

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,

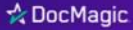
We are requesting your services for the following remote online closing, on behalf of DSI TEST LENDER (SALES):

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	

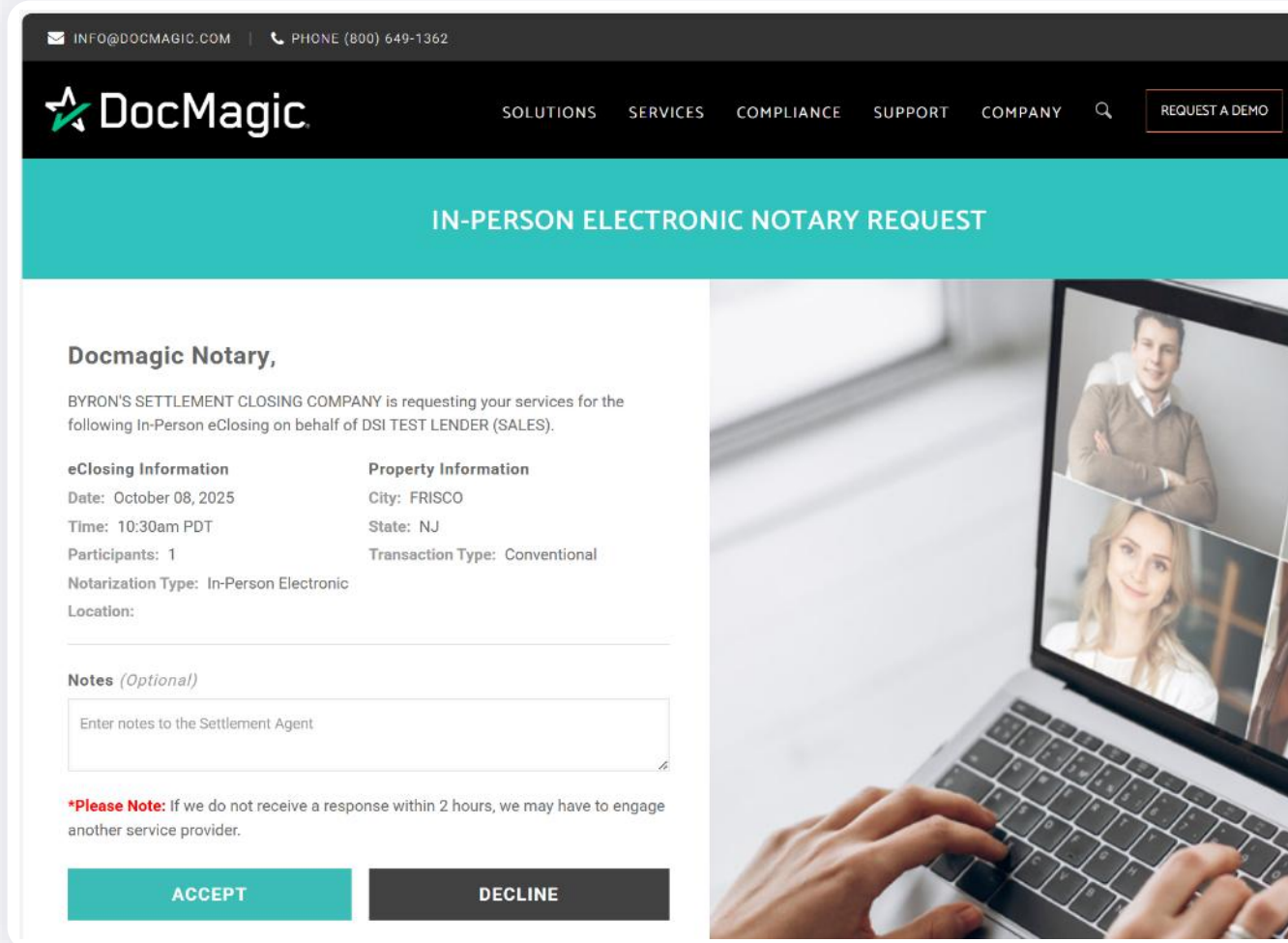
ACCEPT or DECLINE

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



INFO@DOCMAGIC.COM | PHONE (800) 649-1362

DocMagic SOLUTIONS SERVICES COMPLIANCE SUPPORT COMPANY [REQUEST A DEMO](#)

IN-PERSON ELECTRONIC NOTARY REQUEST

Docmagic Notary,

BYRON'S SETTLEMENT CLOSING COMPANY is requesting your services for the following In-Person eClosing on behalf of DSI TEST LENDER (SALES).

eClosing Information	Property Information
Date: October 08, 2025	City: FRISCO
Time: 10:30am PDT	State: NJ
Participants: 1	Transaction Type: Conventional
Notarization Type: In-Person Electronic	
Location:	

Notes (Optional)

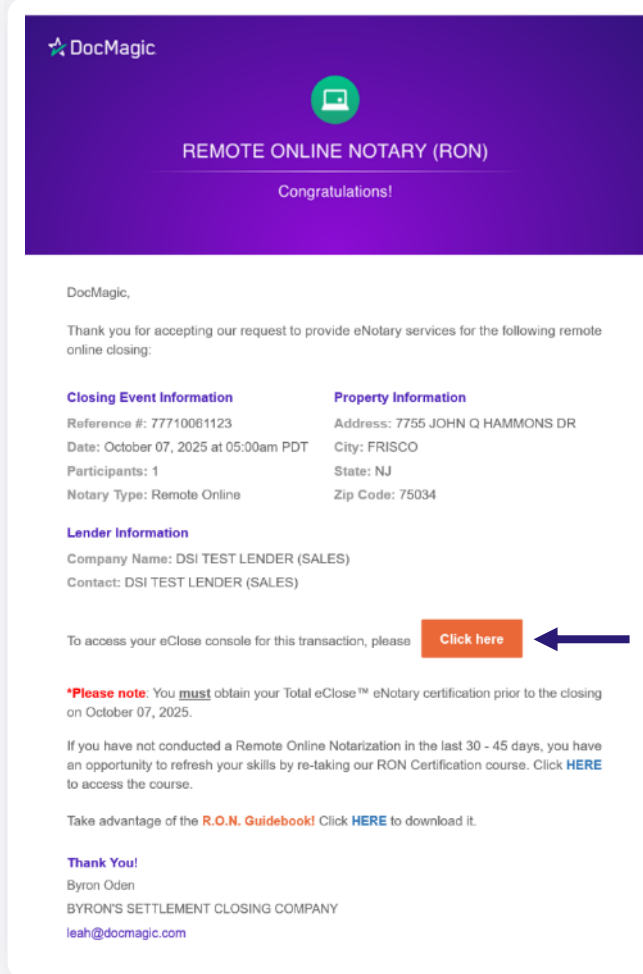
Enter notes to the Settlement Agent

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

ACCEPT **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)

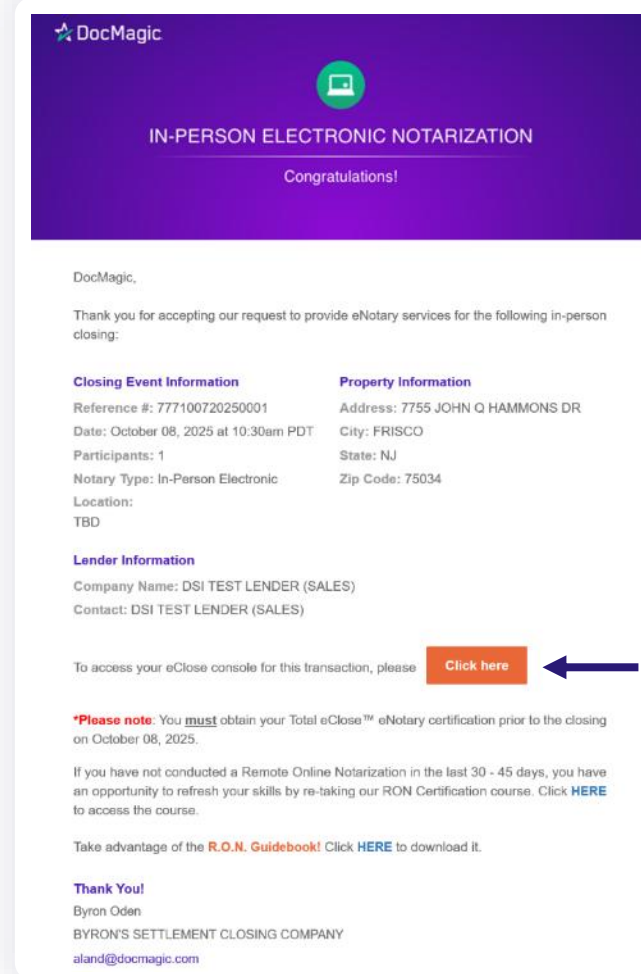
To access your eClose console for this transaction, please [Click here](#)

***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, there is a green header with the 'eSign' logo. Below this, on the left, is a placeholder for a 'Company Logo'. To the right of the logo, the text 'Welcome Docmagic!' is displayed in a large, bold, blue font. Below the welcome message, a smaller line of text 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: the first is labeled 'Notary Access Code' and the second is labeled 'Enter the Viewing Code'. Below these fields, a box displays the 'Viewing Code' as '5778'. A blue button labeled 'Continue to Next Step' is positioned below the viewing code box. At the bottom of the page, there is a footer with the copyright notice '© Copyright 2025 DocMagic, Inc. - ALL RIGHTS RESERVED' on the left and a link to 'Privacy Policy' on the right.

eSign

Company Logo

Welcome Docmagic!

So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:

Notary Access Code

Enter the Viewing Code

Viewing Code
5778

Continue to Next Step

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[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

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eClose Console (Notary)

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LOAN

Loan #: 777012120260001

Primary Borrower: John Smith

Type: EClosing

Package ID: 1537657

Worksheet #: 4167 (Version: 1)

LENDER

Company: DSI TEST LENDE...

Contact: Alan Dai

Email: aland@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

Days: 0

Hours: 16

Minutes: 47

Seconds: 10

Date: Jan 22, 2026 Time: 9:00am PST

Details

eJournal

Action Log

Start eClosing

Signers (3)

Add

#	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) 1/22/2026 - 9:00am			● Not Started	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 9:00am			● Not Started	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

eSign Documents

Add eSign Docs

View / Edit eTags

Add Scanned Docs

All Docs

Preview Mode

ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	✓
2	Evidence of Joint Application	1	2	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5	Uniform Residential Loan Application	9	1	✓

- 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.

Notary eClose Console

DocMagic eClose Console (Notary)

LOAN Loan #: 777012120260001
Primary Borrower: John Smith
Type: EClosing
Package ID: 1537657
Worksheet #: 4167 (Version: 1)

LENDER Company: DSI TEST LEND...
Contact: Alan Dai
Email: aland@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: 0 HOURS: 16 MINUTES: 45 SECONDS: 39
Date: Jan 22, 2026 Time: 9:00am PST

Signers (3) Add

#	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) 1/22/2026 - 9:00am			Not Started	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 11:00am			Not Started	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

Reschedule eClosing - Kris France

Please select a new eClosing date and/or time. *Required

* eClosing Date: 1/22/2026 * Time: 11:00 AM America/Los Angeles

Signer	Email	Date	Time
Kris France	aland@docmagic.com	1/22/2026	11:00am

Cancel Reschedule eClosing

- 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.
- If you have multiple signers that will be signing at different times, you can schedule them individually under the Closing Date – Time column.

Notary eClose Console

DocMagic eClose Console (Notary)

LOAN Loan #: 777012120260001
Primary Borrower: John Smith
Type: EClosing
Package ID: 1537657
Worksheet #: 4167 (Version: 1)

LENDER Company: DSI TEST LEND...
Contact: Alan Dai
Email: aland@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: 0 HOURS: 16
Date: Jan 22, 2022

Restart Tour
Terms of Use
Help
Sign Out

Start eClosing

Signers (3)

#	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) 1/22/2026 - 9:00am			Not Started	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 11:00am			Not Started	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

eSign Documents Add eSign Docs View / Edit eTags Add Scanned Docs All Docs Preview Mode **ON**

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	✓
2	Evidence of Joint Application	1	2	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5	Uniform Residential Loan Application	9	1	✓

- 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 – Documents

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eClose Console (Notary)

Docmagic

LOAN

Loan #: 777012120260001

Primary Borrower: John Smith

Type: EClosing

Package ID: 1537657

Worksheet #: 4167 (Version: 1)

LENDER

Company: DSI TEST LEND...

Contact: Alan Dai

Email: aland@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

0

16

45

39

Date: Jan 22, 2026 Time: 9:00am PST

Details

eJournal

Action Log

Start eClosing

Signers (3)

Add

#	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) 1/22/2026 - 9:00am			● Not Started	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 11:00am			● Not Started	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

eSign Documents

Add eSign Docs

View / Edit eTags

Add Scanned Docs

All Docs

Preview Mode

ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	✓
2	Evidence of Joint Application	1	2	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5	Uniform Residential Loan Application	9	1	✓

- Click any document in the eSign Documents section to download a copy that includes any document marks that have been applied.
- The icons next to Documents perform the following functions:
 - The leftmost icon, **Add eSign Docs**, allows you to upload documents from your computer, add signature tags and other document marks, and assign them to participants in the package.
 - Once added, these documents become part of the eSign workflow. This process is covered later in the guide.

Notary eClose Console – Documents

DocMagic eClose Console (Notary)

Docmagic

LOAN

Loan #: 777012120260001

Primary Borrower: John Smith

Type: EClosing

Package ID: 1537657

Worksheet #: 4167 (Version: 1)

LENDER

Company: DSI TEST LEND...

Contact: Alan Dai

Email: aland@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

0

16

45

39

Date: Jan 22, 2026 Time: 9:00am PST

Details

eJournal

Action Log

Start eClosing

Signers (3)

Add

#	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) 1/22/2026 - 9:00am			● Not Started	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 11:00am			● Not Started	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

eSign Documents

Add eSign Docs

View / Edit eTags

Add Scanned Docs

All Docs

Preview Mode ☒

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	✓
2	Evidence of Joint Application	1	2	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5	Uniform Residential Loan Application	9	1	✓

- The **View / Edit eTags** icon opens 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. These tags will be “greyed out” and denoted by the lock icon.
- Please note that if a witness is involved, they must have at least one signature tag assigned to them *or else they will not be able to participate.*

Notary eClose Console – Documents

DocMagic eClose Console (Notary)

Docmagic

LOAN

Loan #: 777012120260001

Primary Borrower: John Smith

Type: EClosing

Package ID: 1537657

Worksheet #: 4167 (Version: 1)

LENDER

Company: DSI TEST LEND...

Contact: Alan Dai

Email: aland@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

0 DAYS 16 HOURS 45 MINUTES 39 SECONDS

Date: Jan 22, 2026 Time: 9:00am PST

Details

eJournal

Action Log

Start eClosing

Signers (3)

Add

#	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) 1/22/2026 - 9:00am			● Not Started	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 11:00am			● Not Started	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

eSign Documents

Add eSign Docs

View / Edit eTags

Add Scanned Docs

All Docs

Preview Mode ☒

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	✓
2	Evidence of Joint Application	1	2	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5	Uniform Residential Loan Application	9	1	✓

- The **Add Scanned Docs** icon is used to upload InkSign documents after all required ink signatures and notarizations have been completed.
 - This process is typically not part of the eNotary workflow.*
 - Do not use this option to add documents for eSign. To add documents to the eSign workflow, use **Add eSign Docs** instead.
- The **All-Docs** icon downloads a copy of the entire document stack with any document marks that have been applied.

DocMagic

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Notary eClose Console – Signers

DocMagic eClose Console (Notary)

LOAN Loan #: 777012120260002
Primary Borrower: John Smith
Type: eClosing
Package ID: 1537671
Worksheet #: 4168 (Version: 1)

LENDER Company: DSI TEST LEND...
Contact: Alan Dai
Email: aland@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: 0 HOURS: 16 MINUTES: 30 SECONDS: 39
Date: Jan 22, 2026 Time: 9:00am PST

Participant Details

View participant's information below.

First Name: JOHN
Last Name: SMITH
Email: aland@docmagic.com
Phone Number: (817) 881-2003
Access Code: 3333
Role: Borrower

Signers (3)

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

eSign Documents

#	eSign Enabled
1	Multistate Fixed Rate Electronic Note
2	Evidence of Joint Application
3	New Jersey Addendum to Residential Mortgage Loan Application
4	New Jersey Addendum to Residential Mortgage Loan Application
5	Uniform Residential Loan Application

Status

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

- Click on a signer's name to view or edit their information.
 - The participant's role determines which fields can be edited.
 - For example, as shown on screen, a borrower's first name, last name, and role cannot be modified from your Console.
- If a borrower does not have a valid social security number, they may review and access their documents with an Access Code.

Notary eClose Console – Signers

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a purple header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777012120260002, Primary Borrower: John Smith, Type: EClosing, Package ID: 1537671, and Worksheet #: 4168 (Version: 1). The LENDER section shows Company: DSI TEST LEND..., Contact: Alan Dai, Email: aland@docmagic.com, and Phone: (800) 649-1362. The SETTLEMENT AGENT section shows Company: BYRON'S SETTLE..., Contact: Byron Oden, Email: aland@docmagic.com, and Phone: (310) 555-3333. The COUNTDOWN TO CLOSING section shows a timer for 0 days, 16 hours, 30 minutes, and 39 seconds, with Date: Jan 22, 2026 and Time: 9:00am PST. Below these sections, there's a 'Signers (3)' section with a table listing three signers: John Smith (Borrower), Kris France (Borrower), and Byron Oden (Settlement Agent). An 'Add Participant' modal is open, showing fields for First Name (Witness), Last Name (Test), Email (aland@docmagic.com), Phone Number ((310) 555-5555), Access Code (3333), and Role (Witness). The modal also has 'Cancel' and 'Add' buttons. In the background, there's an 'eSign Documents' section with a table listing five documents: Multistate Fixed Rate Electronic Note, Evidence of Joint Application, New Jersey Addendum to Residential Mortgage Loan Application, New Jersey Addendum to Residential Mortgage Loan Application, and Uniform Residential Loan Application. There's also a 'Status' section with a table showing three signers, all 'Ready to Sign', with 'Open Signing Room' buttons. A 'Preview Mode' toggle is set to 'ON'.

DocMagic eClose Console (Notary)

LOAN Loan #: 777012120260002
Primary Borrower: John Smith
Type: EClosing
Package ID: 1537671
Worksheet #: 4168 (Version: 1)

LENDER Company: DSI TEST LEND...
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: 16 MINUTES: 30 SECONDS: 39
Date: Jan 22, 2026 Time: 9:00am PST

Signers (3) Add

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

Add Participant

Add the participant's information below.

First Name: Witness

Last Name: Test

Email: aland@docmagic.com

Phone Number: (310) 555-5555

Access Code: 3333

Role: Witness

Cancel Add

eSign Documents Add eSign

#	eSign Enabled
1	Multistate Fixed Rate Electronic Note
2	Evidence of Joint Application
3	New Jersey Addendum to Residential Mortgage Loan Application
4	New Jersey Addendum to Residential Mortgage Loan Application
5	Uniform Residential Loan Application

Status

Status	eSign
Ready to Sign	Open Signing Room
Ready to Sign	Open Signing Room
Ready to Sign	Open Signing Room

Preview Mode ON

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

- Click on the Silhouette Icon to add a participant.
- Fill out every line, then select a role for the participant.
- Users will authenticate with the Access Code before they can view or eSign any documents.
- Click "Add" and they will be saved to the Signers list.
- You may add a witness to a package using this method.
- Participants can be deleted only if they were added in this manner.

Notary eClose Console – Signers

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777092820260002, Primary Borrower: John Smith, Type: EClosing, Package ID: 78897591, and Worksheet #: 2 (Version: 1). The LENDER section shows Company: DocMagic Test Len..., Contact: Alan Dai, Email: aland@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 0 days, 21 hours, 56 minutes, and 12 seconds, with the date Oct 1, 2026 and time 1:00pm PDT.

Below these sections, there's a 'Signers (4)' list with columns for #, Signer Name / Email, and Role. The list includes John Smith (Borrower), Sandy Smith (Borrower), Byron Oden (Settlement Agent), and Witness Test (Witness). A blue arrow points to the 'Witness Test' entry.

A 'Participant Details' modal is open, showing the following information:

- First Name: Witness
- Last Name: Test
- Email: aland@docmagic.com
- Phone Number: (310) 555-5555
- Access Code: 3333
- Role: Witness

At the bottom of the modal are 'Cancel', 'Delete', and 'Save' buttons.

Below the signers list, there's an 'eSign Documents' section with a table of documents:

#	Name	1	2	3	4
1	Evidence of Joint Application				
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	1	1
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	1	1
4	Uniform Residential Loan Application	8	1	1	1

- A Witness Placeholder is a temporary participant created when the actual witness is unknown at the time the Closing Package is generated.
- Once a witness has been identified, click the on their name ("Witness Test") and update the witness information.
- All witness fields can be modified, including the first and last name, as per the image shown.
- If a witness is participating in the transaction, *they must complete the same identity verification requirements as a borrower* – KBA and ID Verify. These are covered on the following pages.

Notary eClose Console – Signers

DocMagic eClose Console (Notary)

Docmagic

LOAN

Loan #: 777012120260002

Primary Borrower: John Smith

Type: EClosing

Package ID: 1537671

Worksheet #: 4168 (Version: 1)

LENDER

Company: DSI TEST LEND...

Contact: Alan Dai

Email: aland@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

0 16 30 39

Date: Jan 22, 2026 Time: 9:00am PST

Details

eJournal

Action Log

Start eClosing

Signers (3)

#	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 1/22/2026 - 9:00am		 	 	 Ready to Sign	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 1/22/2026 - 9:00am		 	 	 Ready to Sign	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent						 Ready to Sign	Open Signing Room

Location:
7755 JOHN Q. HAMMONS DR
FRISCO, NJ 75034

eSign Documents

Add eSign Docs

View / Edit eTags

Add Scanned Docs

All Docs

Preview Mode

ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	
2	Evidence of Joint Application	1	2	
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
5	Uniform Residential Loan Application	9	1	

- 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.

DocMagic

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Notary eClose Console – Signers

DocMagic eClose Console (Notary)

LOAN Loan #: 777012120260002
Primary Borrower: John Smith
Type: eClosing
Package ID: 1537671
Worksheet #: 4168 (Version: 1)

LENDER Company: DSI TEST LEND...
Contact: Alan Dai
Email: aland@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: 0 HOURS: 16 MINUTES: 30 SECONDS: 39
Date: Jan 22, 2026 Time: 9:00am PST

Details eJournal Action Log Start eClosing

Signers (3) Add

#	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 1/22/2026 - 9:00am			Ready to Sign	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic In Person 1/22/2026 - 9:00am			Ready to Sign	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

eSign Documents Add eSign Docs View / Edit eTags Add Scanned Docs All Docs Preview Mode ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	
2	Evidence of Joint Application	1	2	
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
5	Uniform Residential Loan Application	9	1	

- The Status column indicates whether the signer is currently eligible to sign. If the status is not Ready to Sign, the signer may be required to complete KBA and/or ID Verification before signing can begin. These requirements are discussed on the following slides.
- Please note that the Start eClosing button will always be active, regardless of KBA or ID Verification status. Signers can join the eClosing session even if they have not completed these requirements, but they will not be able to sign documents until the required verifications have been successfully completed.

Notary eClose Console – Knowledge Based Authentication (KBA)

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a header with the DocMagic logo and a user profile dropdown. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and a COUNTDOWN TO CLOSING timer. The LOAN section shows details for Loan # 777012120260001, Primary Borrower John Smith, Type EClosing, Package ID 1537657, and Worksheet # 4167 (Version: 1). The LENDER section shows Company DSI TEST LEND..., Contact Alan Dai, Email aland@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 0 days, 16 hours, 45 minutes, and 39 seconds, with a date of Jan 22, 2026 and time of 9:00am PST. A 'Start eClosing' button is visible.

An 'Initiate Knowledge-based Authentication (KBA)' modal window is open. It contains a form with the following fields:

- Email:** aland@docmagic.com (marked as required)
- Enter additional comments to be sent with the KBA Link:** A text area with the placeholder 'Add comments here'.
- KBA Link:** 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 is a table showing the status of various documents and signers:

KBA / Status	ID Verify / Status	Status	eSign
		Not Started	Open Signing Room
		Not Started	Open Signing Room
		Ready to Sign	Open Signing Room

Below this table is another table with columns 'Page(s)', 'Signer(s)', and 'Completed':

Page(s)	Signer(s)	Completed
5	2	✓
1	2	✓
1	1	✓
1	1	✓
9	1	✓

- 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 signer prior to the scheduled closing by clicking on the envelope.

Notary eClose Console – Knowledge Based Authentication (KBA)

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING.

LOAN
Loan #: 777012120260001
Primary Borrower: John Smith
Type: EClosing
Package ID: 1537657
Worksheet #: 4167 (Version: 1)

LENDER
Company: DSI TEST LEND...
Contact: Alan Dai
Email: aland@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
Date: Jan 22, 2026 Time: 9:00am PST
DAYS: 0 HOURS: 16 MINUTES: 45 SECONDS: 39

Welcome to your eClosing!
To begin the closing process, we need to ask you a few questions to confirm your identity.
You will have 2 minutes to complete the questions.
Start

Oops!
Seems like we're unable to generate questions.
The notary will take it from here.
Continue

Document List:

Item	Count	Count	Status
1 Multistate Fixed Rate Electronic Note	5	2	✓
2 Evidence of Joint Application	1	2	✓
3 New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4 New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5 Uniform Residential Loan Application	9	1	✓

- If the signer has not completed KBA before joining the eClosing, they will be prompted to do it upon entry – sending it ahead of time is not required.
- However, signers with limited U.S. history may encounter an error when they attempt KBA. Sending KBA in advance can help identify this issue before the scheduled eClosing. Please note that if KBA cannot generate questions, the transaction cannot proceed as a remote closing.

Notary eClose Console – ID Verify

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and a COUNTDOWN TO CLOSING timer. The LOAN section shows details for Loan # 777012120260001, Primary Borrower John Smith, Type EClosing, Package ID 1537657, and Worksheet # 4167 (Version: 1). The LENDER section shows Company DSI TEST LEND..., Contact Alan Dai, Email aland@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 0 days, 16 hours, 45 minutes, and 39 seconds, with a date of Jan 22, 2026 and time of 9:00am PST.

The 'Initiate Identity Verification' modal is open, showing a form to enter a mobile phone number and additional comments. The mobile phone number is (817) 881-2003. The additional comments field contains the text: 'Hello, please use this link for your eClosing ID verification process.' Below the comments field, there is an 'Identity Verification Link' field with the URL: https://stage-www.docmagic.com/esign/esign/scanVerify/cipxp6xx. There are 'Cancel' and 'Text Identity Verification' buttons.

The 'ID Verify / Status' table shows the status of identity verification for three signers. A blue arrow points to the first two rows, which are marked 'Not Started'.

ID Verify / Status	Status	eSign
	Not Started	Open Signing Room
	Not Started	Open Signing Room
	Ready to Sign	Open Signing Room

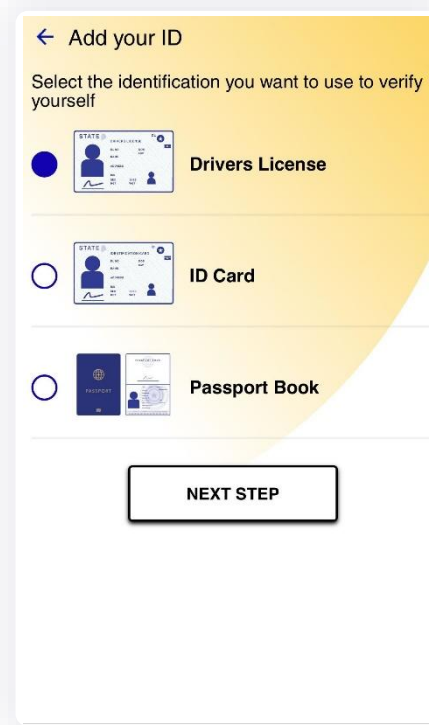
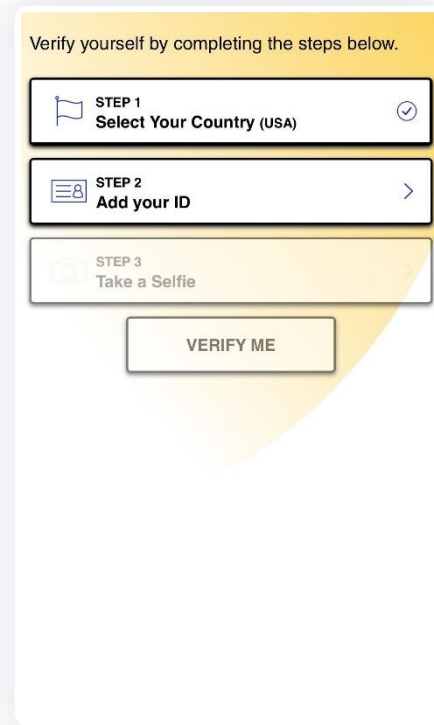
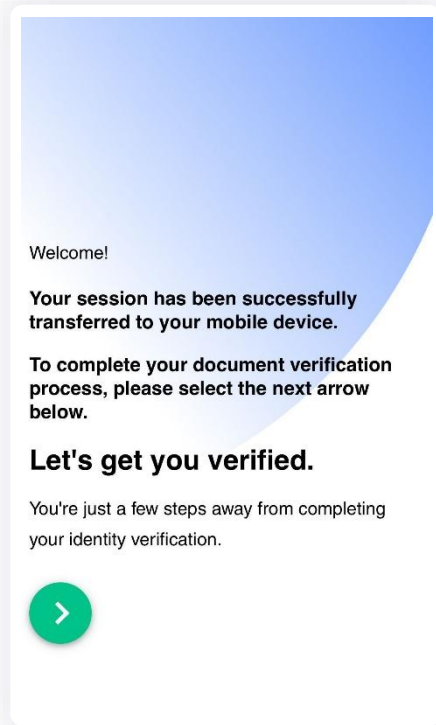
Below the table, there are 'All Docs' and 'Preview Mode' buttons. The 'Preview Mode' button is currently 'ON'.

The 'eSign Documents' table shows a list of documents and their completion status.

#	eSign Enable	Signer(s)	Completed	
1	Multistate Fixed Rate Electronic Note	5	2	✓
2	Evidence of Joint Application	1	2	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
5	Uniform Residential Loan Application	9	1	✓

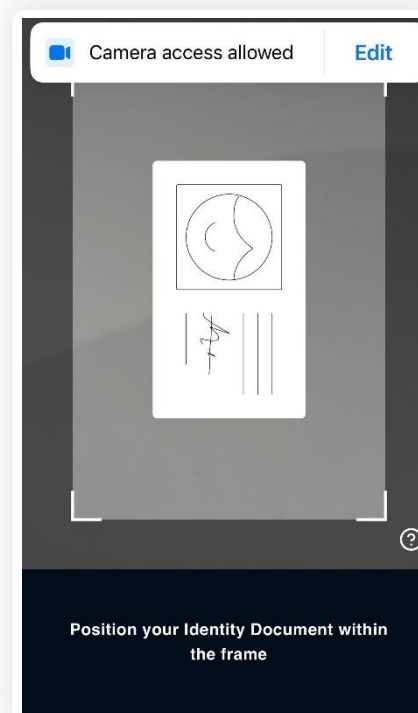
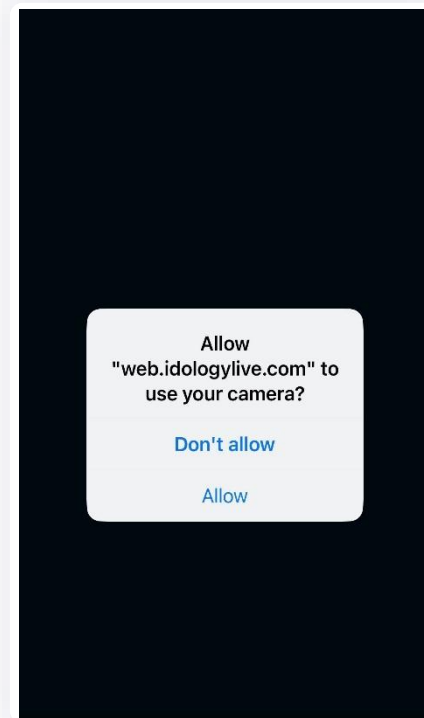
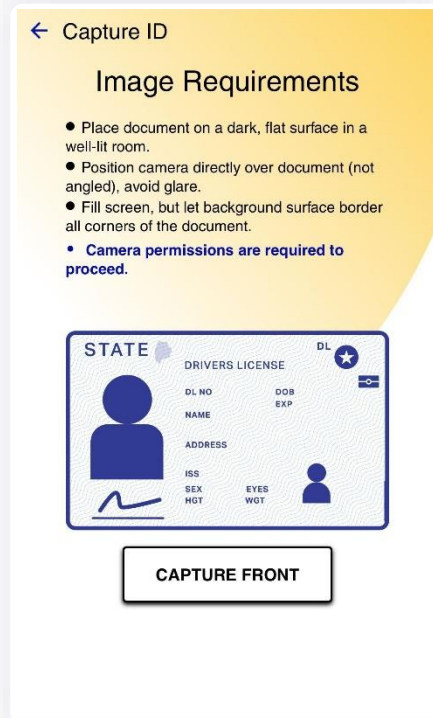
- ID Verify involves the participant uploading a copy of their identification then taking a selfie from a mobile device.
- Click on the phone icon to send a text to the signer's phone to start the process.
- ID Verify is not required for IPEN but is required in most states for RON.
- ID Verify *must* be sent manually. Signers will **not** be prompted to complete it automatically like KBA.

Notary eClose Console – ID Verify



- The Signer will open the text or the link that you sent to them and go through the following steps:
 - Select the country that issued their identification (US selected by default).
 - Confirm the type of Identification, then select Next Step.

Notary eClose Console – ID Verify



3. The signer will be greeted with instructions on how to capture their identification.
4. Once they hit Capture Front, they will be prompted to grant access to the camera on their device.
5. The system will help them properly frame and capture their identification. Once they complete the front of their ID, they will repeat the process with the back.

Notary eClose Console – Signers

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a purple header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are three main sections: LOAN, LENDER, and SETTLEMENT AGENT. 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 LEND..., Contact: Steve Truitt, Email: struitt@docmagic.com, and Phone: (800) 640-4383. The SETTLEMENT AGENT section shows Company: BYRON'S SETTLE..., Contact: Byron Oden, Email: aland@docmagic.com, and Phone: (347) 555-3333. A '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. A modal window titled 'Identity (ID) Verification Results' is open, showing a red 'X' icon and the message 'Signer has Failed the Identity Verification Test'. The Confidence Score is 0%. The Additional Verification section includes fields for ID Type (Driver's License), ID Number (123456789), and Expiration (10/31/2029). There are checkboxes for 'I have checked the signer's identification and verified that all of the information is correct'. A 'Save' button is at the bottom. In the background, there's a table of Signers (2) with columns for Signer Name / Email, Role, and Notary. The table lists John Smith (Borrower) and Byron Oden (Settlement Agent). There's also a table of eSign Documents with columns for #, eSign Enabled, and a list of documents including 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. A table of Signer(s) and Completed status is also visible, showing that all signers have completed their signing.

- If the ID Verify fails, the circle will be denoted with a red 'X'. When this happens, depending on the permissions enabled by the Lender, you may have the option to click on the *circle* (not the phone icon!) and 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 override will be recorded in the Action Log (audit trail).
- You can also have the participant hold up their identification to the camera during a Remote Online Notarization session.

Notary eClose Console – Signers

DocMagic

eClose Console (Notary)

Docmagic

LOAN

Loan #: 777012120260001

Primary Borrower: John Smith

Type: eClosing

Package ID: 1537657

Worksheet #: 4167 (Version: 1)

LENDER

Company: DSI TEST LEND...

Contact: Alan Dal

Email: aland@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

Days: 0

Hours: 15

Minutes: 56

Seconds: 8

Date: Jan 22, 2026 Time: 9:00am PST

Details

eJournal

Action Log

Start eClosing

Signers (3)

Add

#	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) 1/22/2026 - 9:00am	 	 	 Ready to Sign	Open Signing Room
2	Kris France aland@docmagic.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic Remote Online Notary (RON) 1/22/2026 - 11:00am	 	 	 Ready to Sign	Open Signing Room
3	Byron Oden aland@docmagic.com	Settlement Agent					 Ready to Sign	Open Signing Room

eSign Documents

Add eSign Docs

View / Edit eTags

Add Scanned Docs

All Docs

Preview Mode

ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Electronic Note	5	2	
2	Evidence of Joint Application	1	2	
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
4	New Jersey Addendum to Residential Mortgage Loan Application	1	1	
5	Uniform Residential Loan Application	9	1	

- 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 signer's identity *during* a Remote Online Notarization session.

Start eClosing – IPEN (In-Person Electronic Notarization)

DocMagic eClose Console (Notary)

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

Start eClosing

Signers (2) Add

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

eSign Documents

#	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

Start eClosing

You are about to start the eClosing process!

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

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.
- [Please click here for the In Person Electronic Notarization or IPEN guide.](#)

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

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

Signers (2) [Add](#)

#	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	Open Signing Room
2	Byron Oden aland@docmagic.com	Settlement Agent					● Ready to Sign	Open Signing Room

eSign Documents [Add eSign Docs](#) [View / Edit eTags](#) [Add Scanned Docs](#) [All Docs](#) 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)

Start eClosing

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:

Select	Signer	Email	Date	Time
☒	John Smith	aland@docmagic.com	10/1/2026	1:00pm
☒	Sandy Smith	aland@docmagic.com	10/1/2026	1:00pm
☐	Byron Oden	aland@docmagic.com		
☒	Witness Test	aland@docmagic.com		

☒ Include link for knowledge-based authentication (KBA)

LOAN Loan #: 777092820260002
Primary Borrower: John Smith
Type: eClosing
Package ID: 78897591
Worksheet #: 2 (Version: 1)

Signers (4)

#	Signer Name / Email	Role
1	John Smith aland@docmagic.com	Borrower
2	Sandy Smith aland@docmagic.com	Borrower
3	Byron Oden aland@docmagic.com	Settlement Agent
4	Witness Test aland@docmagic.com	Witness

eSign Documents

#	Name	Page(s)	Signer(s)	Completed
1	Evidence of Joint Application	1	3	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	Uniform Residential Loan Application	8	1	✓

COUNTDOWN TO CLOSING

DAYS	HOURS	MINUTES	SECONDS
0	21	35	5

Date: Oct 1, 2026 Time: 1:00pm PDT

- 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)

Start eClosing

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:

Select	Signer	Email	Date	Time
☒	John Smith	aland@docmagic.com	10/1/2026	1:00pm
☒	Sandy Smith	aland@docmagic.com	10/1/2026	1:00pm
☐	Byron Oden	aland@docmagic.com		
☒	Witness Test	aland@docmagic.com		

☒ Include link for knowledge-based authentication (KBA)

LOAN Loan #: 777092820260002
Primary Borrower: John Smith
Type: EClosing
Package ID: 78897591
Worksheet #: 2 (Version: 1)

COUNTDOWN TO CLOSING Edit
DAYS: 0 HOURS: 21 MINUTES: 35 SECONDS: 5
Date: Oct 1, 2026 Time: 1:00pm PDT

Signers (4) Add

#	Signer Name / Email	Role
1	John Smith aland@docmagic.com	Borrower
2	Sandy Smith aland@docmagic.com	Borrower
3	Byron Oden aland@docmagic.com	Settlement A
4	Witness Test aland@docmagic.com	Witness

eSign Documents Add

#	Name	Page(s)	Signer(s)	Completed
1	Evidence of Joint Application	1	3	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	Uniform Residential Loan Application	8	1	✓

- Before you can start a Remote Online Notarization session, you will need to confirm the eClosing Participants that will join your session.
- *Witnesses who are required for the transaction should be included as appropriate.*
- If the witness does not receive an invitation, verify that the participant has been added with valid contact information, and has at least one signature tag assigned to them.

Start eClosing – RON (Remote Online Notarization)

The screenshot displays the DocMagic eClose Console (Notary) interface. A modal window titled 'Start eClosing' is open, providing instructions and options for starting the eClosing process. The background interface shows loan details for Loan # 777092820260002, Primary Borrower John Smith, Type: eClosing, Package ID: 78897591, and Worksheet #: 2 (Version: 1). It also features a 'COUNTDOWN TO CLOSING' timer showing 0 days, 21 hours, 24 minutes, and 20 seconds, and a list of 'Signers (4)' including John Smith, Sandy Smith, Byron Oden, and a Witness Test. The 'eSign Documents' table lists four documents: Evidence of Joint Application, New Jersey Addendum to Residential Mortgage Loan Application (twice), and Uniform Residential Loan Application.

Start eClosing

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

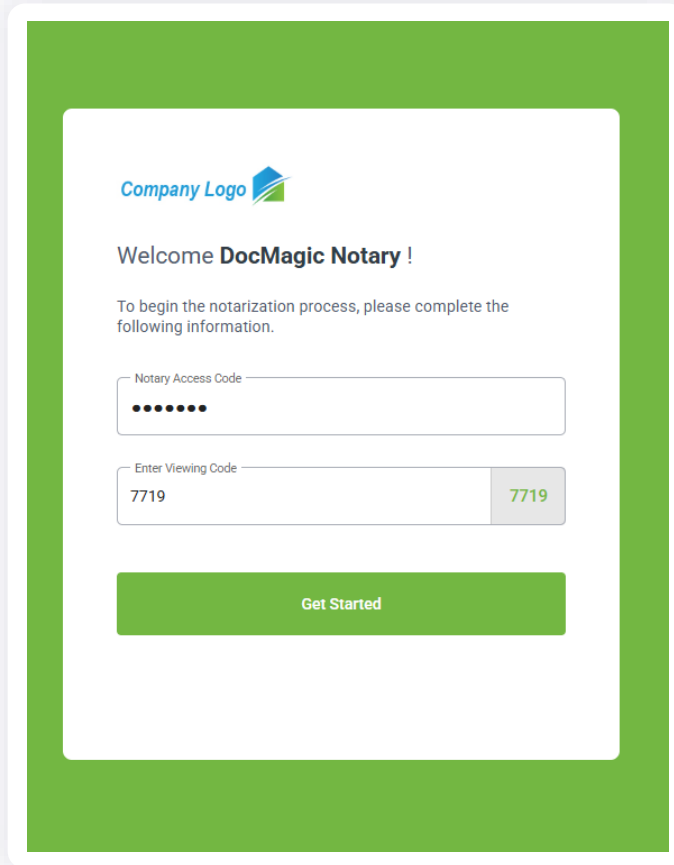
Select the eClosing Participants below:

Select	Signer	Email	Date	Time
☒	John Smith	aland@docmagic.com	10/1/2026	1:00pm
☐	Sandy Smith	aland@docmagic.com	10/1/2026	1:00pm
☐	Byron Oden	aland@docmagic.com		
☐	Witness Test	aland@docmagic.com		

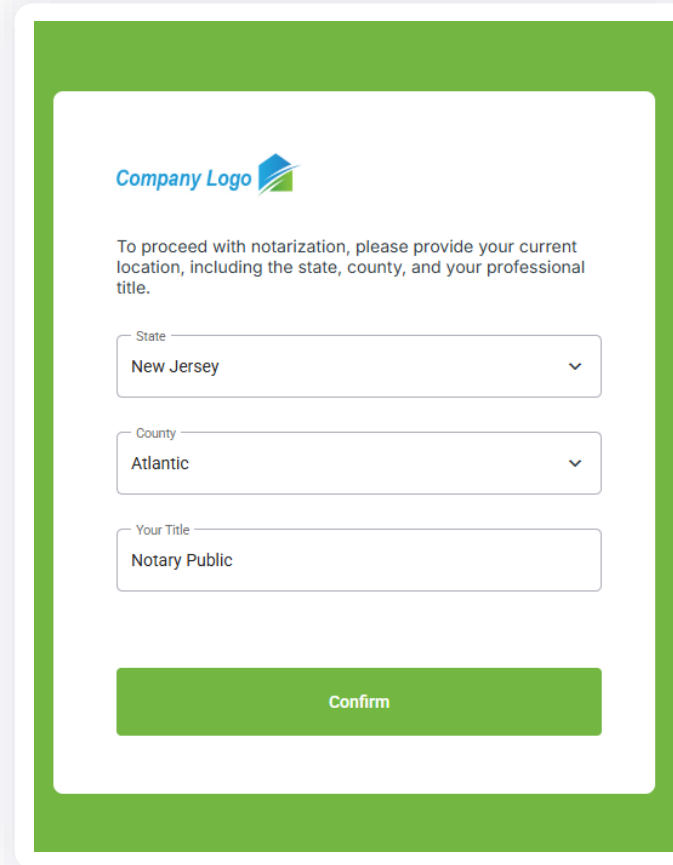
☒ Include link for knowledge-based authentication (KBA)

- 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



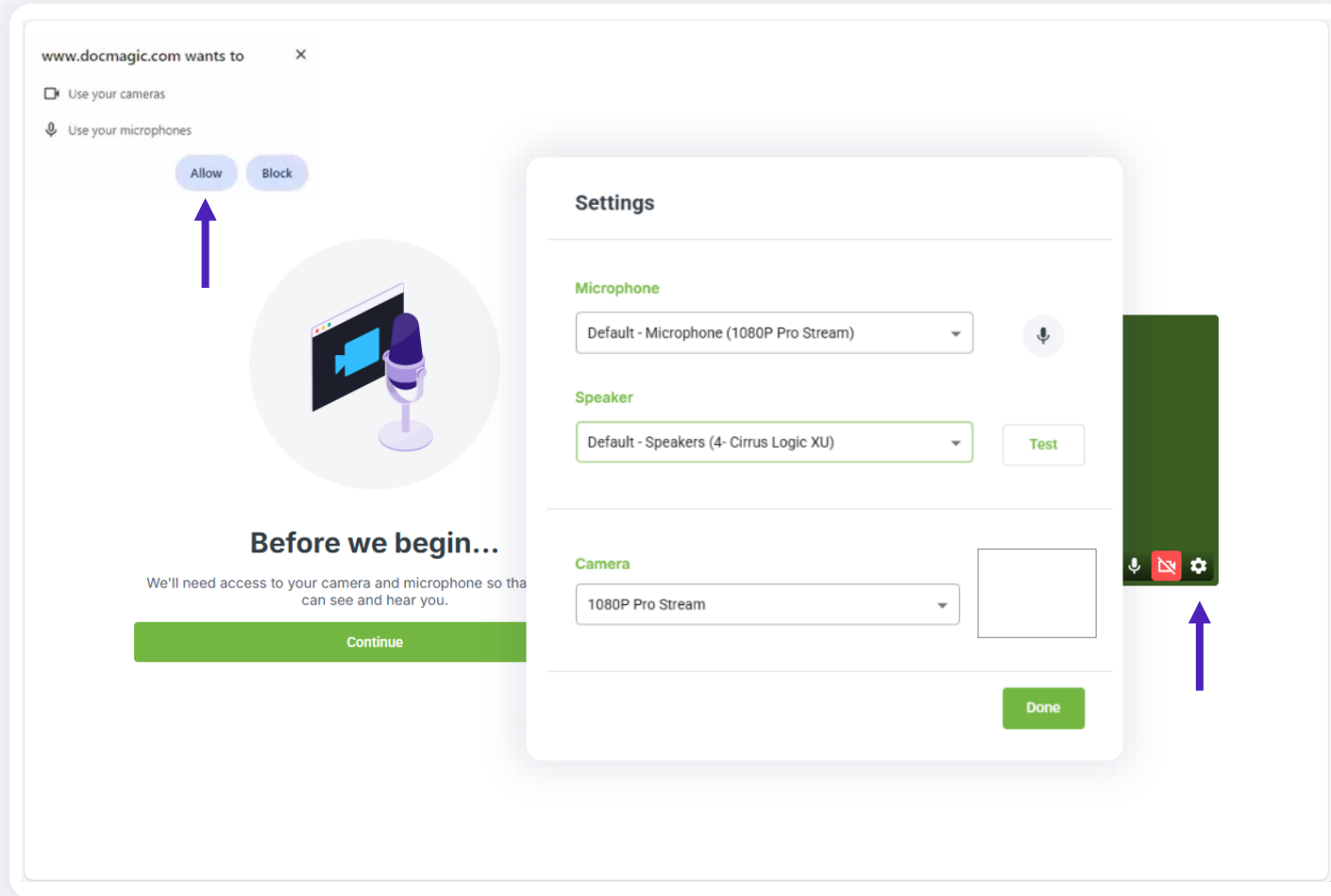
This screenshot shows the 'Welcome DocMagic Notary!' screen. It features a 'Company Logo' at the top left. Below the logo, the text 'Welcome DocMagic Notary !' is displayed, followed by instructions: 'To begin the notarization process, please complete the following information.' There are two input fields: 'Notary Access Code' with a masked input (dots) and 'Enter Viewing Code' with the value '7719' entered. A green 'Get Started' button is at the bottom.



This screenshot shows the location and title selection screen. It features a 'Company Logo' at the top left. Below the logo, the text 'To proceed with notarization, please provide your current location, including the state, county, and your professional title.' is displayed. There are three dropdown menus: 'State' with 'New Jersey' selected, 'County' with 'Atlantic' selected, and 'Your Title' with 'Notary Public' selected. A green 'Confirm' button is at the bottom.

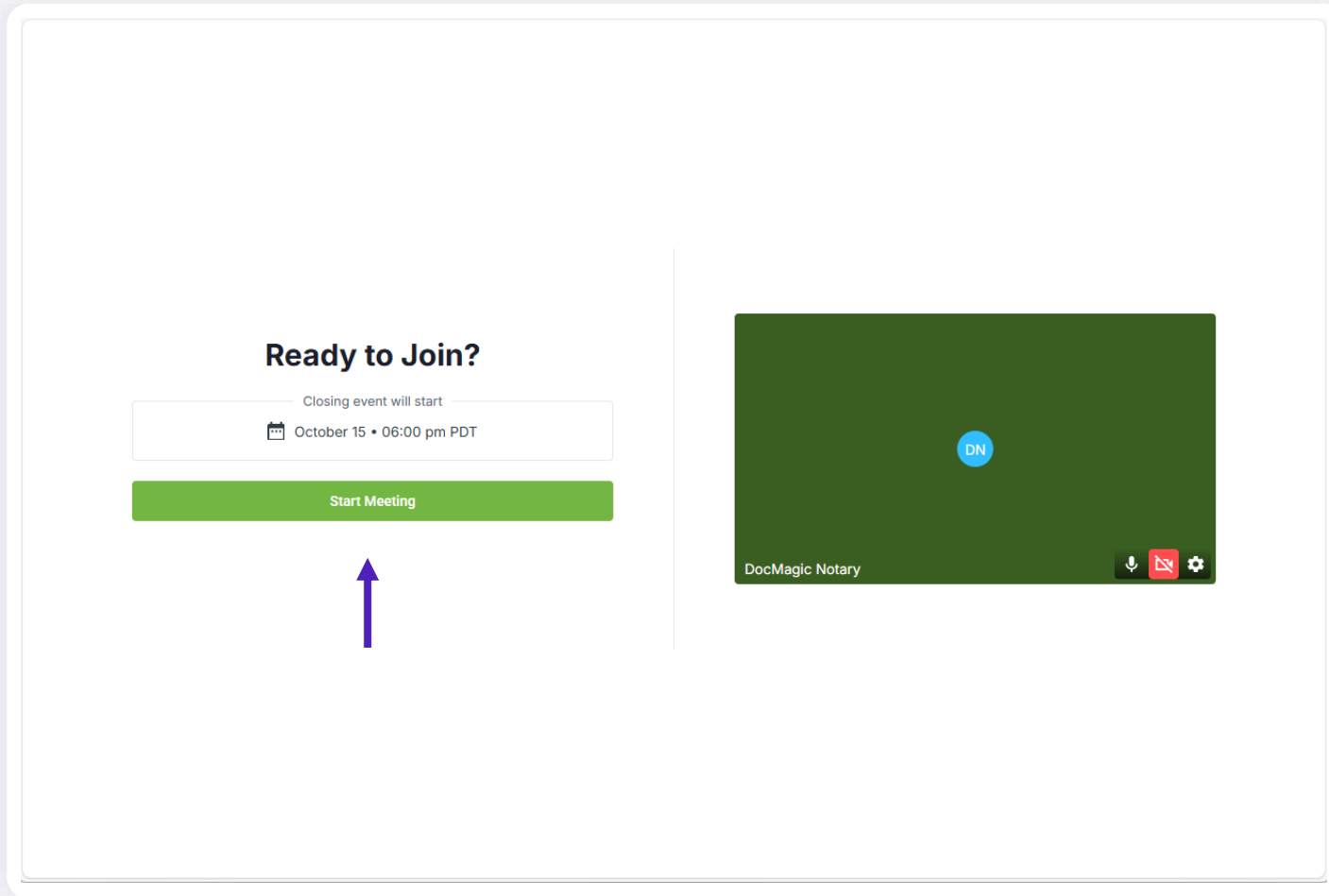
- Enter your Notary Access Code along with the Viewing Code and click Get Started.
- Next, select your State, County, and enter your Title before proceeding.
 - Please select your County from the drop down even a value is populated in that field, or else the system may not let you proceed.
- If you uploaded 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.

Thank You!



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 signer(s) you selected in the Start eClosing window, including any witnesses, 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 signer 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



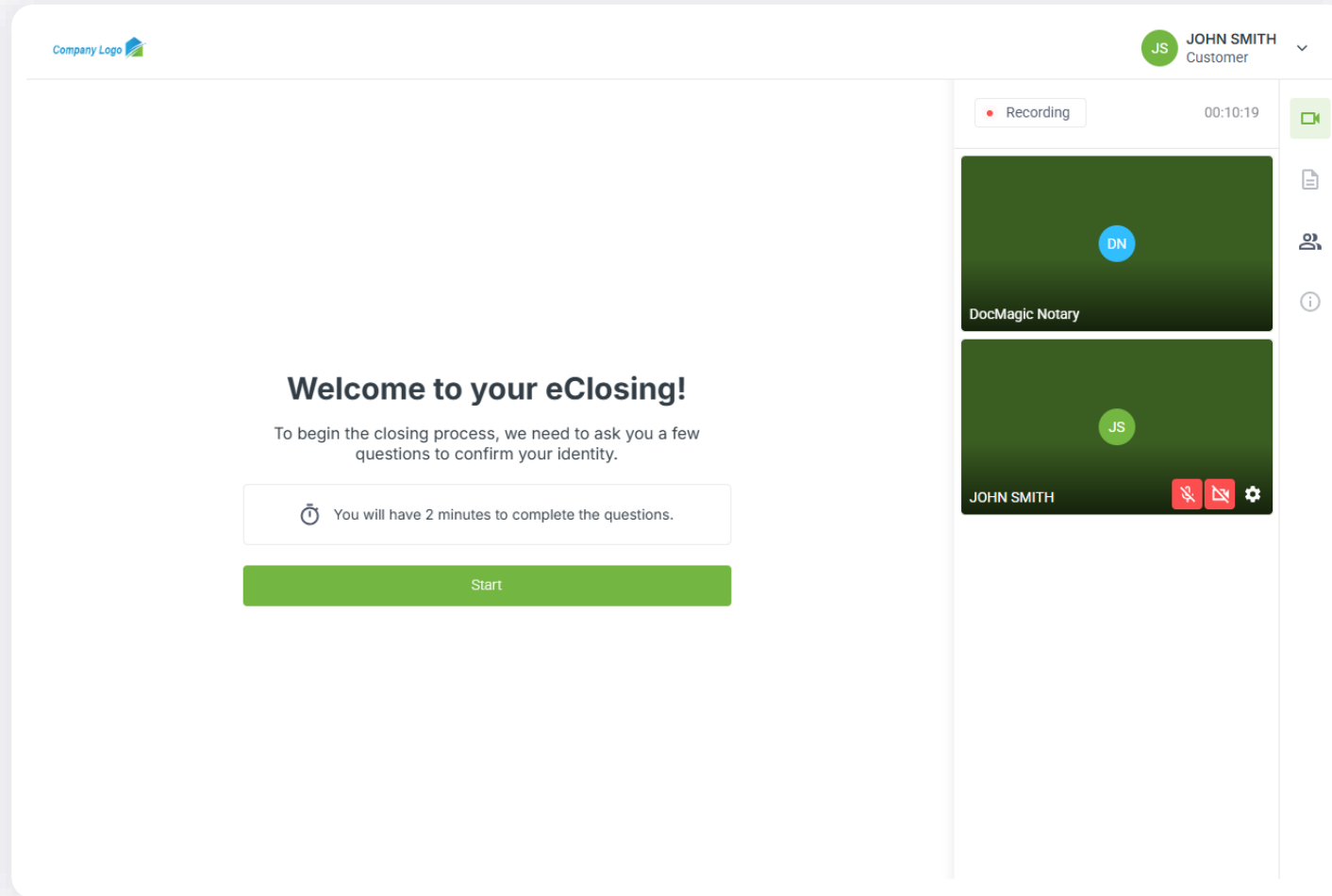
- If there are multiple signers in the eClosing session, the borrower will be prompted to select one of the following options:
 - Just Me – “I am the only person signing in from this device”
 - Other signers and me – “Besides myself, there will be additional user(s) signing in from this device”
 - If 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, a user profile for 'JOHN SMITH Customer' is shown with a dropdown arrow. Below the header, a 'Recording' status bar indicates a timer at '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, two user selection options are listed: 'JS JOHN SMITH' (selected with a green circle) and 'KF KRIS FRANCE' (unselected with a white circle). A blue arrow points from the selected option to a modal window. The modal window is titled 'JOHN SMITH' and contains the instruction: '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 dots indicating the input length. Below the input field, there is a checked checkbox and 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. In the background, a video feed area is visible with a 'DN' (Document Notarized) button.

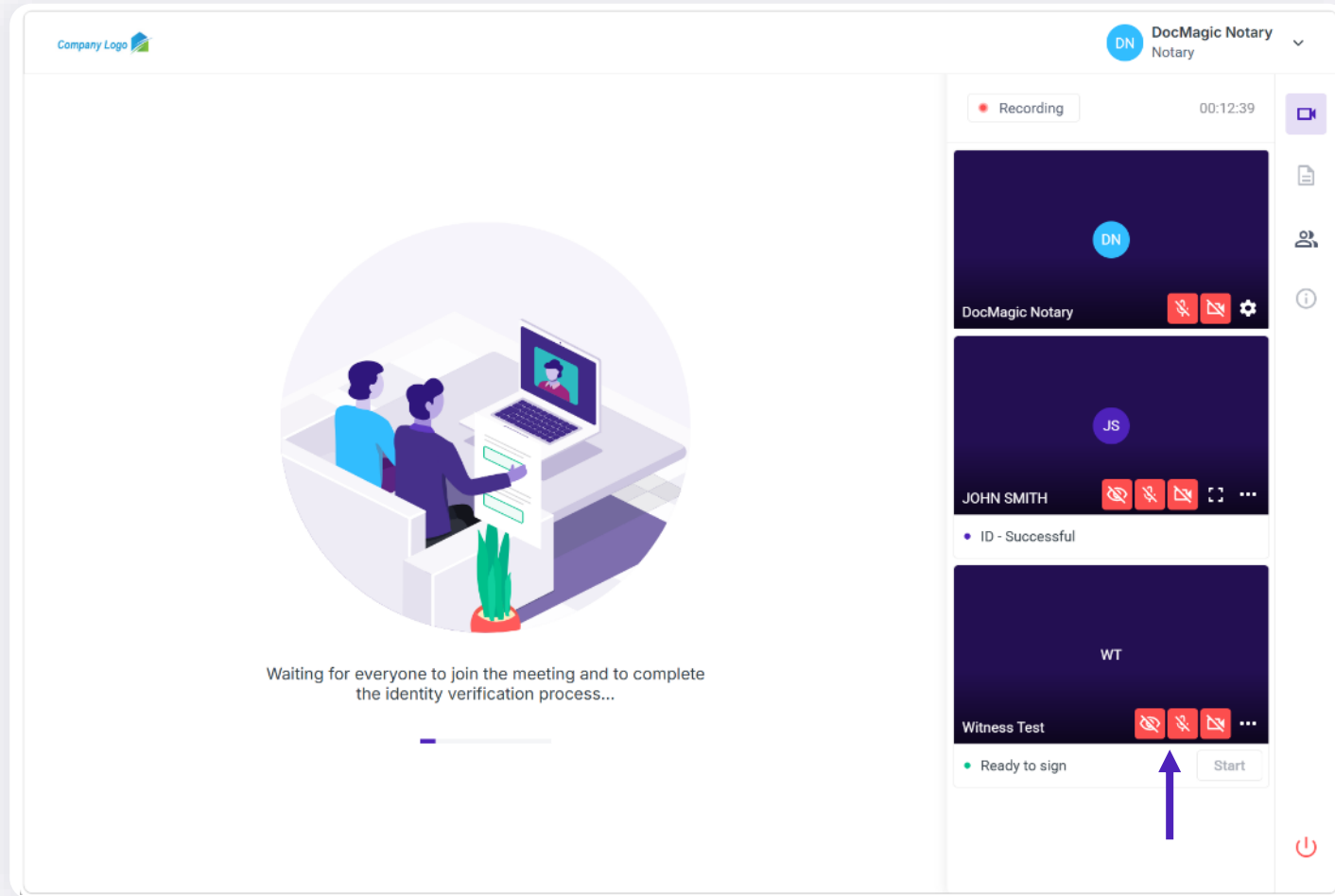
- If multiple signers are on the same device, they will be prompted to select which one will go first.
- The system will prompt the user to confirm their identity by entering the last four digits of the Social Security Number.
 - If the signer did not eSign their Initial Disclosures through DocMagic, 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



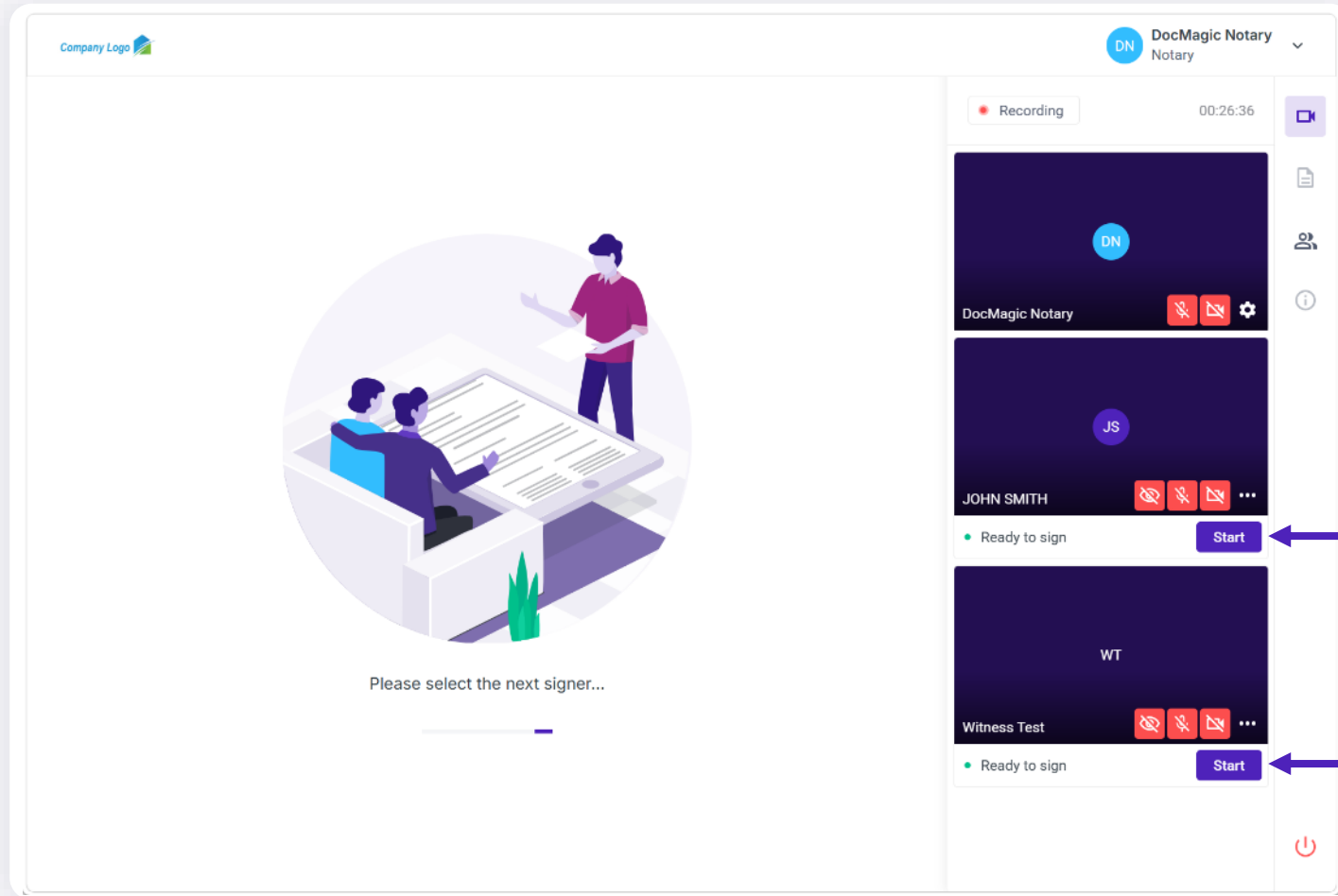
- The signer will be prompted to complete KBA if it's a required part of the package and they have not done it.
- The Knowledge Based Authentication involves the signer answering 5 questions about themselves in two minutes. They must answer 4 out of 5 questions correctly to pass. If they fail twice, 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 *signer's* perspective.

RON – Remote Online Notarization



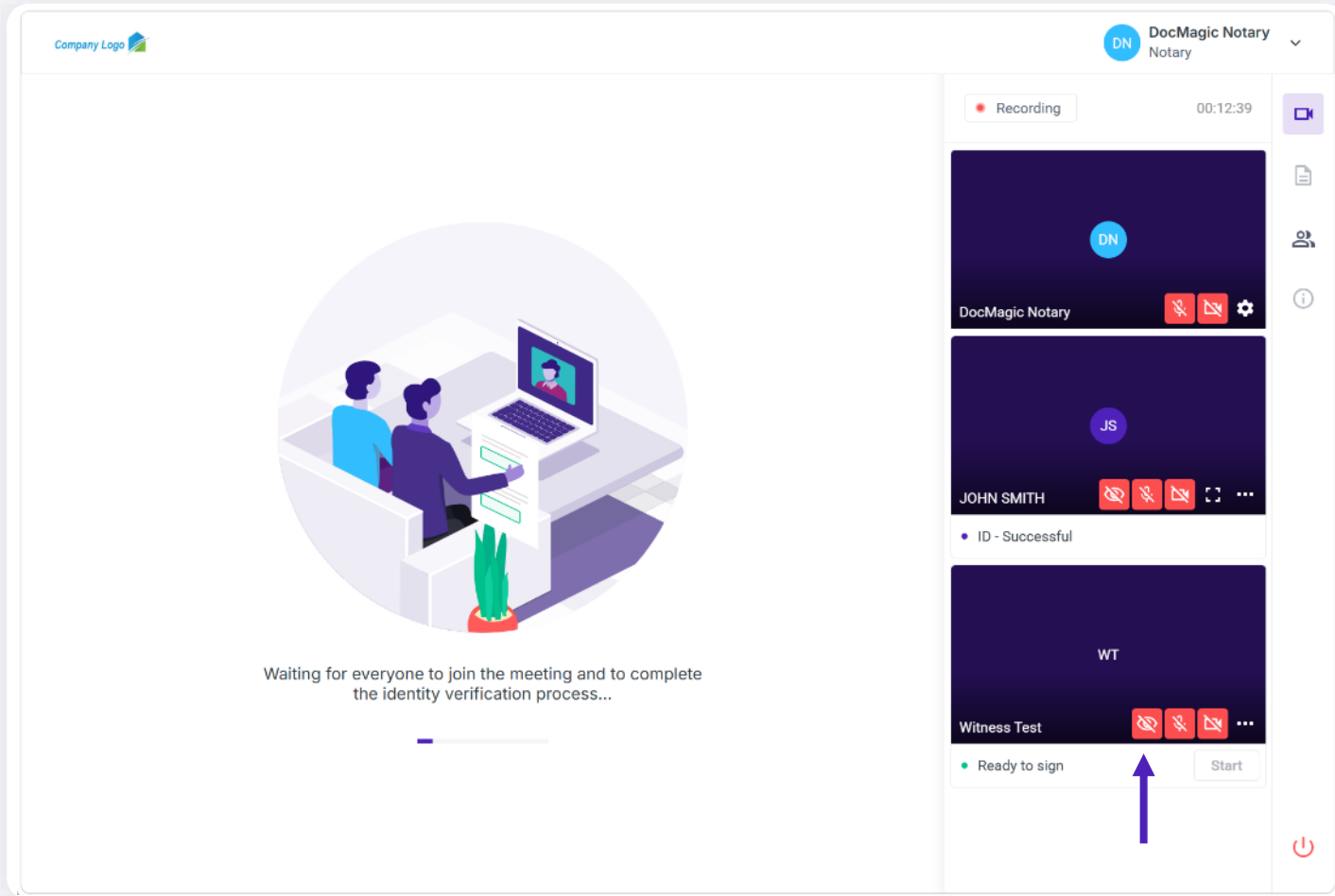
- You won't be able to see the signer's questions – only a Status under their video feed which displays the completion state of their identity verification processes.
- Please note that once the session begins, it is automatically recorded. You will not be able to do anything before the recording initializes 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.*
- The Expand Icon (next to camera icon on John Smith) allows you full-screen the signer's camera feed during the session.

RON – Remote Online Notarization



- Once all signers in the session have successfully completed their required verification steps, the Start button becomes available.
- If multiple signers are participating in the session, each signer must successfully complete KBA and ID Verify before signing can begin.
- If one participant has completed their verification tasks, but the other has not, the Start button will remain unavailable as shown on screen.
- If you see that a participant's KBA was successful but the Start Signing button has not appeared, check if their ID Verify still needs to be done.

RON – Remote Online Notarization, Witness Workflow



- The Witness View Icon allows you to toggle a participant's ability to view other participants sign their documents. It is disabled by default.
- You must manually toggle this setting if you are facilitating a transaction that involves a witness.
- The next three slides will cover the witness workflow.
- Adding a witness does not automatically grant them visibility into the signing process.

RON – Remote Online Notarization, Witness Workflow

Company Logo

DN DocMagic Notary

Currently watching JOHN SMITH

Recording 00:01:48

Please sign your documents

Closing Documents

New Jersey Addendum to Residential Mortgage Loan Application

Signatures to go 37

New Jersey law provides that civil union couples shall have all of the same benefits, protections and responsibilities under law, whether they derive from statute, administrative or court rule, public policy, common law or any other source of civil law, as are granted to spouses in a marriage.

Accordingly, if you, as the Borrower, indicate that you are involved in a civil union partnership registered with the State of New Jersey or part of a legal union formed in another jurisdiction, the Lender may require that your civil union partner also sign the deed of trust or other security instrument (and perhaps other related loan documents) that secures repayment of this loan.

You should consult an attorney for specific legal advice regarding the benefits, protections, and responsibilities under New Jersey law.

Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?

☐ NO ☐ YES

If yes, who may be able to claim an interest?

Fill

Name of Civil Union Partner

Sign

Borrower JOHN SMITH Date

NJ ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION
N.J. STAT. ANN. § 37:1-31
NJARMLAMSC 07/20/10

DocMagic

DocMagic Notary

JOHN SMITH

Signing

WT

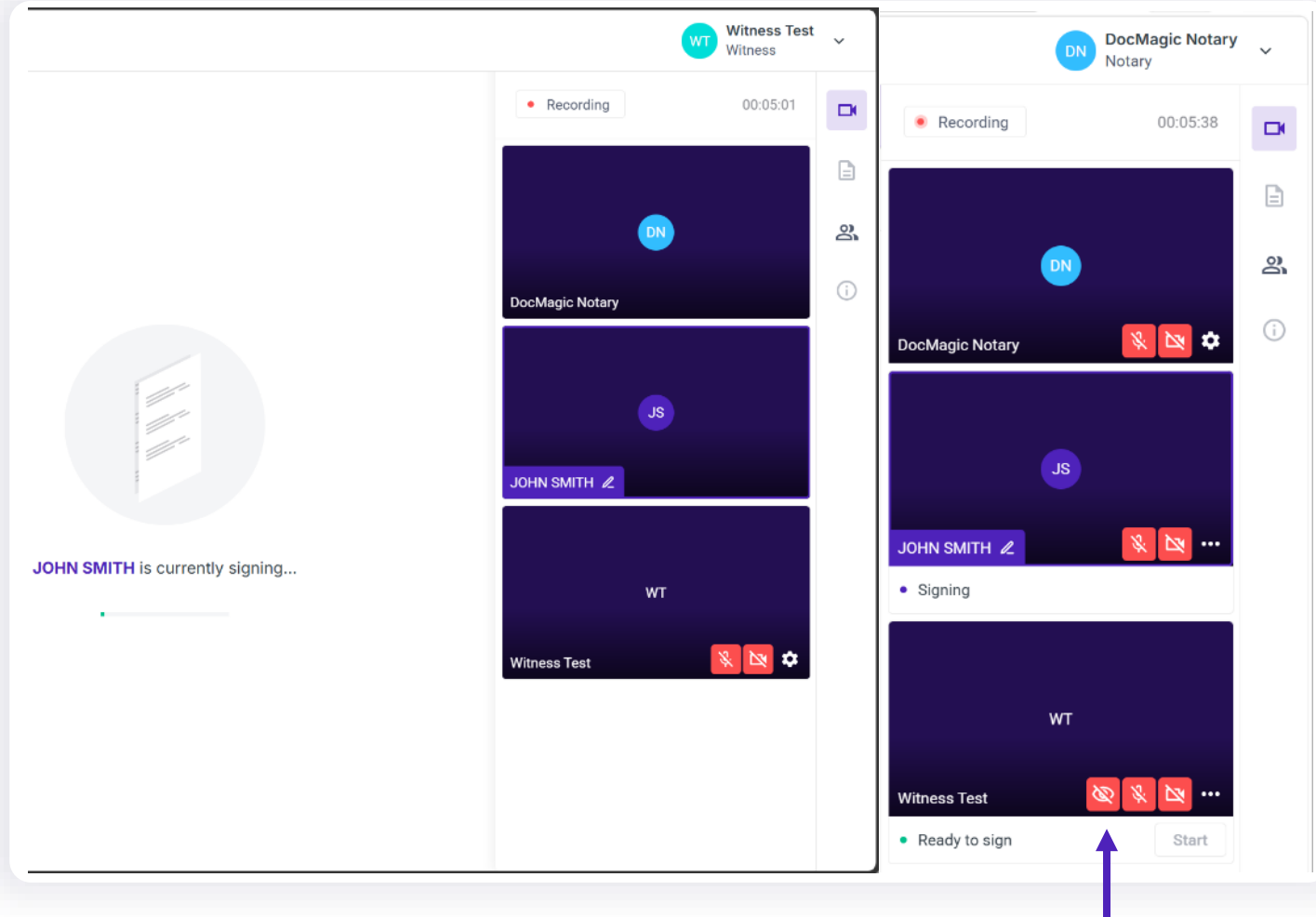
Witness Test

Ready to sign

Start

- If a witness is participating in the RON session, you are responsible for:
 - Determining which documents require witness observation.
 - Enabling Witness View for the witness participant when required.
- For documents that require a witness, **Witness View must be enabled manually.**
 - If it is not enabled, the witness *will be unable to observe the signer's actions during the signing process.*

RON – Remote Online Notarization, Witness Workflow



- By default, Witness View is disabled.
- When Witness View is disabled, the participant who is currently signing is visible only to you as the notary. Other participants, including witnesses, will see a placeholder image instead of the signer's screen.
- In the example shown, Witness View is disabled in the notary controls. As a result, the witness sees a placeholder message indicating that John Smith is currently signing rather than the signer's live signing screen.

RON – Remote Online Notarization, Witness Workflow

Company Logo

Currently watching JOHN SMITH

Please sign your documents

Closing Documents

New Jersey Addendum to Residential Mortgage Loan Application

Signatures to go 37

Lender: DocMagic Test Lender

Borrower: JOHN SMITH

Property Address: 7755 JOHN Q HAMMONS DR
FRISCO, NEW JERSEY 75034

New Jersey law provides that civil union couples shall have all of the same benefits, protections and responsibilities under law, whether they derive from statute, administrative or court rule, public policy, common law or any other source of civil law, as are granted to spouses in a marriage.

Accordingly, if you, as the Borrower, indicate that you are involved in a civil union partnership registered with the State of New Jersey or part of a legal union formed in another jurisdiction, the Lender may require that your civil union partner also sign the deed of trust or other security instrument (and perhaps other related loan documents) that secures repayment of this loan.

You should consult an attorney for specific legal advice regarding the benefits, protections, and responsibilities under New Jersey law.

Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?

☒ NO ☐ YES

If yes, who may be able to claim an interest?

Fill

Name of Civil Union Partner

Sign

Borrower JOHN SMITH Date

NJ ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION
NJ STAT ANN, § 37:1-31
NJRAMLMISC 07/2019

DocMagic

Witness Test

Recording 00:09:46

DocMagic Notary

JOHN SMITH

WT

Witness Test

DocMagic Notary

Recording 00:08:37

DocMagic Notary

JOHN SMITH

Signing

WT

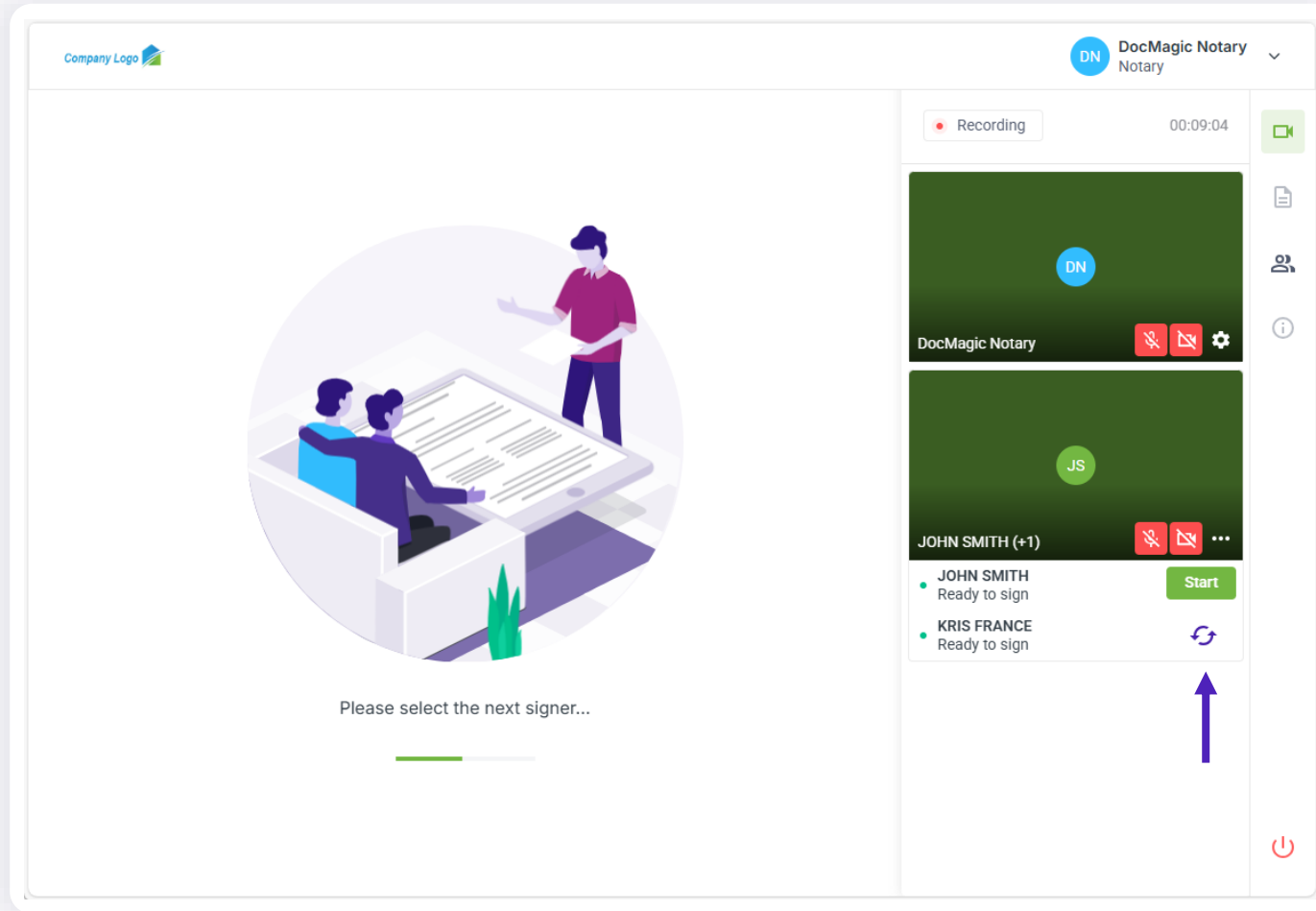
Witness Test

Ready to sign

Start

- When Witness View is enabled, the selected witness can observe the signing activity of the participant who is currently signing.
- In the example shown, Witness View is enabled in the notary controls. As a result, the witness can see John Smith's signing view in real time as documents marks and signatures are applied.
- Remember, the system does not automatically determine when witness observation is required. It is your responsibility to enable Witness View when applicable.

RON – Remote Online Notarization



- If you have multiple signers *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. You will see the icon spin while the user authenticates.
- If you have multiple signers *on separate devices*, status and controls for each user will be located under their respective camera feeds.

RON – Remote Online Notarization

Company Logo

Waiting for JOHN SMITH to start signing...

Please review your documents.

Closing Documents

Multistate Fixed Rate Electronic Note

Start signing

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

Recording 00:17:08

DocMagic Notary

JOHN SMITH

Signing

- 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 signer 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 screenshot displays the DocMagic eSign interface during a Remote Online Notarization (RON) process. The main document is titled "Multistate Fixed Rate Electronic Note". A modal window titled "Select Your Signature" is open, allowing the user to choose a signature. The modal has three tabs: "Choose", "Draw", and "Upload". Under the "Choose" tab, there are four options, each with a radio button, a signature image, and initials "JS". The first option is selected. Below the options, there is a checkbox with a green checkmark and the text: "By checking this box, I ratify the use of the image I have selected above as an electronic representation of my signature." To the right of this text are "Cancel" and "Select" buttons. The background interface shows a progress bar with "Review", "Sign", "Notarize", and "Completed" steps. The user is identified as "JOHN SMITH" (Customer). The document is labeled "Closing Documents" and "Signatures to go 30". The footer of the document reads: "MULTISTATE FIXED RATE eNOTE - Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200e 07/2021" and "DocMagic".

- The signer 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 the DocMagic Notary interface during a Remote Online Notarization (RON) session. The main window shows a document titled "Uniform Residential Loan Application" with a "Signatures to go" count of 27. The document includes sections for "Commissions", "Net Rental Income", "Other (before completing, see the notice in 'describe other income,' below)", "Total", "Self Employed Borrower(s)", "Describe Other Income", and "Monthly Amount". A warning message "Your connection is unstable" is displayed at the bottom of the document area. The interface also features a "Previous", "Sign", and "Next" navigation bar. The DocMagic logo is visible in the bottom right corner.

On the right side, a video feed shows the notary, Sammy Sample, wearing a headset. The video feed includes a "Recording" status, a timer (00:01:53), and a "DocMagic Notary" label. A blue arrow points to a yellow warning icon in the bottom right corner of the video feed, which corresponds to the "Your connection is unstable" message in the document area.

Below the video feed, a "Signing" status is indicated. The interface also includes a "Company Logo" in the top left corner and a "Currently watching JOHN SMITH" status in the top right corner.

- 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.

RON – Remote Online Notarization

The screenshot displays the DocMagic Notary interface during a Remote Online Notarization (RON) session. The top header includes a 'Company Logo' placeholder and the 'DocMagic Notary' profile. A status bar at the top indicates 'Waiting for JOHN SMITH to start signing...'. The main document area shows a 'Multistate Fixed Rate Electronic Note' with fields for MIN (999935314202500011), Loan Number (777101420250001), and a 'NOTE (For Electronic Signature)' section. The signature section includes fields for Date (May 29, 2025), City (CITY), State (CALIFORNIA), and Property Address (7755 JOHN Q HAMMONS DR, FRISCO, NJ 75034). The document is divided into three sections: 1. BORROWER'S PROMISE TO PAY, 2. INTEREST, and 3. PAYMENTS. The right sidebar contains controls for the session, including 'Record', 'Restart Meeting', 'Change Email Address', 'Withdraw Consent', 'Terms of Use', and a prominent red 'Return to waiting room' button. A video feed shows the notary's name 'JS' and the signer's name 'JOHN SMITH' with a 'Signing' status indicator.

Company Logo

DocMagic Notary

Waiting for JOHN SMITH to start signing...

Please review your documents.

Closing Documents

Multistate Fixed Rate Electronic Note

Start signing

MIN: 999935314202500011

Loan Number: 777101420250001

NOTE
(For Electronic Signature)

May 29, 2025
[Date]

CITY
[City]

CALIFORNIA
[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

Record Restart Meeting

Change Email Address

Withdraw Consent

Terms of Use

Return to waiting room

DocMagic N

JS

JOHN SMITH

Signing

- If technical problems persist, you can always click on your name in the top right and select Restart Meeting. This will return everyone back to the lobby – the room where you configure your camera and microphone settings.
- You can take back control of the system at any time by selecting "Return to waiting room". If a user is actively signing, you will see their status change from "Signing" to "Ready to sign", and you will need to select the next course of action.

RON – Remote Online Notarization

The screenshot displays the DocMagic Notary interface. On the left, a document titled "Uniform Residential Loan Application" is shown, with a "Signatures to go" count of 27. The document includes sections for "Commissions", "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 table for "Describe Other Income" is also present. The bottom section is titled "VI. ASSETS AND LIABILITIES" and includes a statement about the document's completion. On the right, a video feed shows the signer, John Smith, with a "Refresh Documents" button. A purple arrow points to the three-dot menu icon on the signer's camera feed.

Company Logo

Currently watching JOHN SMITH

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:		
Total	\$	\$	\$	Total	\$	\$ 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
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DocMagic Notary

Recording 00:03:19

DocMagic Notary

JS

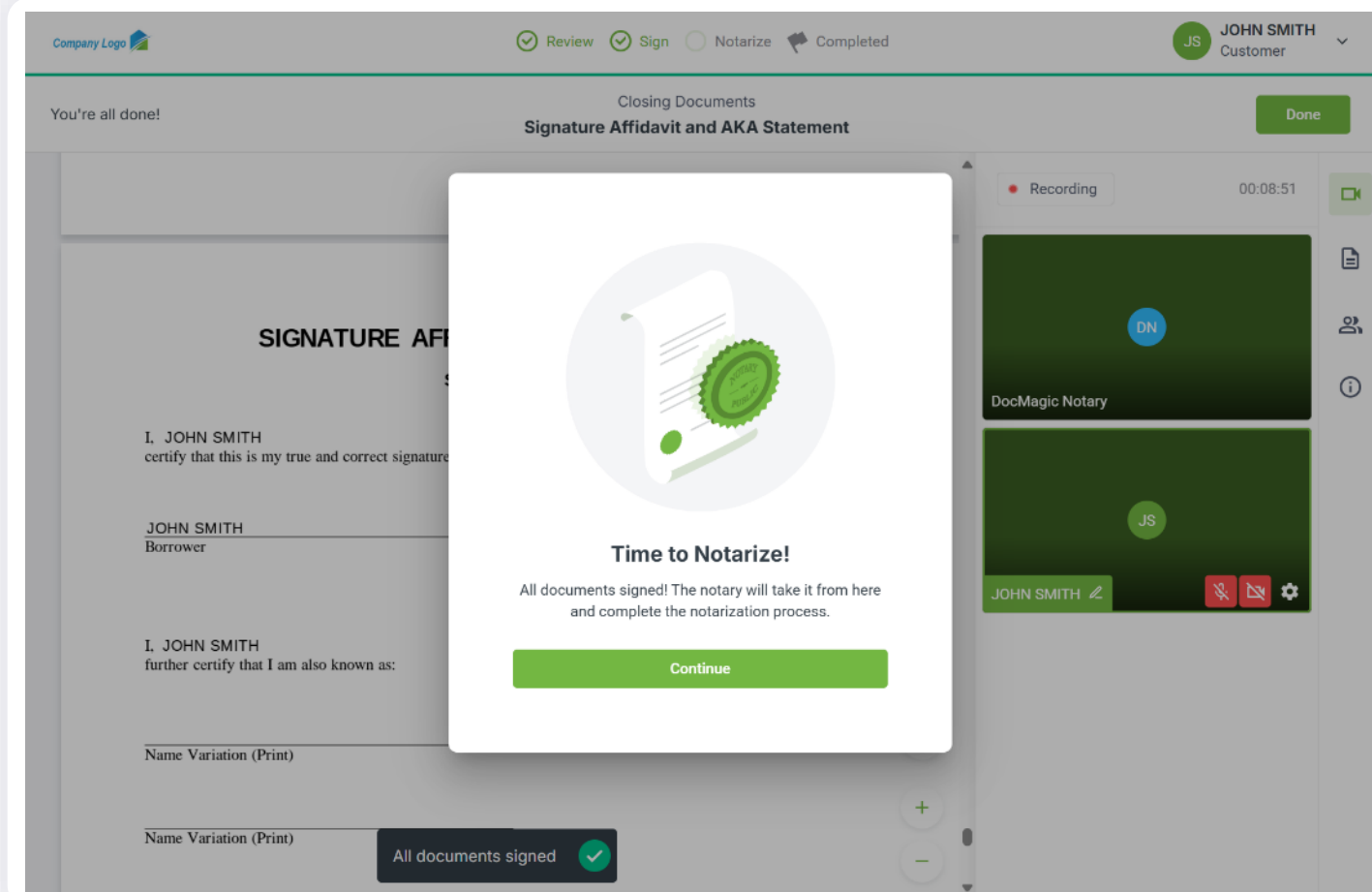
JOHN SMITH

Signing

Refresh Documents

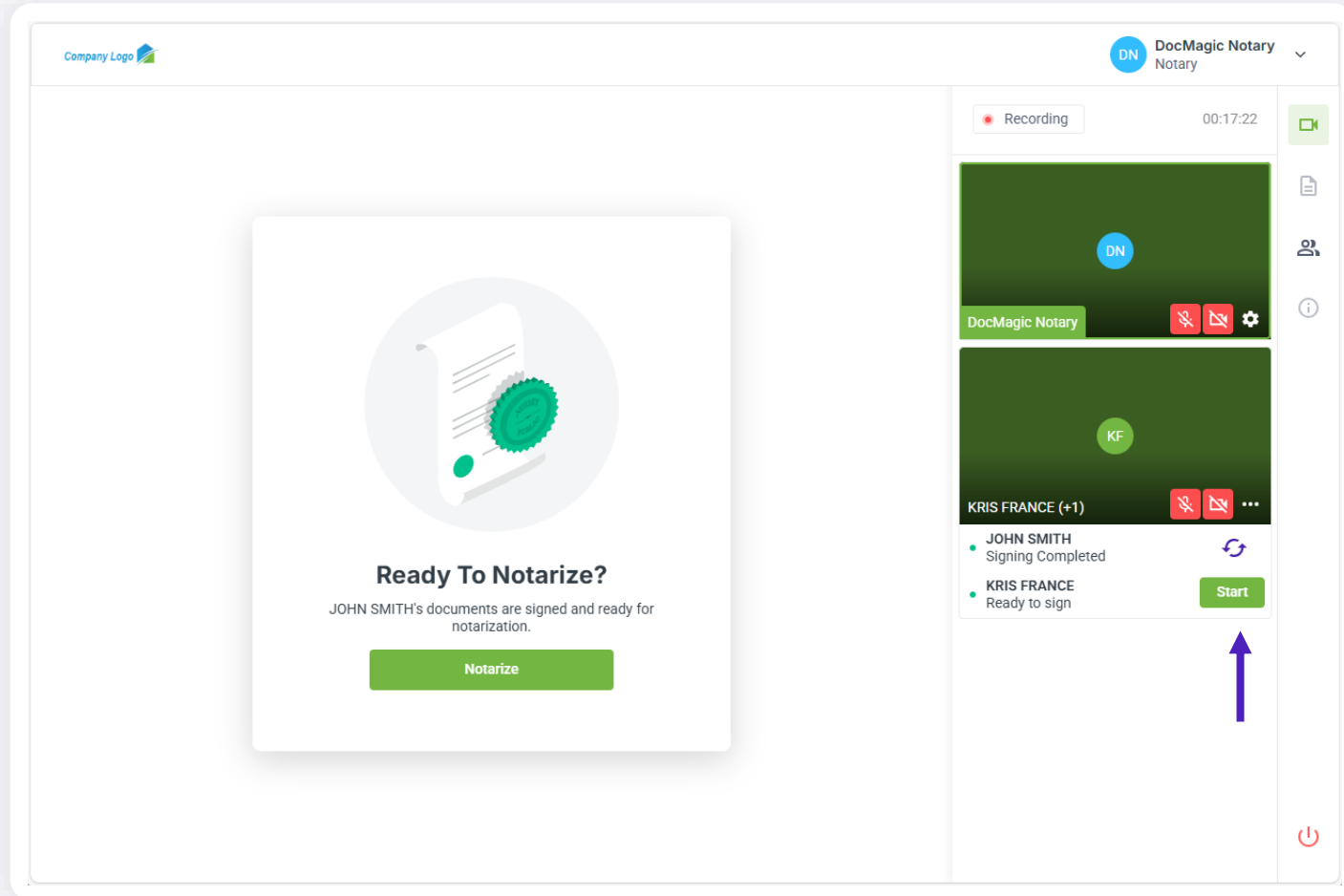
- If you find an issue with the way a document is tagged during the actual signing, you can fix it *but only if the document has not been signed yet*.
- Return to your Notary eClose Console and open the [Document Editor](#).
- Find the document and fix the tagging issue – remember you cannot edit DocMagic 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 signers, 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

Company Logo

DocMagic Notary Notary

Please sign your documents.

Closing Documents
New Jersey Mortgage (MERS)

Signatures to go 5

(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.
This notarization was completed using communication technology.

Notary Seal
(Stamp)

Notary Signature
Signature of Notarial Officer
Fill

Notary Public
Title of Office

My commission expires: 12/30/2025

Aa
Required

Loan Originator: OLIVER OF
Loan Originator Organization

Previous Fill Next

- 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 shows the DocMagic Notary interface for a "New Jersey Mortgage (MERS)" closing document. The interface is divided into a main document area on the left and a sidebar on the right. The main area contains the following text:

Please sign your documents.

Closing Documents
New Jersey Mortgage (MERS)

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

At the bottom of the main area are three buttons: "Previous", "Sign" (highlighted in green), and "Next".

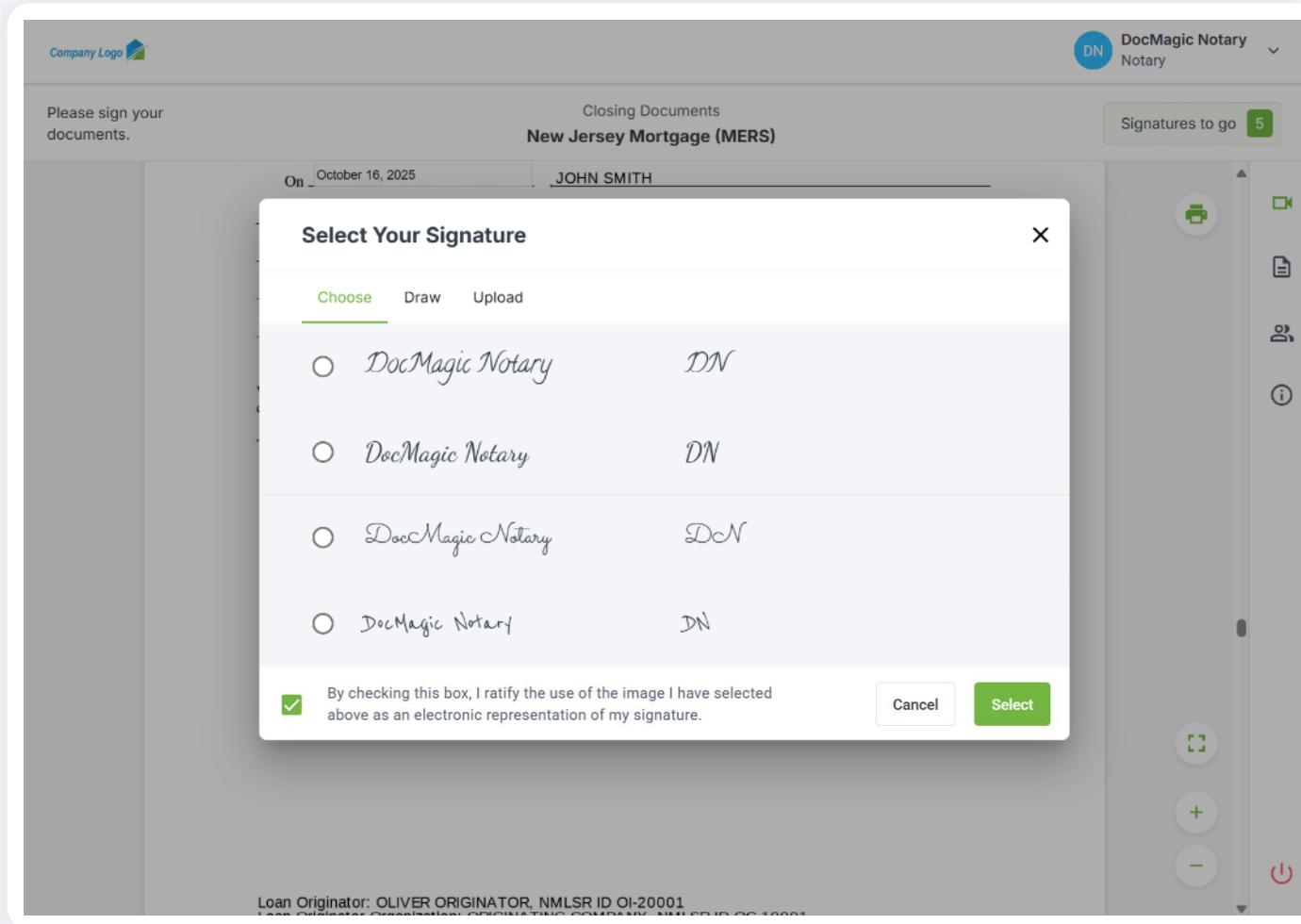
The sidebar on the right contains a "Notary documents" dropdown menu, a list of documents, and a "Signatures to go" counter showing 4. The list of documents includes:

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

Icons for document, people, and information are visible on the right side of the sidebar.

- 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 (ℹ️) contains package metadata.

RON – Remote Online Notarization



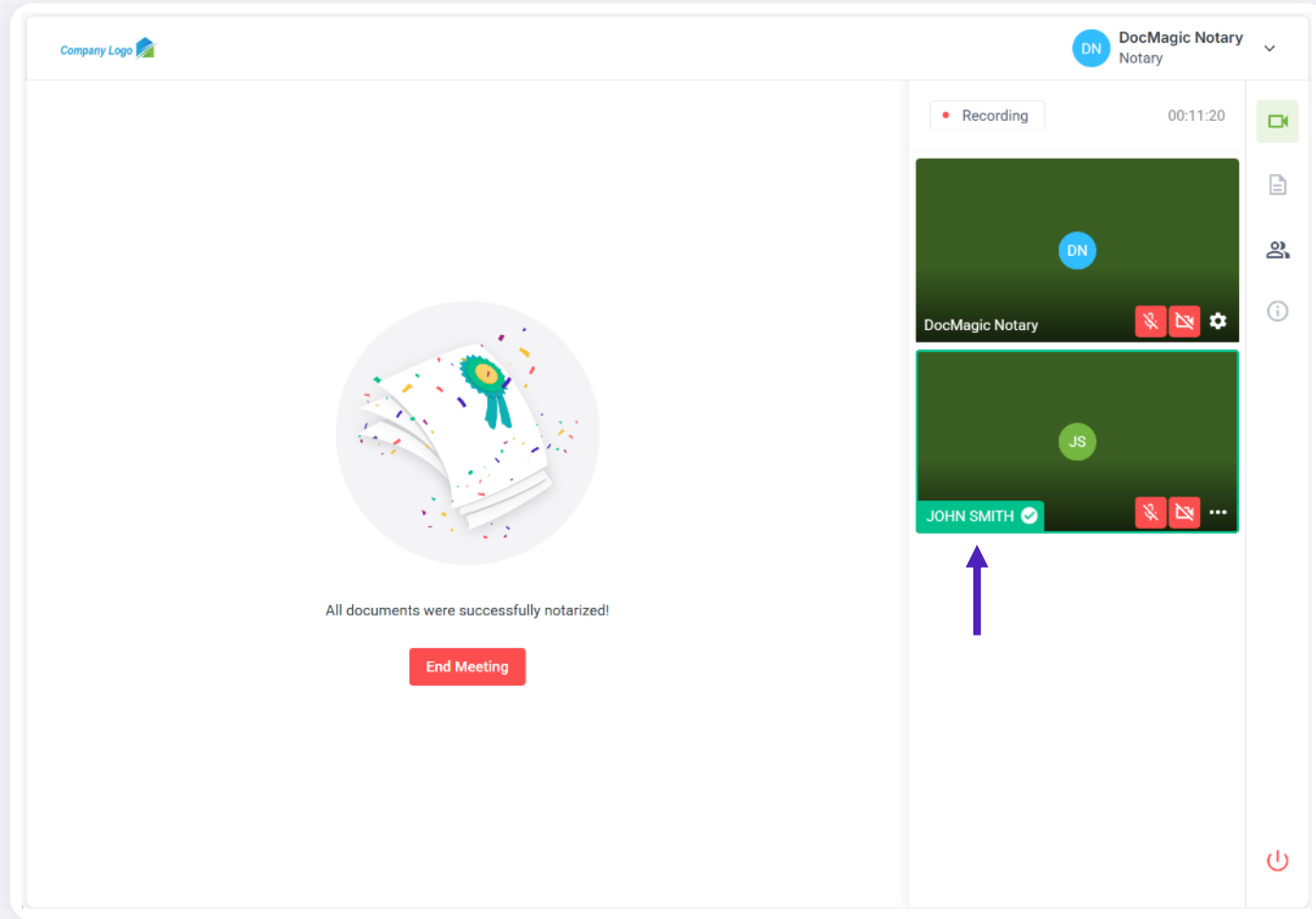
- Just like the signers, you will be prompted to select your Signature and Initials.
- You can choose a pre-made set as shown in the image, but you also have the option to draw or upload them.
- You will need to check the box authorizing the use of your electronic signature.

RON – Remote Online Notarization

The screenshot displays the DocMagic Notary interface during the final steps of a Remote Online Notarization (RON) process. At the top, a green banner reads "You're all done!". Below this, the title "Closing Documents" is centered, with "Signature Affidavit and AKA Statement" displayed underneath. A green "Done" button is located in the top right corner. The main content area shows a form with the following fields: "JOHN SMITH" (affiant's name), a line for "(affiant's name)", and a section for "This notarial act involved the use of communication technology." with a checkbox for "This notarization was completed using communication technology." (checked). Below this is a notary stamp area with a "Stamp" button and a "DocMagic Notary" stamp. The stamp includes the text: "DOCAGIC NOTARY", "NOTARY PUBLIC", "STATE OF DEMONSTRATION", "COMMISSION EXPIRES", "DECEMBER 31, 2025". To the right of the stamp, the notary's signature "DocMagic Notary" is displayed, followed by the date and time "10/16/25 02:51:21 PM PDT". Below the signature, the notary's name "DocMagic Notary" is entered, followed by the title "Notary Public" and the expiration date "My commission expires: 12/30/2025". At the bottom center, a green button with a checkmark reads "All documents notarized". On the right side of the interface, there is a vertical toolbar with icons for printing, video recording, document management, user profile, 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.
- 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

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, the header shows the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777101620250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1483269, and Worksheet #: 4062 (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 with 0 days, 3 hours, 14 minutes, and 19 seconds, and a date of Oct 16, 2025 (Thu) Time: 6:00pm PDT. 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: #, Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The table lists two signers: John Smith (Borrower) and Byron Oden (Settlement Agent). Below the signers section is the eSign Documents section, which includes buttons for Add eSign Docs, View / Edit eTags, Add Scanned Docs, and All Docs. A table lists the eSign documents with columns: #, eSign Enabled, Page(s), Signer(s), and Completed. The table lists seven documents, all of which are completed.

#	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					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.

RON (Remote Online Notarization) – Post eClosing

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a navigation bar with the DocMagic logo and a user profile dropdown. Below this, the console is divided into several sections:

- LOAN**: Displays Loan #: 777101620250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1483269, and Worksheet #: 4062 (Version: 1).
- LENDER**: Displays Company: DSI TEST LENDER (...), Contact: Alan Dai, Email: aland@docmagic.com, and Phone: (800) 649-1362.
- SETTLEMENT AGENT**: Displays Company: BYRON'S SETTLEM..., Contact: Byron Oden, Email: aland@docmagic.com, and Phone: (310) 555-3333.
- CLOSING COMPLETED**: Features a "Congratulations!" message with a house icon.

Below these sections are tabs for Details, eJournal, and Action Log, along with a "Start eClosing" button. The "Signers (2)" section lists two signers:

#	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

The "eSign Documents" section includes links for Add eSign Docs, View / Edit eTags, Add Scanned Docs, All Docs, and a Preview Mode toggle (currently OFF). Below this is a table of eSign documents:

#	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

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a purple header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four cards: '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), and 'CLOSING COMPLETED' (Congratulatory message). Below these cards are three tabs: 'Details', 'eJournal' (selected), and 'Action Log'. The 'eJournal' tab shows a table with columns: '#', 'Signer', and 'Notarization Date and Time'. The first entry is for John Smith on October 16, 2025, at 2:51pm PDT. Below the table, there's a form for 'Signer's Details' (John Smith, 222333 PEACHTREE PLACE, ATLANTA, GA 30318), 'Contact Information' (Mobile: (817) 881-2003, Home: (817) 881-2003, Email: aland@docmagic.com), 'Signature' (Handwritten: John Smith), and 'Identification Details' (Driver's License: 123456789 • Exp. 10/30/2027). To the right of the form is a table for 'Document Notarized' with columns: 'Document Notarized', '*Notarial Service', and 'Fee'. The table lists four documents: 'New Jersey Mortgage (MERS)' (Acknowledgement, \$0.00), 'Compliance Agreement' (Jurat, \$0.00), 'Occupancy and Financial Status Affidavit' (Jurat, \$0.00), and 'Signature Affidavit and AKA Statement' (Affidavit, \$0.00). At the bottom right of the form are 'Cancel' and 'Save' buttons. A blue arrow points to the 'eJournal' tab.

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

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

- 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's a header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. The LOAN section shows details for Loan # 777101620250001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1483269, and Worksheet #: 4062 (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 CLOSING COMPLETED section shows a 'Congratulations!' message. Below these sections, there are three tabs: Details, eJournal, and Action Log. The eJournal tab is selected, showing a table with columns for #, Signer, and Notarization Date and Time. The table has one row: 1 John Smith, October 16, 2025 • 2:51pm PDT. Below the eJournal tab, there's a Recordings section with a table showing two recordings. The first recording is 1483269_2025-10-16T19_16_04_690Z.mp4, recorded on October 16, 2025 • 12:16pm PDT. The second recording is 1483269_2025-10-16T21_41_34_260Z.mp4, recorded on October 16, 2025 • 2:41pm PDT. Both recordings have a download icon on the right. A blue arrow points to the Action Log tab, and another blue arrow points to the download icon for the second recording.

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 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, the header shows the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 777072420260001, Primary Borrower: John Smith, Type: eClosing, Package ID: 1673314, and Worksheet #: 4428 (Version: 1). The LENDER section shows Company: DSI TEST LEND..., Contact: Alan Dai, Email: aland@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 7 days, 19 hours, 10 minutes, and 24 seconds, with Date: Aug 1, 2026 and Time: 8:00am PDT. Below these sections are tabs for Details, eJournal, and Action Log, and a Start eClosing button. The main section is titled 'Signers (3)' and contains a table with columns: #, Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The table lists three signers: John Smith (Borrower), Sandy Smith (Borrower), and Byron Oden (Settlement Agent). Each signer has a 'Notarize' button next to their status. Two blue arrows point to the 'Notarize' buttons for John Smith and Sandy Smith. Below the signers table is the 'eSign Documents' section, which includes buttons for Add eSign Docs, View / Edit eTags, Add Scanned Docs, All Docs, Preview Mode, and a toggle for OFF. The eSign Documents table has columns: #, eSign Enabled, Page(s), Signer(s), and Completed. It lists four documents: Evidence of Joint Application, New Jersey Addendum to Residential Mortgage Loan Application, New Jersey Addendum to Residential Mortgage Loan Application, and Uniform Residential Loan Application, all marked as Completed with green checkmarks.

#	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-lest@docmagic.com	DocMagic Remote Online Notary (RON) 8/1/2026 - 8:00am			Signing - Complete	Notarize
2	Sandy Smith aland@docmagic.com	Borrower	Docmagic Notary ron-lest@docmagic.com	DocMagic Remote Online Notary (RON) 8/1/2026 - 8:00am			Signing - Complete	Notarize
3	Byron Oden aland@docmagic.com	Settlement Agent					Signing - Complete	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Evidence of Joint Application	1	2	✓
2	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
3	New Jersey Addendum to Residential Mortgage Loan Application	1	1	✓
4	Uniform Residential Loan Application	8	1	✓

- In certain situations, documents can be notarized outside of the eClosing session without the borrower present. When eligible, a Notarize button will appear next to the borrower's name.
- This option becomes available once the borrower has completed all documents that must be signed in the notary's presence.