version: 1). The LENDER section shows Company: DSI TEST LENDER (...), Contact: Alan Dai, Email: aland@docmagic.com, and Phone: (800) 649-1362. The SETTLEMENT AGENT section shows Company: BYRON'S SETTLEM..., Contact: Byron Oden, Email: aland@docmagic.com, and Phone: (310) 555-3333. The COUNTDOWN TO CLOSING section shows a timer for 1 DAY, 0 HOURS, 45 MINUTES, and 13 SECONDS, with a date of Oct 15, 2025 (Wed) and time of 6:00pm PDT.

The 'Start eClosing' modal window is open, displaying the following information:

- Notary Type:**  In Person,  Remote Online Notary (RON)
- Before you continue, please verify the following:**
  - The loan package is complete and ready for eClosing
  - All uploaded or e-enabled documents have been included
- Select the eClosing Participants below:**

Select	Signer	Email	Date	Time
<input checked="" type="checkbox"/>	John Smith	aland@docmagic.com	11/5/2025	6:00pm
<input checked="" type="checkbox"/>	Kris France	aland@docmagic.com	11/5/2025	6:00pm
<input type="checkbox"/>	Byron Oden	aland@docmagic.com		

At the bottom of the modal, there is a checkbox for 'Include link for knowledge-based authentication (KBA)' which is checked, and two buttons: 'Cancel' and 'Start eClosing'.

- If you have multiple signers, you can have them sign at different times – just don't select everyone that needs to sign, then repeat the process later.
- For example, if one participant can only attend the session in the morning and the other one can only attend in the afternoon, you can host two eClosing sessions on the day of closing.
- Click Start eClosing when done.

# RON - Remote Online Notarization

Company Logo

Welcome **DocMagic Notary !**

To begin the notarization process, please complete the following information.

Notary Access Code

Enter Viewing Code

7719

7719

Get Started

Company Logo

To proceed with notarization, please provide your current location, including the state, county, and your professional title.

State

New Jersey

County

Atlantic

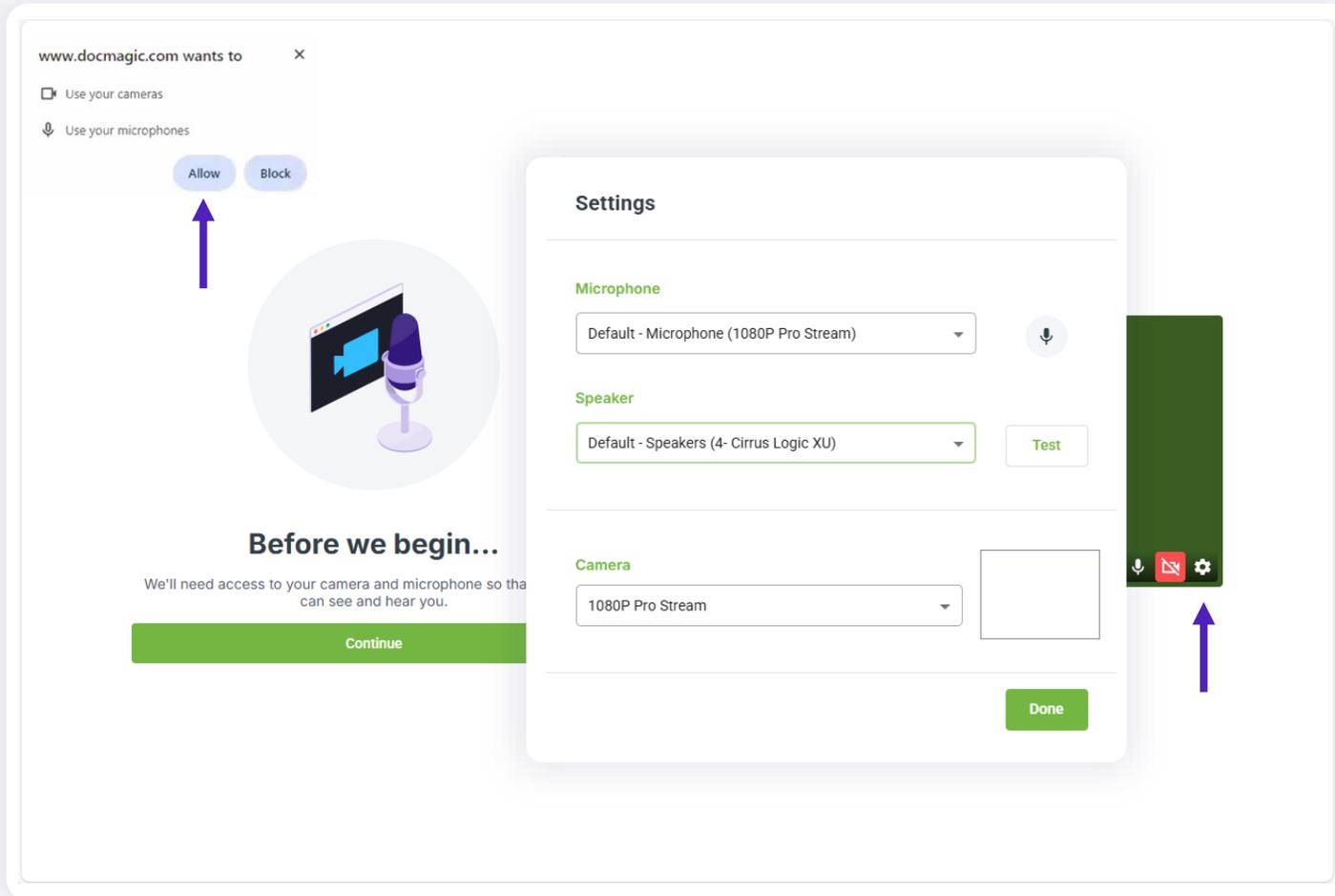
Your Title

Notary Public

Confirm

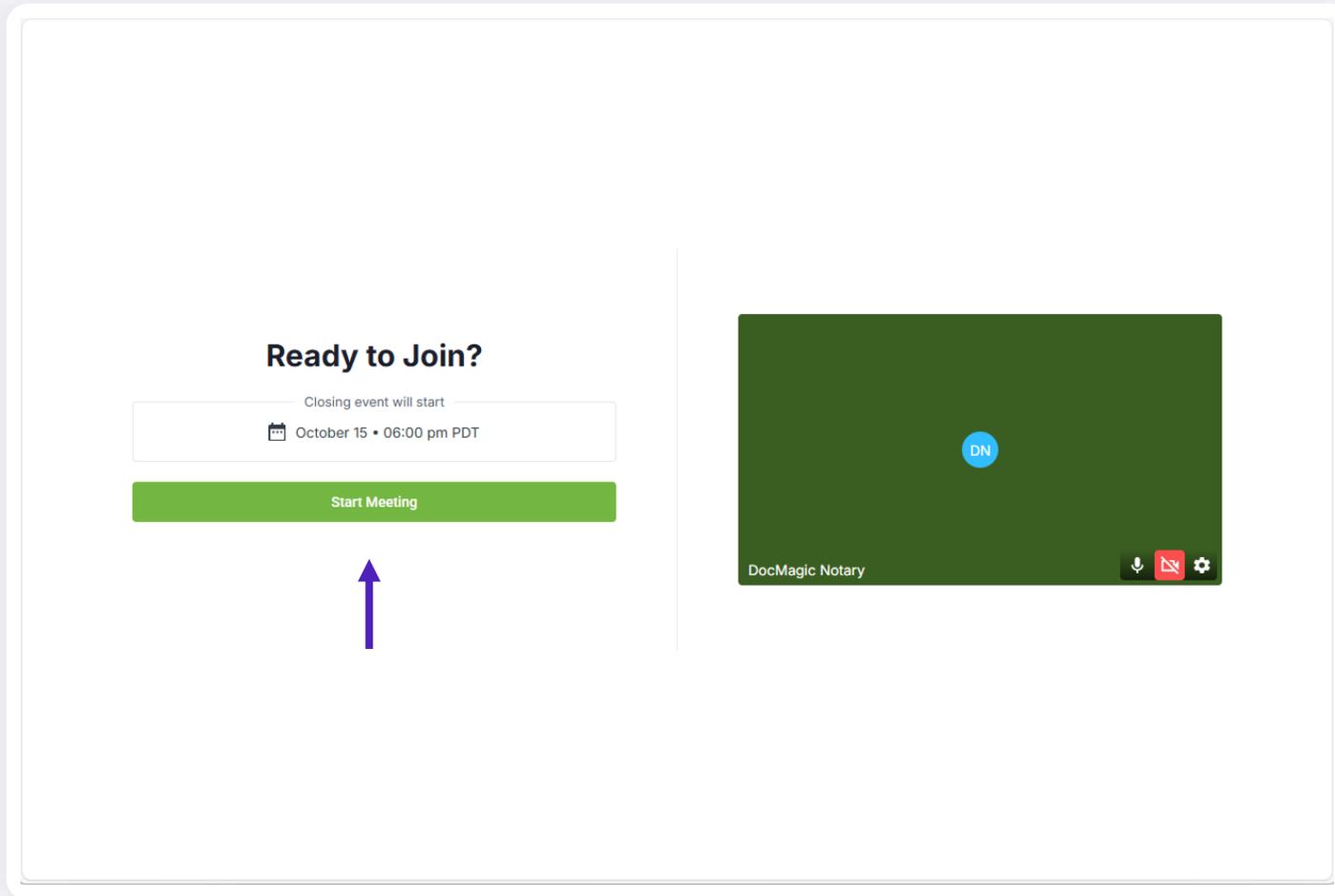
- Enter your Notary Access Code along with the Viewing Code and click Get Started.
- Next, select your State, County, and enter your Title before proceeding.
  - Please select your County from the drop down even a value is populated in that field, or else the system may not let you proceed.
- If you uploaded your certificate to Secure Insight during your onboarding process, you may also need to enter your certificate password (not pictured).

# RON - Remote Online Notarization



- You'll be brought to a lobby to ensure that your camera and microphone are working before you start the meeting.
- Click on the gear icon on the bottom right of the camera feed to bring up a Settings window where you can test and choose your microphone, speaker and camera.
- If it's your first time, your browser may ask if you want to allow the use of your camera and microphone – always click Allow!
- Click the Continue button when you're ready to move on.

# RON - Remote Online Notarization



- Please be aware that the use of VPN's, cybersecurity related software, and simultaneous use of the camera or microphone by other applications such as Zoom can interfere with this experience.
- These issues can sometimes be resolved by temporarily turning off or disabling the aforementioned items or by running the experience in an InPrivate browsing or incognito window. Clearing browser history and cache may also help.
- Click the Start Meeting button when you're ready.

# RON - Remote Online Notarization

**Your eClosing is about to begin!**



Hi John Smith,

Welcome to the eClosing for your property at **7755 JOHN Q HAMMONS DR, FRISCO, NJ 75034**.

Click the button below and follow the instructions to join the event.

Before joining the meeting, you are required to complete the Knowledge Based Authentication Assessment.

[Start Now](#)

If you have any questions, please contact Byron Oden at [aland@docmagic.com](mailto:aland@docmagic.com).

Thank You!

**Company Logo**

Welcome **JOHN SMITH !**

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

Last [4] digits of your SSN

••••

Enter Viewing Code

3503 **3503**

[Get Started](#)

- Meanwhile, the **borrower** will receive an email informing them that their eClosing is about to begin.
- Clicking the purple Start Now button in the email will open a new browser tab.
- The borrower will be prompted to enter the last four digits of their SSN and the displayed Viewing Code.
- They will also be brought into a lobby where they can make sure that their camera and microphone are working.
- Once that's done, they will also need to click Continue and then Join Meeting.

# RON - Remote Online Notarization

## Who will be joining?

Select who will be using this device to join the eClosing.

Just me 

Other signers and me 

 KRIS FRANCE

Continue



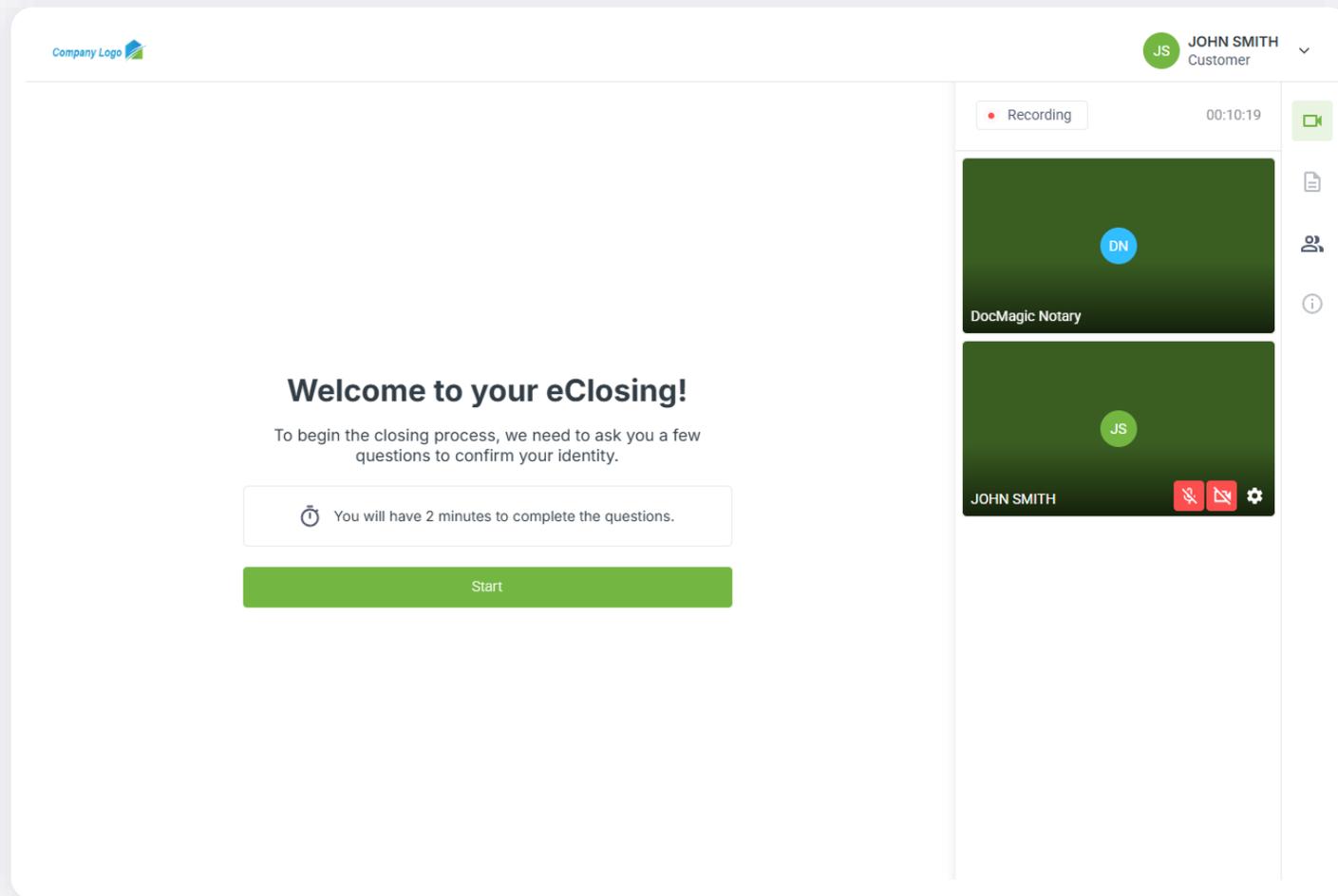
- If there are multiple signers in the eClosing session, the borrower will be prompted to select one of the following options:
  - Just Me – “I am the only person signing in from this device”
  - Other signers and me – “Besides myself, there will be additional user(s) signing in from this device”
    - If there this option is chosen, they will have to confirm the other user(s) that will also be on that device.

# RON - Remote Online Notarization

The screenshot displays the DocMagic eClosing interface. At the top left is the 'Company Logo'. At the top right, the user is identified as 'JOHN SMITH Customer' with initials 'JS'. A 'Recording' indicator shows a duration of '00:03:59'. The main content area features a 'Welcome to your eClosing!' message, followed by instructions: 'To begin the closing process, we need to ask each person using this device a few questions to confirm their identities.' Below this, there are two user selection options: 'JS JOHN SMITH' (selected with a radio button) and 'KF KRIS FRANCE'. A blue arrow points from the 'JS JOHN SMITH' option to a modal window. The modal window is titled 'JOHN SMITH' and contains the text: 'Please take control of this device and provide the information below.' It includes a text input field for 'Last [4] digits of your SSN' with four black dots. Below the input field is a checked checkbox with the text: 'I have read & agree to the eSign Disclosure and consent in its entirety.' At the bottom of the modal are 'Cancel' and 'Continue' buttons. A video feed window in the background shows a 'DN' (Document Notarization) icon.

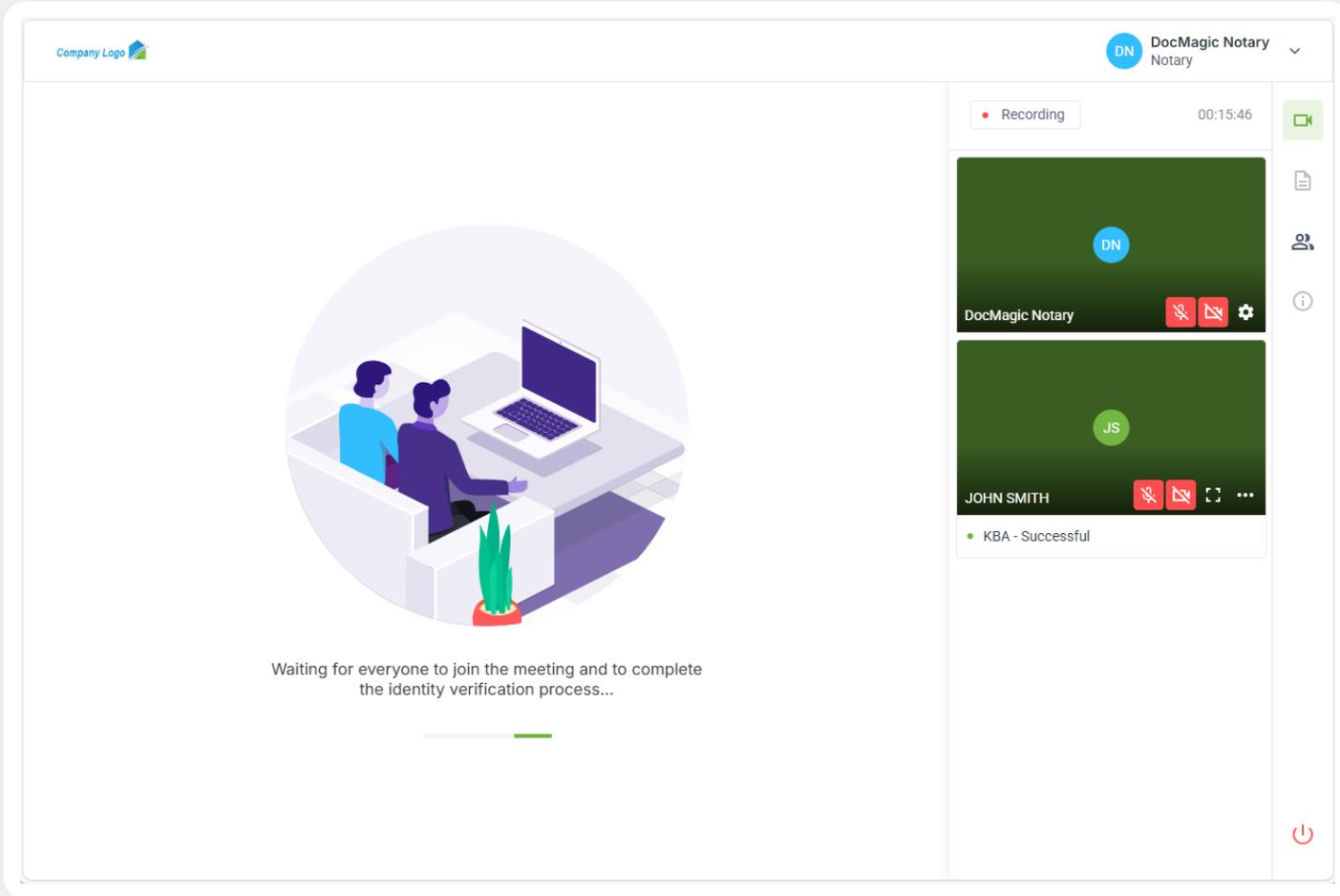
- If multiple borrowers are on the same device, they will be prompted to select which one will go first.
- The system will prompt the user to confirm their identity by entering the last four digits of the Social Security Number.
  - If the signer did not eSign their Initial Disclosures through DocMagic, they will be prompted to check the box agreeing to the eSign Disclosure and Consent form. The signer can view the eSign Disclosure and consent form by clicking on the colored text.

# RON - Remote Online Notarization



- The borrower will be prompted to complete KBA if it's a required part of the package and they have not done it.
- The Knowledge Based Authentication involves the borrower answering 5 questions about themselves in two minutes. They must answer 4 out of 5 questions correctly to pass. If they fail twice, they are locked out for 24 hours and **must** wait to try again. DocMagic cannot unlock or bypass this timer.
- Please note that the image shown is from the *borrower's* perspective.

# RON - Remote Online Notarization



Company Logo

DN DocMagic Notary Notary

Recording 00:15:46

DN DocMagic Notary

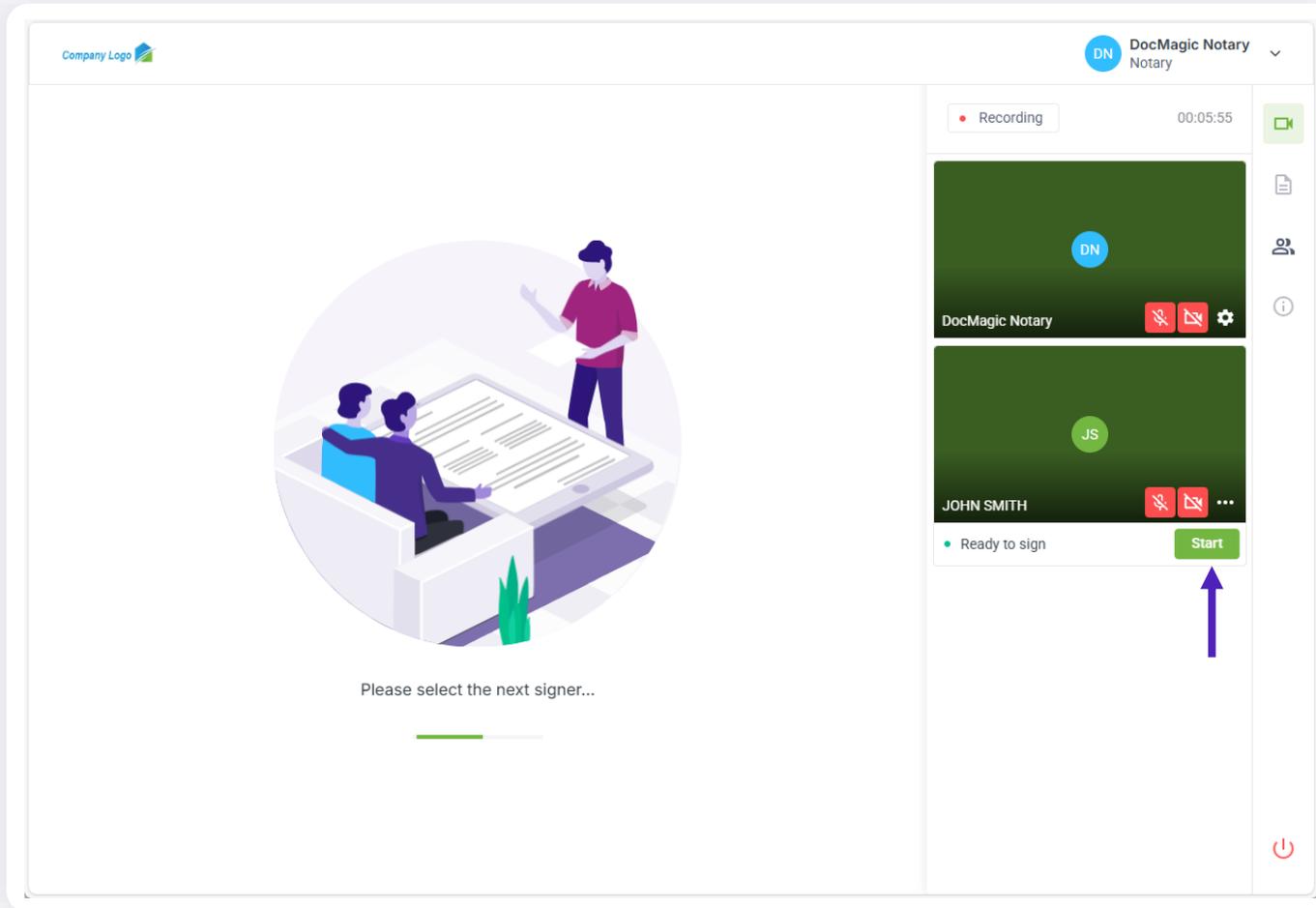
JS JOHN SMITH

KBA - Successful

Waiting for everyone to join the meeting and to complete the identity verification process...

- You won't be able to see the borrower's questions – only a Status under their video feed which displays the completion state of their identity verification processes.
- Please note that once the session begins, it is automatically recorded. You will not be able to do anything before the recording initializes and starts counting.
- Please also note that you can toggle the microphone and camera for every user on the call – *we highly recommend that everyone always keep their camera and microphone on during the signing.*

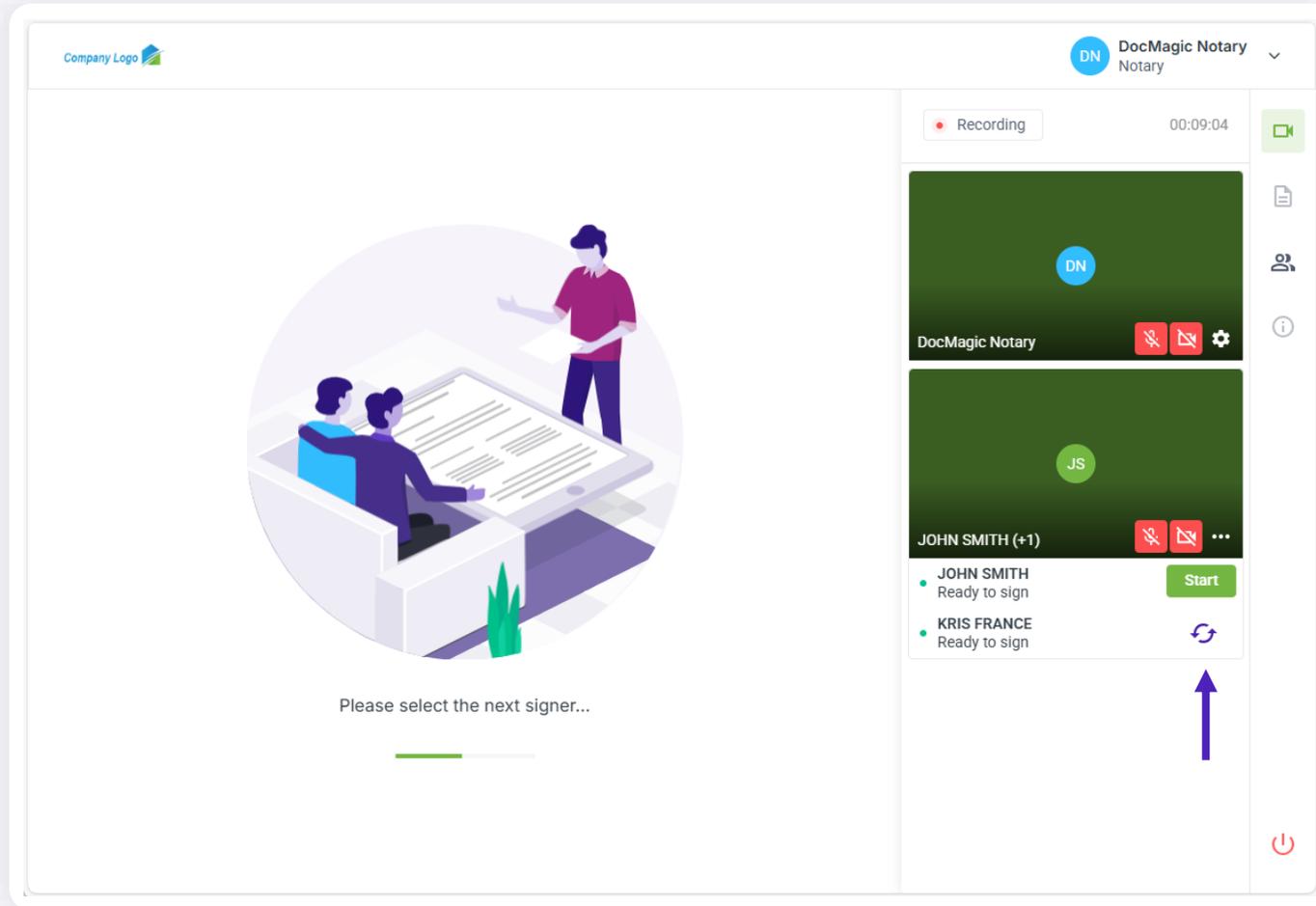
# RON - Remote Online Notarization



The screenshot displays the DocMagic Notary interface. On the left, there is a circular illustration of a notary and a signer reviewing documents. Below it, the text reads "Please select the next signer..." with a progress bar. The right side of the interface shows a video call window with two participants: "DN DocMagic Notary" and "JS JOHN SMITH". The "JS" participant is marked as "Ready to sign" and has a green "Start" button next to their name, which is highlighted by a blue arrow. The interface also includes a "Recording" indicator, a timer at "00:05:55", and various control icons like mute, video, and settings.

- Once the borrower completes all required verification processes, the status will change to ready to sign.
- If you see that their KBA was successful but the Start Signing button has not appeared, check if their ID Verify still needs to be done.
- You may now click on the Start button next to their name to move them into the eSign experience.

# RON - Remote Online Notarization



- If you have multiple borrowers *on the same device*, you can toggle which one signs first.
  - Please note that the system will prompt the user to enter the last four digits of their social security number **every** time control is switched on a shared device.
- If you have multiple borrowers *on separate devices*, controls for each user will be located under their camera feed.

# RON - Remote Online Notarization

The screenshot displays a web interface for a remote online notarization session. At the top, a green banner reads "Waiting for JOHN SMITH to start signing...". Below this, a document titled "Multistate Fixed Rate Electronic Note" is shown for review. A green "Start signing" button is visible. The document content includes:

MIN: 999935314202500011      Loan Number: 777101420250001

**NOTE**  
(For Electronic Signature)

May 29, 2025      CITY      CALIFORNIA  
[Date]      [City]      [State]

7755 JOHN Q HAMMONS DR. FRISCO, NJ 75034  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**  
In return for a loan in the amount of U.S. \$ 162,000.00 (the "Principal") that I have received from DSI TEST LENDER (SALES), A CALIFORNIA CORPORATION (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.  
I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**  
Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 3.875%.  
The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**  
(A) Time and Place of Payments

On the right side, a video call window is active. It shows a "Recording" indicator and a timer at 00:17:08. The call participants are "DN DocMagic Notary" and "JOHN SMITH". Each participant has a red power button in the bottom right corner of their video feed. A "Start signing" button is also visible in the top right of the video window.

- The signer will need to click Start signing towards the top right of their window to begin the process.
  - You will see a banner across the top of your screen if they have not done so.
  - You will not be able to click this button for them.
- You can end the meeting at any time by clicking the red power button in the bottom right of the screen.

# RON - Remote Online Notarization

Company Logo

Review Sign Notarize Completed

JOHN SMITH Customer

Please sign your documents.

Closing Documents

Multistate Fixed Rate Electronic Note

Signatures to go 30

Address is located: (2) a copy or representation of my Electronic Signature affixed or attached to a printed paper copy of the Electronic Note will be, for all legal purposes, my adopted, original, written signature on the Paper Note; (3) I have authenticated, issued and delivered the Paper Note to the Note Holder; (4) the Paper Note will be a valid original writing for all legal purposes; (5) upon conversion of this Electronic Note to a Paper Note by the Note Holder, my promise to pay the amount owed, evidenced by this Electronic Note, will automatically convert to, (without interruption, alteration or diminution) my promise to pay the amount owed, evidenced by the Paper Note; (6) I am bound by my promise to pay the amount owed evidenced by the Paper Note; and (7) the Note Holder will update the Note Holder Registry to reflect the conversion of this Electronic Note to a Paper Note and remove the registration of (de-activate) this Electronic Note in the Note Holder Registry such that the Electronic Note ceases to have any effect or validity.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Sign

(Seal)

JOHN SMITH -Borrower

Loan Originators		
	Name	NMLSR ID
Individual	OLIVER ORIGINATOR	OI-20001
Organization	ORIGINATING COMPANY	OC-10001

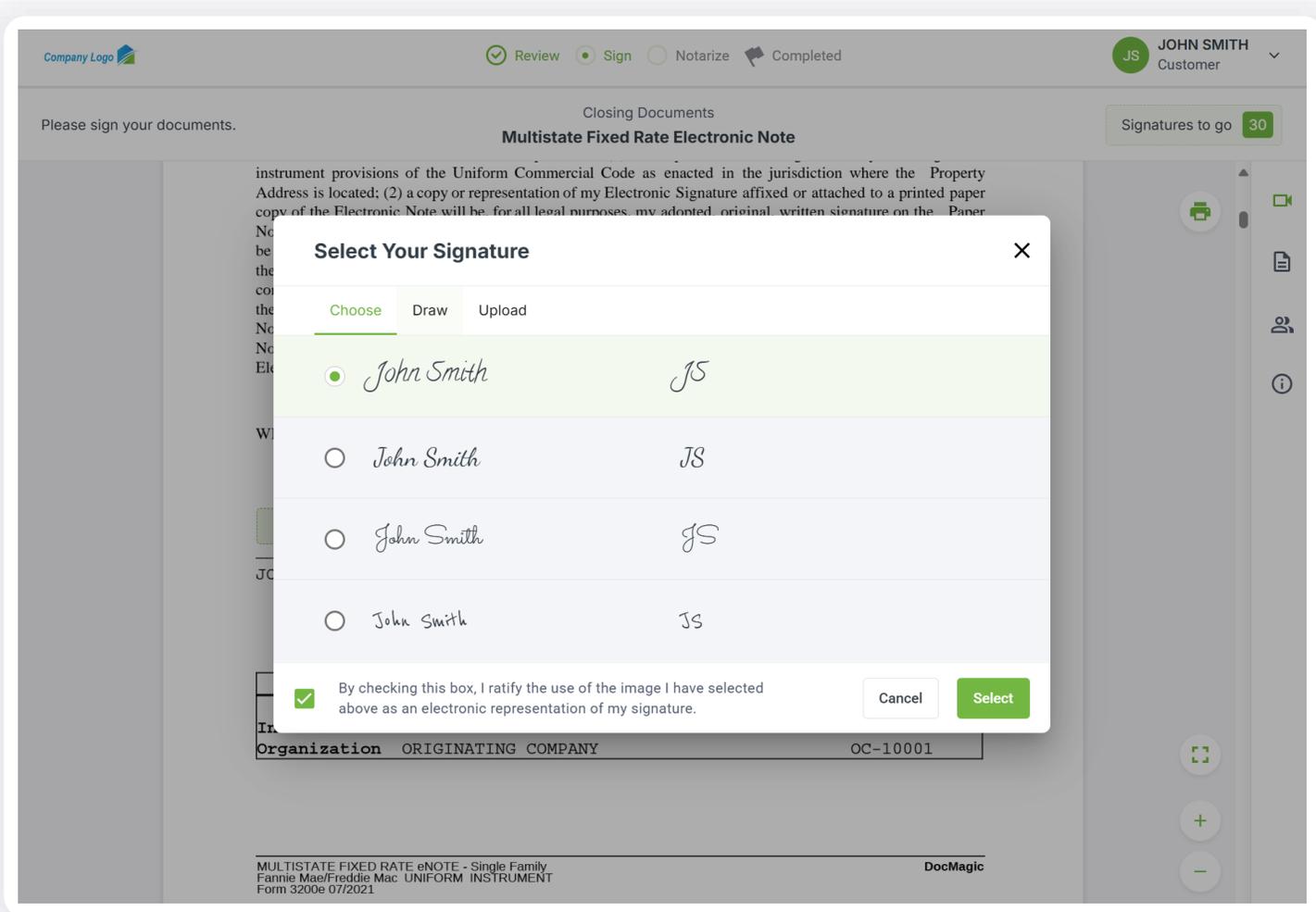
Previous Sign Next

MULTISTATE FIXED RATE eNOTE  
Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Form 3200e 07/2021

DocMagic

- The system will automatically scroll to the first signature and subsequent signatures after.
- The borrower can click any of the three objects to begin signing:
  1. The pen
  2. The signature box itself
  3. The Sign button at the bottom middle
- Their camera feed might collapse automatically to make signing easier. This can be toggled with the (  ) icon.
- For a full, detailed explanation on the eSign experience, please click [here](#).

# RON - Remote Online Notarization



- The borrower will be prompted to select their Signature and Initials.
  - They can choose a pre-made set as shown in the image, but they also have the option to draw or upload them.
- They must check the box authorizing the use of their electronic signature before they can confirm their signature option through the Select button.
- For a full, detailed explanation on the eSign experience, please click [here](#).

# RON - Remote Online Notarization

The screenshot displays a DocMagic Notary interface. At the top, it shows 'Company Logo' and 'Currently watching JOHN SMITH'. The main document is a 'Uniform Residential Loan Application' with a 'Signatures to go' count of 27. The document includes sections for 'Commissions', 'Dividends/Interest', 'Net Rental Income', 'Other (before completing, see the notice in "describe other income," below)', 'Hazard Insurance', 'Real Estate Taxes', 'Mortgage Insurance', 'Homeowner Assn. Dues', and 'Other:'. A 'Total' amount of \$0.00 is shown. Below the document, there is a 'Describe Other Income' section with a table for 'B/C' and 'Monthly Amount'. A 'Sign' button is visible, along with a 'Your connection is unstable' error message. The interface also includes a 'Return to waiting room' button and a 'Restart Meeting' button in the top right corner. A video feed of 'Sammy Sample' is shown at the bottom right, with a 'Restart Meeting' button pointing to it.

Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$ 0.00

B/C	Monthly Amount
	\$

- If a participant is experiencing a slow internet connection, you will see an icon appear in the top right of their camera feed.
- The participant will also see a “your connection is unstable” message on the bottom of their screen. If the connection is completely lost, their screen will become grey. In both cases, the system will try to restore the connection.
- If technical problems persist, you can always click on your name in the top right and select Restart Meeting.

# RON - Remote Online Notarization

Company Logo

DocMagic Notary Notary

Currently watching JOHN SMITH

Recording 00:03:19

Please sign your documents. Closing Documents Uniform Residential Loan Application Signatures to go 27

Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$ 0.00

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

Fannie Mae Form 1003 6/09 Freddie Mac Form 65 6/09 Borrower: AA Page 2 DocMagic

VI. ASSETS AND LIABILITIES

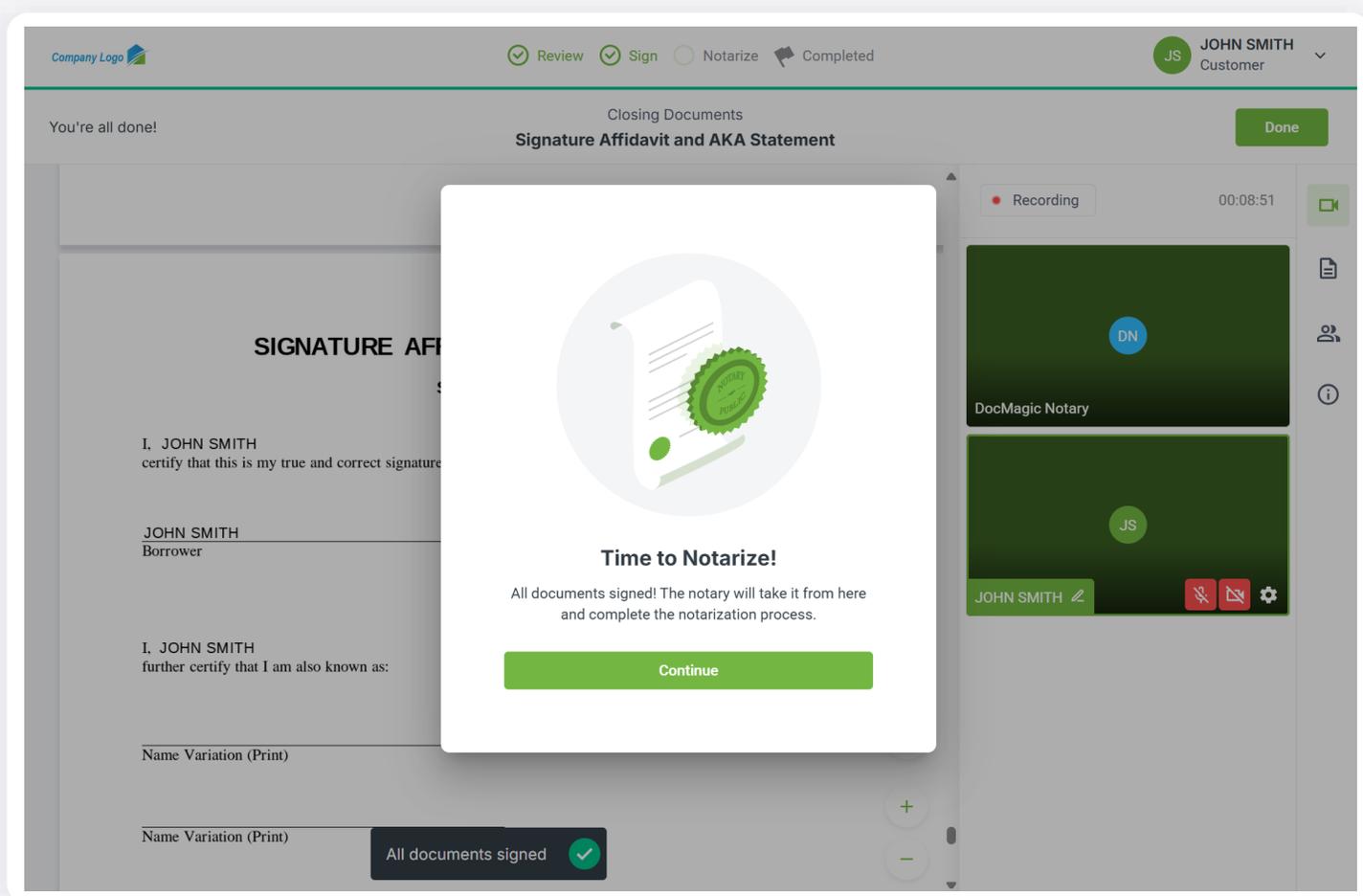
This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed  Jointly  Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate
--------	----------------------	--

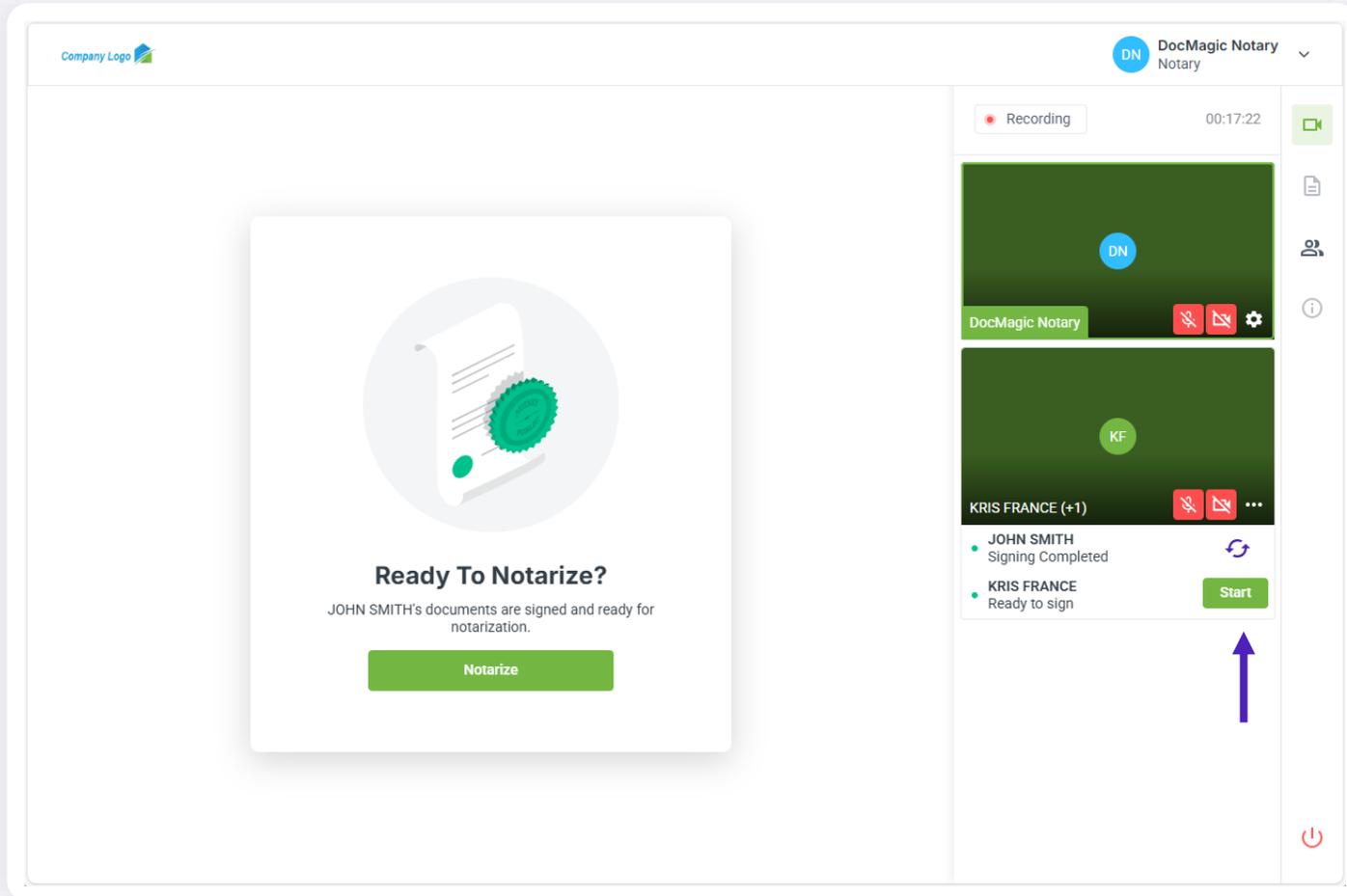
- If you find an issue with the way a document is tagged during the actual signing, you can fix it *but only if the document has not been signed yet*.
- Return to your Notary eClose Console and open the Document Editor.
- Find the document and fix the tagging issue – remember you cannot edit DocMagic tags.
- Click Done to save your changes.
- Return to the meeting and click on the three-dot icon on the signer's camera feed, then select Refresh Documents.
- The system will reload the document with updated tags.

# RON - Remote Online Notarization



- Once the borrower finishes signing their documents, they will be prompted to pass the controls back to you by clicking Continue.

# RON - Remote Online Notarization



- Click on the Notarize button to begin the notarization process for a signer.
- If you had multiple borrowers, you could choose if you want the other to sign first (Kris France), or if you want to notarize the first signer's documents (John Smith) and then return to the other signer.
- Controls and signing status are located under the user's names on the video feed in the right column.

# RON - Remote Online Notarization

- The system will load the document package and automatically scroll to the first notarization field. This may take several seconds.
- Your camera feed may collapse automatically to make signing easier.
- You may have to fill in certain text fields on a document before you can notarize. The system will prompt you if this is the case like in the image shown.

# RON - Remote Online Notarization

The screenshot displays the DocMagic Notary interface for a "New Jersey Mortgage (MERS)" document. The top navigation bar includes a "Company Logo" and a "DocMagic Notary Notary" dropdown menu. The main content area is divided into two sections: a document preview on the left and a document list on the right. The document preview shows the following text:

Please sign your documents. Closing Documents  
New Jersey Mortgage (MERS) Signatures to go 4

After Recording Return To:  
DSI TEST LENDER (SALES)  
1800 W. 213TH STREET  
TORRANCE, CALIFORNIA 90501  
Loan Number: 777101620250001

This Instrument Prepared By:

[Space Above This Line For Recording Data]

**MORTGAGE**

MIN: 9999353-1620250001-6 MERS Phone: 888-679-63

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

**Parties**

(A) "Borrower" is JOHN SMITH  
currently residing [REDACTED] JERSEY 75034

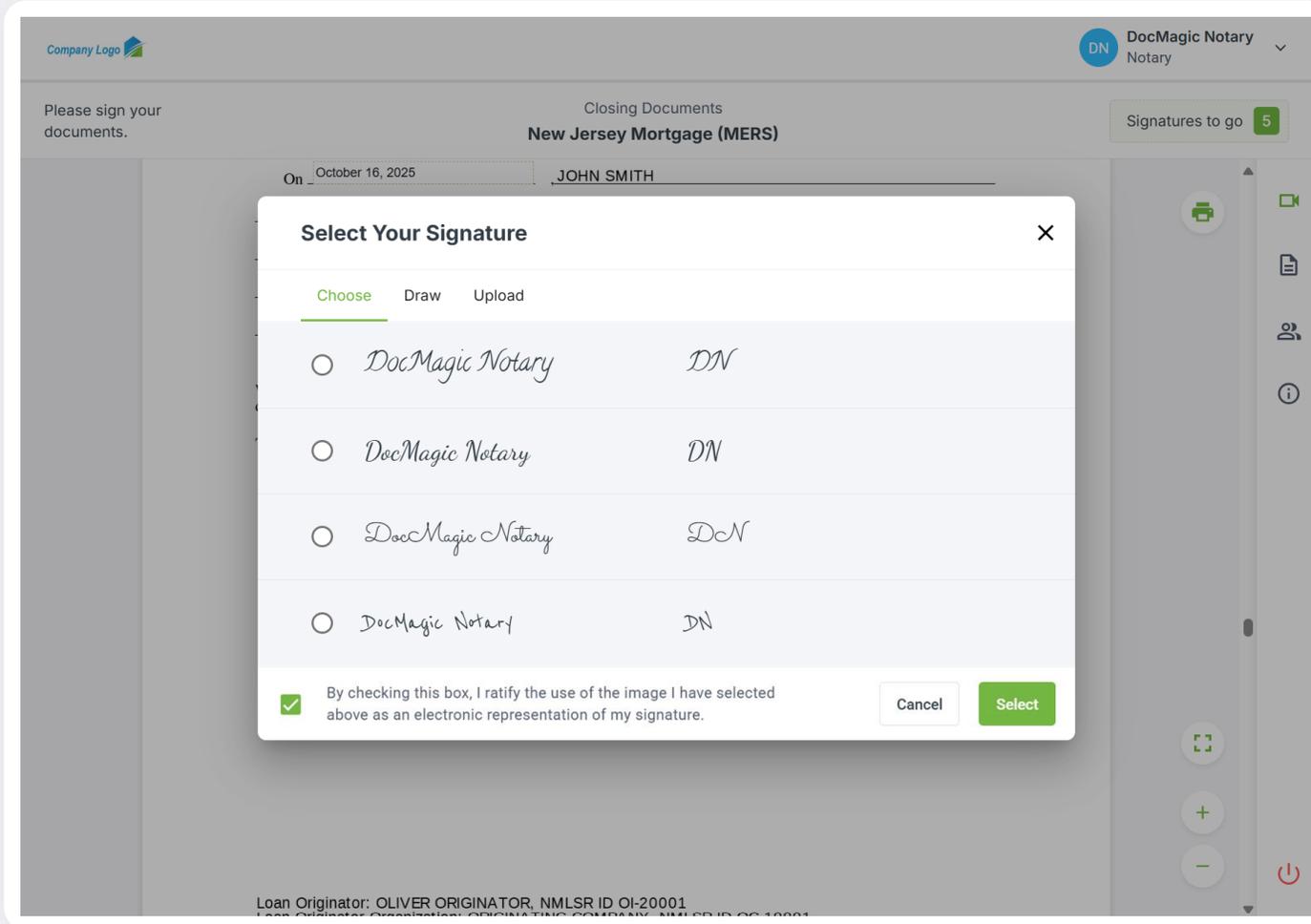
The document list on the right shows the following items:

- New Jersey Mortgage (MERS)
- Compliance Agreement
- Customer Identification Verification
- Occupancy and Financial Status Affi...
- Signature Affidavit and AKA Statem...

The interface also features a navigation bar at the bottom with "Previous", "Sign", and "Next" buttons, and a "Signatures to go 4" indicator.

- The documents icon shows the items that must be signed under the presence of the notary. You can also see the full list of documents in the package with the drop down at the top of the column. The visibility of this column can be toggled through the (📄) icon.
- Click on the people icon (👤) to see participant information.
- The information icon (ⓘ) contains package metadata.

# RON - Remote Online Notarization



- Just like the borrower, you will be prompted to select your Signature and Initials.
  - You can choose a pre-made set as shown in the image, but you also have the option to draw or upload them.
  - You will need to check the box authorizing the use of your electronic signature.

# RON - Remote Online Notarization

Company Logo

DN DocMagic Notary Notary

You're all done!

Closing Documents

**Signature Affidavit and AKA Statement** Done

JOHN SMITH

(affiant's name)

This notarial act involved the use of communication technology.  
This notarization was completed using communication technology.

**DocMagic Notary**  
10/16/25 02:51:21 PM PDT  
Signature of Notarial Officer  
DocMagic Notary

Notary Public  
Title of Office

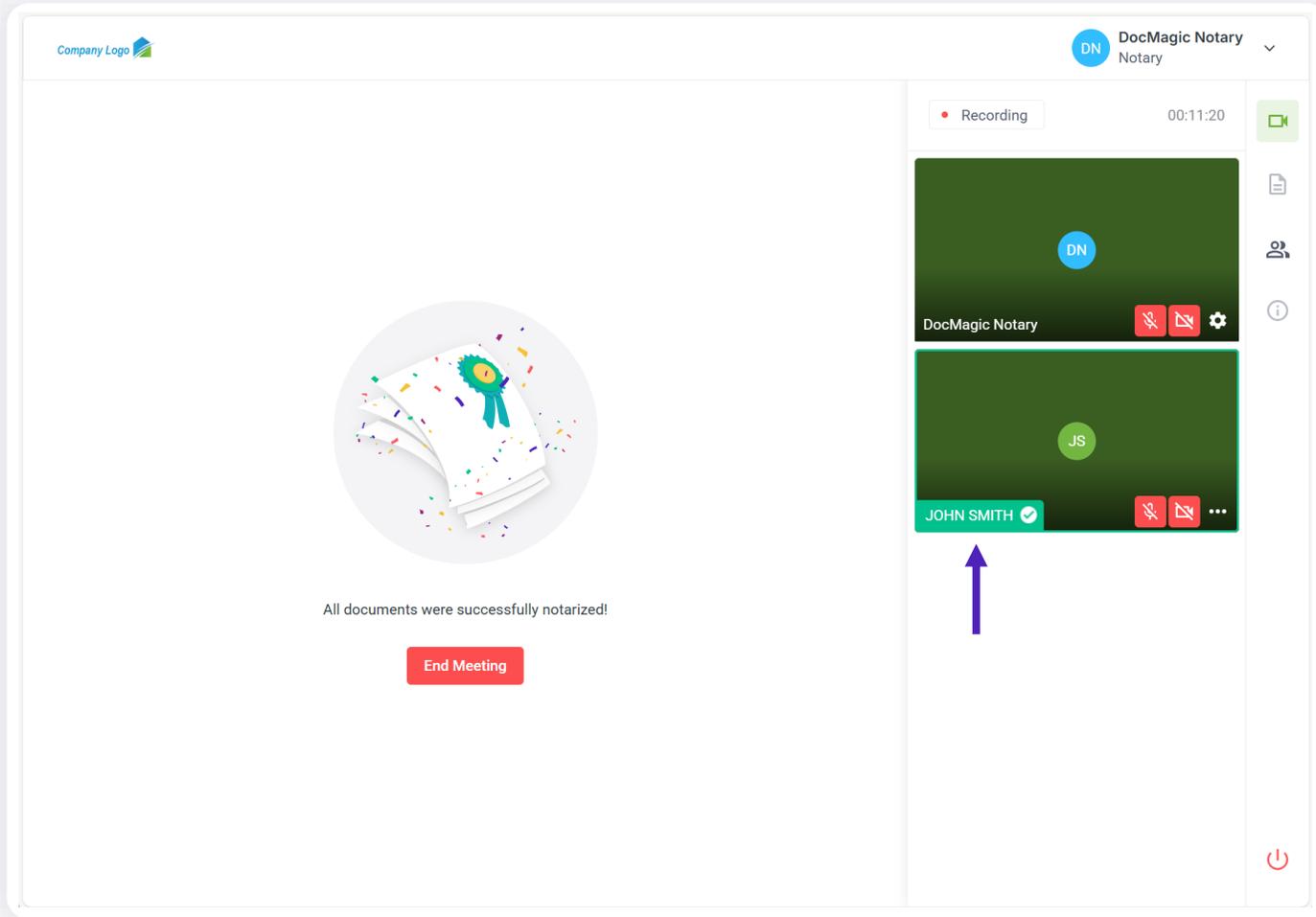
My commission expires: 12/30/2025

DOCMAGIC NOTARY  
NOTARY PUBLIC  
STATE OF DEMONSTRATION  
COMMISSION EXPIRES  
DECEMBER 31, 2025  
(Stamp)

All documents notarized ✓

- After confirming your signature, the following items will be applied with just a single click or tap:
  - Signature – with date and time stamp
  - Stamp – with commission expiration date
- The system will automatically jump to the next notarization tag.
- Click Done in the top right when all documents have been notarized.

# RON - Remote Online Notarization



- If there were additional tasks that needed to be completed (additional signing or notarization), you would be prompted to choose the next one. If not, click the red button to End Meeting.
- The signer's name will be displayed in a green banner with a check mark once all their tasks are completed.

# RON (Remote Online Notarization) – Post eClosing

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 777101620250001  
 Primary Borrower: John Smith  
 Type: eClosing  
 Package ID: 1483269  
 Worksheet #: 4062 (Version: 1)

**LENDER** Company: DSI TEST LENDER (...)  
 Contact: Alan Dai  
 Email: aland@docmagic.com  
 Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLE...  
 Contact: Byron Oden  
 Email: aland@docmagic.com  
 Phone: (310) 555-3333

**COUNTDOWN TO CLOSING** *Edit*  
 DAYS: 0 HOURS: 3 MINUTES: 14 SECONDS: 19  
 Date: Oct 16, 2025 (Thu) Time: 6:00pm PDT

[Details](#) [eJournal](#) [Action Log](#) [Start eClosing](#)

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 10/16/2025 - 6:00pm			Finished	<a href="#">Open Signing Room</a>
2	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (27)** [+](#) [✎](#) [🖨](#) [📁](#) [📤](#) [Preview Mode](#)  OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✗
6	Specific Closing Instructions	4	2	✗
7	Borrower's Certification, Authorization and Consent	2	1	✓

- You will be brought back to the eClose Console.
- If more people need to sign before the package is completed, you will see that in the Status column.

# RON (Remote Online Notarization) – Post eClosing

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. Below these are navigation tabs for Details, eJournal, and Action Log, along with a Start eClosing button. The Signers (2) section shows a table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The Documents (27) section shows a table with columns for #, eSign Enabled, Page(s), Signer(s), and Completed. A blue arrow points to the PDF icon in the document list.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 10/16/2025 - 6:00pm			Finished	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					Signing - Complete	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓
7	Borrower's Certification, Authorization and Consent	2	1	✓

- You'll see a Congratulations message in the top right of your console once the transaction is fully completed.
- You can download the completed set of signed documents from the PDF icon.
- Lender and Title will also automatically receive a copy of the completed document set.
- Please keep in mind that you will only be able to access this eClose Console for 90 days after the package is complete.

# RON (Remote Online Notarization) – Post eClosing

DocMagic eClose Console (Notary) Docmagic

**LOAN** Loan #: 777101620250001  
Primary Borrower: John Smith  
Type: eClosing  
Package ID: 1483269  
Worksheet #: 4062 (Version: 1)

**LENDER** Company: DSI TEST LENDER (...)  
Contact: Alan Dai  
Email: aland@docmagic.com  
Phone: (800) 649-1362

**SETTLEMENT AGENT** Company: BYRON'S SETTLEM...  
Contact: Byron Oden  
Email: aland@docmagic.com  
Phone: (310) 555-3333

**CLOSING COMPLETED**  
Congratulations!

Details eJournal Action Log

Journal

#	Signer	Notarization Date and Time
1	John Smith	October 16, 2025 • 2:51pm PDT

**Signer's Details**  
John Smith  
222333 PEACHTREE PLACE  
ATLANTA, GA 30318

**Contact Information**  
Mobile: (817) 881-2003  
Home: (817) 881-2003  
aland@docmagic.com

**Signature**  
John Smith

**Identification Details**  
Driver's License: 123456789 • Exp. 10/30/2027

Document Notarized	*Notarial Service	Fee
New Jersey Mortgage (MERS) Oct 16, 2025 • 2:46pm PDT	Acknowledgement	\$0.00
Compliance Agreement Oct 16, 2025 • 2:51pm PDT	Jurat	\$0.00
Occupancy and Financial Status Affidavit Oct 16, 2025 • 2:51pm PDT	Jurat	\$0.00
Signature Affidavit and AKA Statement Oct 16, 2025 • 2:51pm PDT	Affidavit	\$0.00

Cancel Save

- The eJournal tab will allow you to record your notarial services performed and their respective fees. Once you hit Save, they will be sent to Title.
- *Please keep in mind that DocMagic does not handle payment between you and title – this is simply for your records.*
- You can also print the eJournal with the printer icon.
- Please keep in mind that you will only be able to access this eClose Console for 90 days after the package is complete.

# RON (Remote Online Notarization) – Post eClosing

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are four summary cards: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. Below these are tabs for Details, eJournal, and Action Log. The eJournal tab is active, showing a table of signers and a table of recordings. A blue arrow points to the 'Action Log' tab, and another blue arrow points to the download icon in the recordings table.

**LOAN**  
Loan #: 777101620250001  
Primary Borrower: John Smith  
Type: eClosing  
Package ID: 1483269  
Worksheet #: 4062 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (...)  
Contact: Alan Dai  
Email: aland@docmagic.com  
Phone: (800) 649-1362

**SETTLEMENT AGENT**  
Company: BYRON'S SETTLEM...  
Contact: Byron Oden  
Email: aland@docmagic.com  
Phone: (310) 555-3333

**CLOSING COMPLETED**  
Congratulations!

Details | eJournal | Action Log

Journal

#	Signer	Notarization Date and Time
1	John Smith	October 16, 2025 • 2:51pm PDT

Recordings

#	File	Date Recorded
1	1483269_2025-10-16T19_16_04_690Z.mp4	October 16, 2025 • 12:16pm PDT
2	1483269_2025-10-16T21_41_34_260Z.mp4	October 16, 2025 • 2:41pm PDT

- You can also find your Recording(s) below the eJournal. These are audio and video recording(s) of the Remote Online Notarization session(s) associated with this Closing Package.
- They can be downloaded to your device from the icon on the right.
- The Action Log tab is an event log associated with the package that includes Date & Time stamps.
- Please keep in mind that you will only be able to access this eClose Console for 90 days after the package is complete.

# Notarize Without Borrower's Presence

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are tabs for 'Details', 'eJournal', and 'Action Log', along with a 'Start eClosing' button. The main content area is divided into several sections:

- LOAN:** Loan #: 777101420250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1481588, Worksheet #: 4055 (Version: 1).
- LENDER:** Company: DSI TEST LENDE..., Contact: Steve Truitt, Email: struitt@docmagic.c..., Phone: (800) 649-1362.
- SETTLEMENT AGENT:** Company: BYRON'S SETTLE..., Contact: Byron Oden, Email: aland@docmagic.c..., Phone: (310) 555-3333.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 4 hours, 13 minutes, and 4 seconds. Date: Oct 14, 2025 Time: 6:00pm PDT.

Below these sections is a 'Signers (2)' table:

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 10/14/2025 - 6:00pm			● Signing - Complete	Notarize
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

A blue arrow points to the 'Notarize' button for John Smith. Below the signers table is a 'Documents (27)' section with a 'Preview Mode' toggle set to 'OFF'. The documents table is as follows:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	4	1	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	Uniform Residential Loan Application	9	1	✓
4	New Jersey Mortgage (MERS)	19	2	✓
5	General Closing Instructions	2	1	✓
6	Specific Closing Instructions	4	2	✓

- In certain cases, you can notarize the documents outside of the RON meeting if the borrowers have signed all required documents. A “Notarize” button will appear by the borrower’s name if all criteria are met.