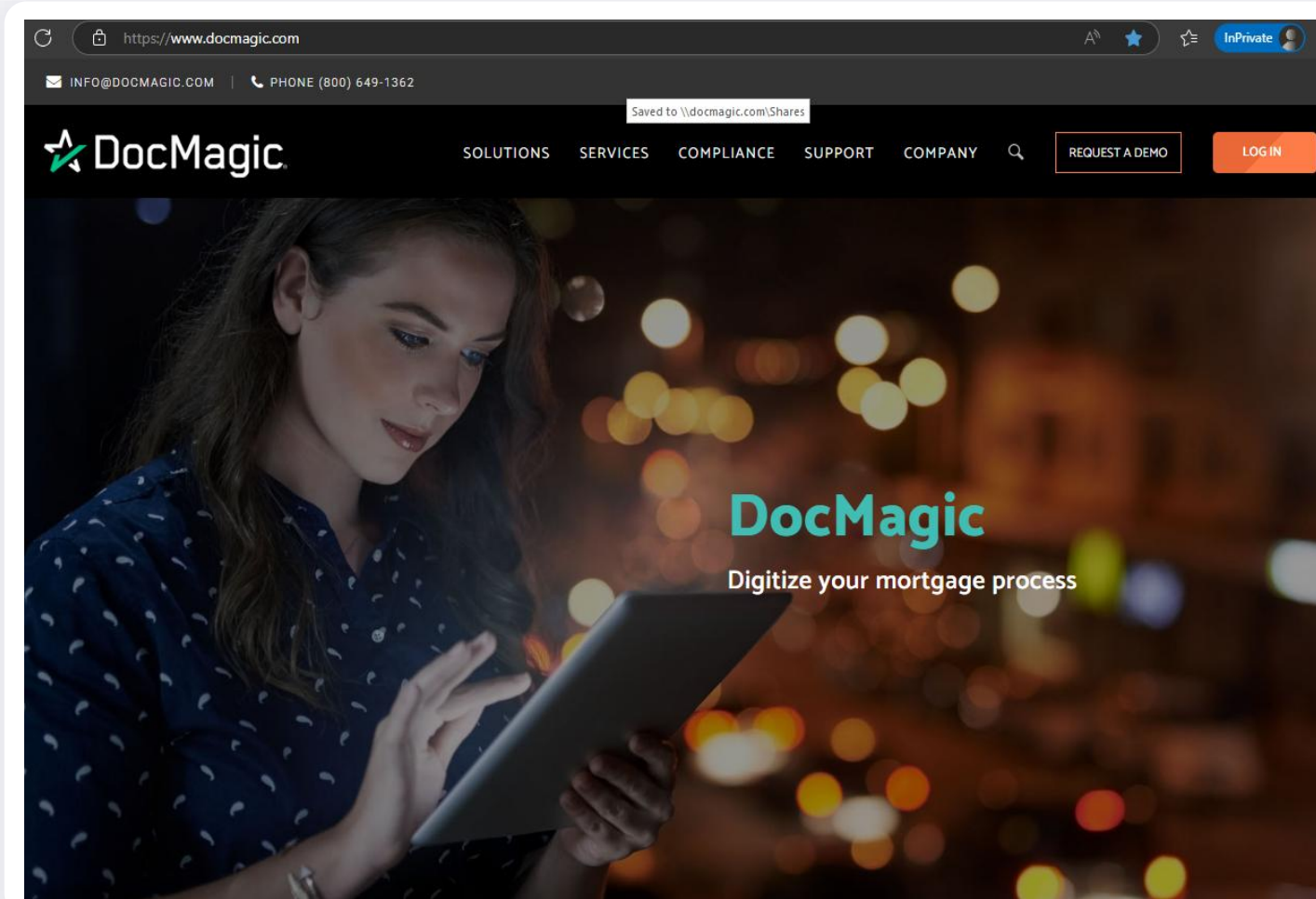


# DocMagic Online

# Table Of Contents

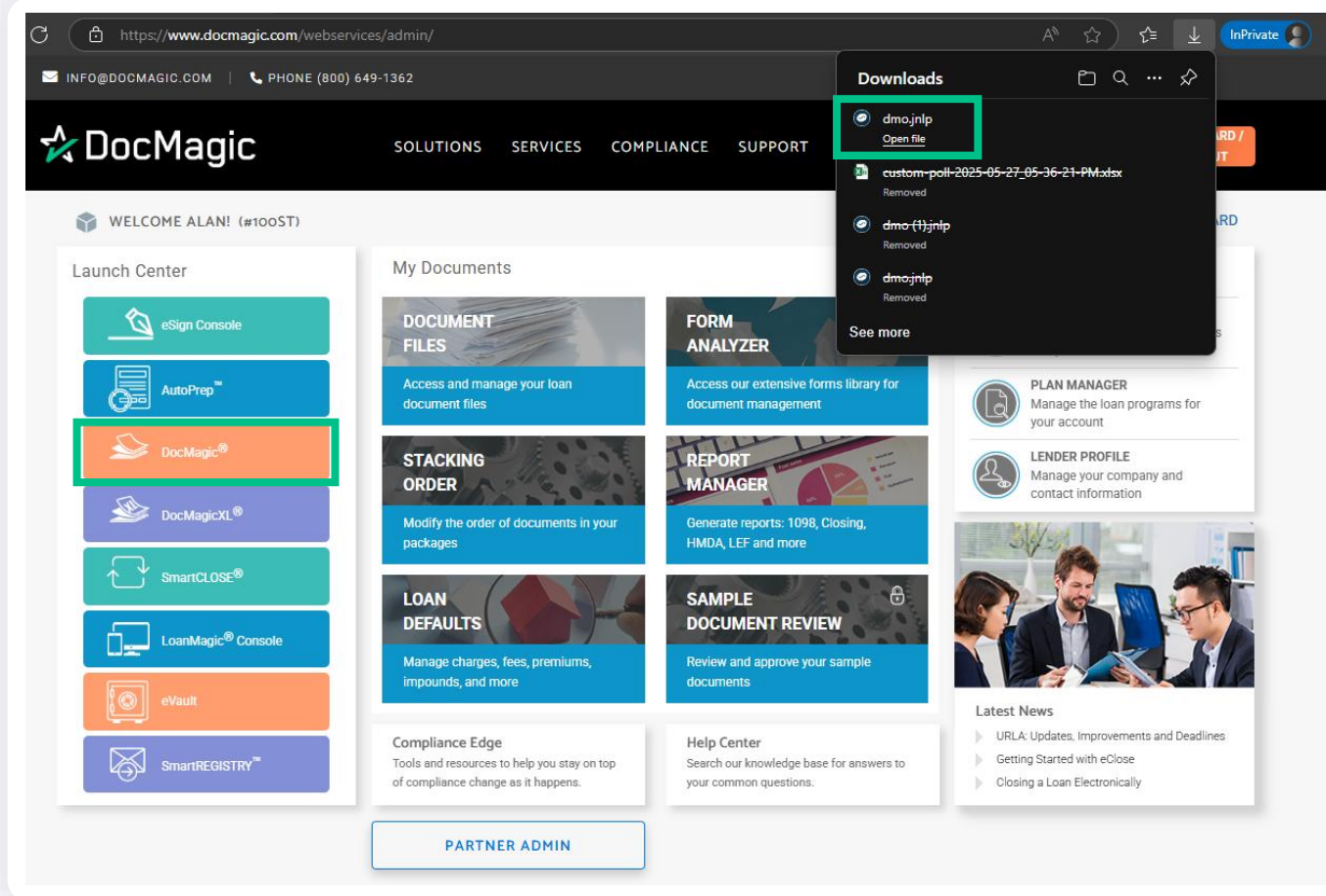
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# Getting Started



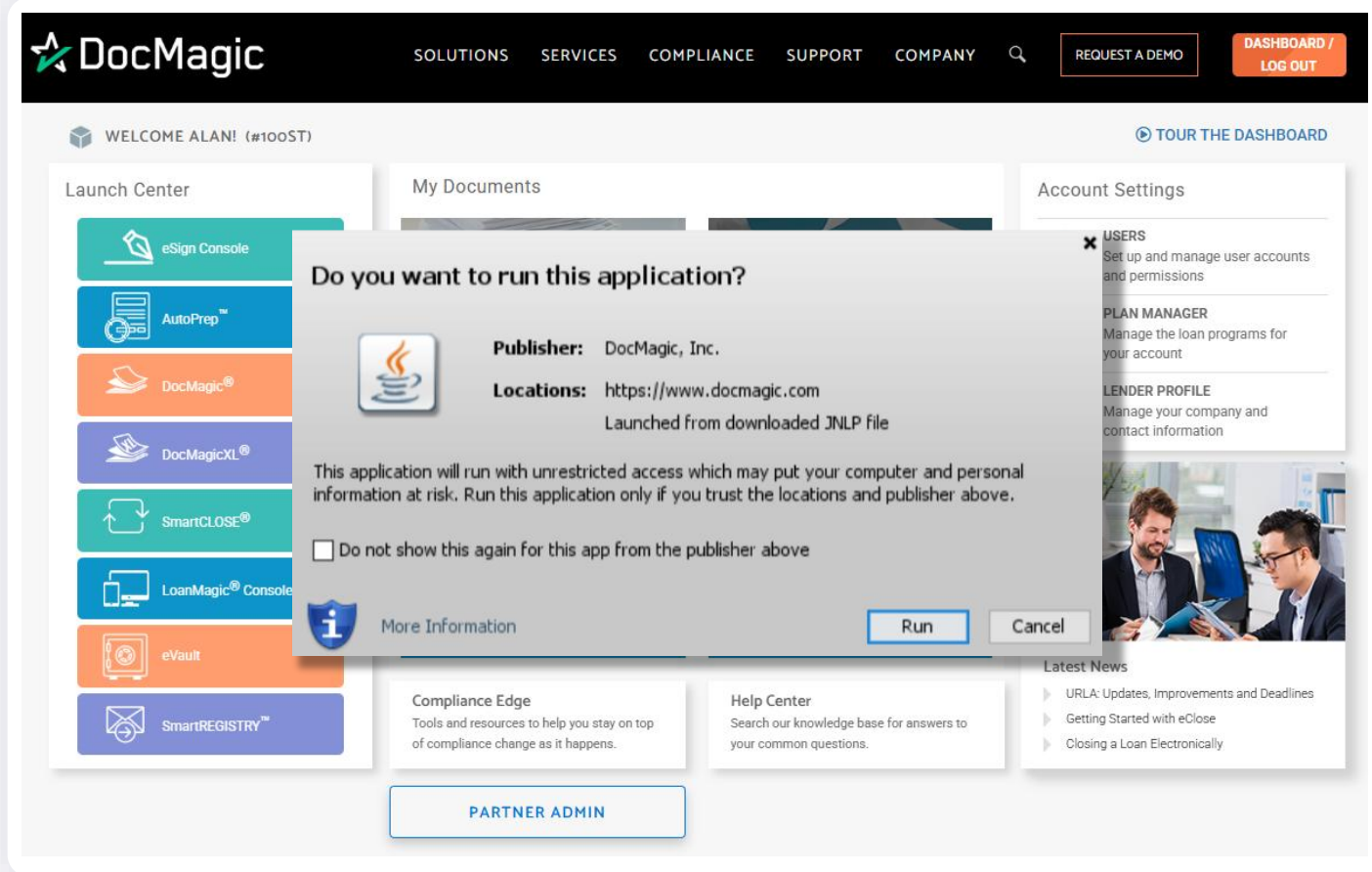
- Start by going to [www.docmagic.com](https://www.docmagic.com).
- Log in by clicking the orange button in the top right.
- This guide will walk you through some basic functions of DocMagic Online.
- If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).

# Launching DocMagic Online



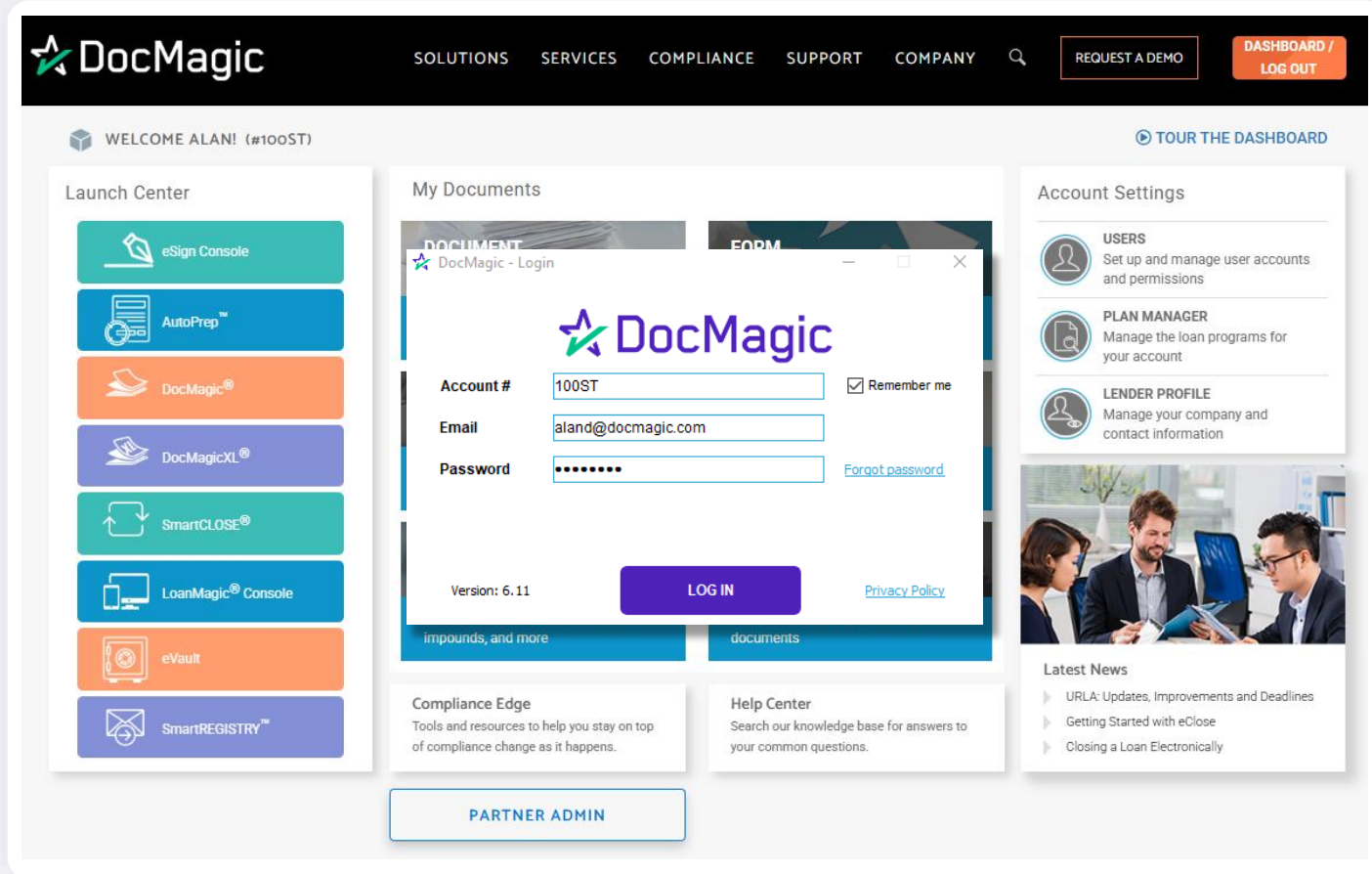
- Click “DocMagic” from the Launch Center on the left to download the application (“dmo.jnlp”).
- It will be downloaded to the default downloads folder on your PC, and you can launch the application from there.
- Please note that DocMagic Online does NOT work on a Mac.
- You can also launch the program directly by clicking on the dmo.jnlp in the Downloads window that appears.

# Launching DocMagic Online



- Please note that you must have the Java application downloaded and installed on your computer or else DocMagic Online will not run.
  - Please go to the [Product Training Page for DocMagic Online](#) and view the Hacks for more information.
- Bypass any warnings that may appear when you try to launch the application (pictured). DocMagic Online is safe and will not harm your computer.

# Launching DocMagic Online



- Enter your login credentials.
- Check “Remember Me” if you want your Account Number and Email to be saved.



# General Tab

The screenshot shows the DocMagic application window. The top menu bar includes File, Edit, Services, Tools, and Help. Below it is a toolbar with icons for Open, Save, New Copy, and Import Default (highlighted with a green box), followed by Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main interface has a tabbed view with 'General' selected. The 'General Information' section contains fields for Loan Stage, Loan Program (with an Add button), Alternate Lender (with an Add button), Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type, Loan Purpose, Type, Program, Lien Position, Simultaneous?, Loan Number, MERS #, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The 'Dates & Times' section contains fields for Application Date, Pre-Z Send Date, Estimate Issue Date, Est. Available Through, Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. At the bottom, there is a text input field for the plan code and a lock icon.

- Once you login, you'll be brought to the General Tab and an empty worksheet.
- If you want to open an existing file, click Open in the top right. Any package that you have processed in a DocMagic integrated LOS within the past 180 days should be there.
- If you want to import a MISMO 3.2 file or similar, click Import to upload from your PC. Please note that some data may not be transferred with this method.

# General Tab

The screenshot displays the DocMagic software interface, specifically the 'General' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic'. The main content area is divided into two sections: 'General Information' and 'Dates & Times'. The 'General Information' section contains fields for 'Loan Stage' (set to 'DISCLOSURE'), 'Loan Program', 'Alternate Lender', 'Transfer To', 'Broker Name', 'Channel', 'Origination', 'Loan Rep', 'Branch', 'Loan Type', 'Business Use', 'Loan Purpose', 'Same Lender', 'Type', 'Program', 'Lien Position', 'Simultaneous?', 'Loan Number', 'MERS #', 'MIC / Agency #', 'Section', 'Case # Assigned', and 'Loan Identifiers'. The 'Dates & Times' section contains fields for 'Application Date', 'Pre-Z Send Date', 'Estimate Issue Date', 'Est. Available Through', 'Intent to Proceed Date', 'Rate Lock Date', 'Rate Available Thru', 'Lock Days Prior to Close', 'CD/Re-disc Date/Method', 'CD/Re-disc Rec'd Date', 'Document Date', 'Closing Date', 'Signing Date', 'Cancel Date', and 'Disbursement Date'. The 'Loan Stage' field is highlighted with a green border.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting GFE HUD-1 Closing

DocMagic

General Information

Loan Stage DISCLOSURE

Loan Program Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type Business Use

Loan Purpose Same Lender

Type Program

Lien Position Simultaneous?

Loan Number MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date 31

Pre-Z Send Date 31

Estimate Issue Date 31

Est. Available Through 31

Intent to Proceed Date 31

Rate Lock Date 31 Days

Rate Available Thru 31

Lock Days Prior to Close Last Disc. APR

CD/Re-disc Date/Method 31

CD/Re-disc Rec'd Date 31

Document Date 31

Closing Date 31

Signing Date 31

Cancel Date 31

Disbursement Date 31

- If you're creating a file from scratch, you'll need to make sure that all **RED** fields are filled. We'll show you how to create a "Minimum Worksheet" at the end of the guide – that is, a worksheet with the least amount of filled fields required to produce a package.
- Select your Loan Stage. This will determine that type of package you're allowed to produce. For example, if you select "Disclosure" you won't be able to generate a Closing Package.



# General Tab

The screenshot displays the DocMagic software interface. The 'General' tab is active, showing various fields for loan information. The 'Loan Program' dropdown is highlighted with a green box, and a 'Select a Loan Program' dialog is open in the foreground.

**General Information**

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI\_CONV) [Add]

Alternate Lender: [Add]

Transfer To: [Add]

Broker Name: [Add]

Origination: [Add]

Loan Rep: [Add]

Loan Type: CONVENT

Loan Purpose: [Add]

Type: [Add]

Lien Position: [Add]

Loan Number: [Add]

MIC / Agency #: [Add]

Loan Identifiers: [Add]

**Dates & Times**

Application Date: [31]

Pre-Z Send Date: [31]

Estimate Issue Date: [31]

Est. Available Through: [31]

**Select a Loan Program**

Description	Investor	Code	Loan Type
5 YR FIX/1 YR LIB BORROWER ADVANTAGE - 1ST MARINER	1ST MARINER BANK	1MB_BA51	CONVENTIONAL
RURAL HOME 7/1 ARM LIBOR #2727 - AGFIRST	AGFIRST FARM CREDIT BANK	AFC_RH7-1...	CONVENTIONAL
JUMBO 5/1 LIBOR ARM 2/2/5 CAPS - CIT BANK	CIT BANK, N.A.	CITB_J51L	CONVENTIONAL
<b>ALL FIXED LOANS</b>	<b>GENERIC PLANS</b>	<b>DSI_CONV</b>	<b>CONVENTIONAL</b>
HELOC 0 MO TEASER, CREDIT CARD, MIN PMT \$100 OR INTEREST	GENERIC PLANS	DSI_HELOC1	EQUITY LINE
HELOC 0 MONTH 15 YR DRAW/10 YR REPAY - WELLS FARGO	WELLS FARGO HELOC	WFH7_H6	EQUITY LINE

**Search by loan program features**

Investor: <SHOW ALL>

Description: <Show All>

Rate Type: <Show All> Index: <Show All>

Loan Type: <Show All>

1st Int. Change: <Show All> Interest Only: ☐

Buttons: Ok, Add Program, Delete Program, Cancel

Video Tutorial

- Next, Select your Loan Program.
  - Click on the dropdown to open the Loan Program window.
  - Click to highlight your selection and select Ok to confirm.
  - In this case, we're choosing "All Fixed Loans".
- Plans can be added on our website using the [Plan Manager](#).

# General Tab

The screenshot shows the DocMagic application window with the 'General' tab selected. The interface includes a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. Below the toolbar is a tabbed interface with the following tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, GFE, HUD-1, and Closing. The 'General' tab is active, displaying two main sections: 'General Information' and 'Dates & Times'.

**General Information**

- Loan Stage: DISCLOSURE
- Loan Program: ALL FIXED LOANS (DSI\_CONV)
- Alternate Lender: [Add]
- Transfer To: [Add]
- Broker Name: [Channel]
- Origination: [Branch]
- Loan Rep: [Branch]
- Loan Type: CONVENTIONAL (highlighted with a green box)
- Loan Purpose: PURCHASE (highlighted with a green box)
- Type: [Program]
- Lien Position: [Simultaneous?]
- Loan Number: [MERS #]
- MIC / Agency #: [Section] [Case # Assigned]
- Loan Identifiers: [Search]

**Dates & Times**

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

At the bottom of the window, there is a text field labeled 'What is the purpose of this transaction?' and a 'Modified' button with a lock icon.

- Next, Select your Loan Type and Loan Purpose.
- If you're doing a HELOC or Second Mortgage, you won't be able to Produce a Loan Estimate or Closing Disclosure, and you'll have additional GFE and HUD-1 tabs.
- If you want your HELOC to go into the eVault, you must select a DocMagic HELOC Plan in the Loan Program, and check the eNote option in the process window, which will be covered later.

# General Tab (Loan Mod)

The screenshot shows the DocMagic application window with the 'General' tab selected. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The 'General' tab is active, displaying two main sections: 'General Information' and 'Dates & Times'.

**General Information**

- Loan Stage: DISCLOSURE
- Loan Program: ALL FIXED LOANS (DSI\_CONV)
- Alternate Lender: [Dropdown]
- Transfer To: [Dropdown]
- Broker Name: [Dropdown]
- Channel: [Dropdown]
- Origination: [Dropdown]
- Loan Rep: [Dropdown]
- Branch: [Dropdown]
- Loan Type: [Dropdown]
- Business Use: ☐
- Loan Purpose: LOAN MODIFICATION
- Same Lender: ☐
- Type: [Dropdown]
- Program: [Dropdown]
- Lien Position: [Dropdown]
- Simultaneous?: ☐
- Loan Number: [Text Field]
- MERS #: [Text Field]
- MIC / Agency #: [Text Field]
- Section: [Text Field]
- Case # Assigned: [Text Field]
- Loan Identifiers: [Text Field]

**Dates & Times**

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

What type of loan transaction is this? Modified

- If you are looking to do a Loan Modification (Loan Mod), make that selection under Loan Purpose.
- A Modification tab will appear where you can enter in information relevant to a Loan Modification.

# General Tab (Dates & Times)

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

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

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI\_CONV)

Alternate Lender

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type

Lien Position: FIRST

Loan Number: 123456789

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date: 05/01/2025

Pre-Z Send Date

Estimate Issue Date: 05/01/2025

Est. Available Through: 05/15/2025 12:00 AM ET

Intent to Proceed Date

Rate Lock Date: 31 Days

Rate Available Thru: 31

Lock Days Prior to Close: Last Disc. APR

CD/Re-disc Date/Method: 31

CD/Re-disc Rec'd Date: 31

Document Date: 05/26/2025 31

Closing Date: 05/26/2025 31

Signing Date: 31

Cancel Date: 31

Disbursement Date: 05/30/2025 31

What date should appear on ALL documents?

Modified

- You have the option of setting your Rate Lock Date and Days here.
- Every time you click into a field, a preview of what needs to be entered will appear in the bottom left of the window. This applies to all of DocMagic Online.
- For example, if you click into the Document Date field, you'll see that it says "What date should appear on ALL documents".

# Tips for Data Entry in DocMagic Online

The screenshot shows the DocMagic Online interface. At the top, there's a title bar "DocMagic - Stephen Truitt (#134)" and a menu bar with "File", "Edit", "Services", "Tools", and "Help". Below the menu bar is a toolbar with various icons for data capture, audit, details, APR, Sect32, Impound, process, view, email, appraisal, UCD, collaboration, eSign, and LoanMagic Portal. A tab bar below the toolbar shows "General", "Borrowers/Sellers", "Property", "Terms", "Providers/Liens", "Charges/Fees", "Prepays/Impounds", "Underwriting", "Closing", and "Summaries". The "Borrowers/Sellers" tab is active. It contains two sections: "Borrowers" and "Sellers". The "Borrowers" section has a "Corp/Trust Name" field and a table with columns "Name", "Type", "Social Sec. #", "Details", and "Vesting". The table has one row for "STEPHEN TRUITT" with "INDIVIDUAL" as the type, "111-22-3333" as the Social Sec. #, and "A SINGLE PERSON" as the vesting. Below the table are fields for "Final Relation", "Country", "City", "Vesting To Read", "Mailing Street", "Unit", "State", and "Zip". The "Sellers" section has a "Corp/Trust Name" field, a "Name" field, and a "Details" button. At the bottom, there are fields for "Street", "City", "State", and "Zip". A status bar at the bottom says "Press to apply the default charges/fees/premiums, etc. to this worksheet." and "Modified" with a lock icon.

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

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

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

**Sellers**

Corp/Trust Name

Name Details

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet. Modified

- Tips and tricks for using our system:
- Click on empty space to add an entry.
- Right click on something to delete it.
- Always go from left to right. Hitting Tab on your keyboard can speed things up.
- A box with a carat means you'll need to select from a list of options.
- **Blue text** means click for more options, usually in another window.

# Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal Delivery UCD

Collaboration eSign LoanMagic Portal

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

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

**Sellers**

Corp/Trust Name

Name	Details

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet. Modified

- Borrower information will be entered in this tab. Start by clicking on the empty space in the borrower section to add a borrower. Repeat the process for multiple borrowers.
- Enter in their Name, Type, Social Security Number, and Vesting information.
- You can tab between fields to speed up the process.
- You can select Type and Vesting from menus that appear when the field is selected.



# Borrowers/Sellers Tab

The screenshot shows the DocMagic application window titled "DocMagic - Stephen Truitt (#134)". The interface includes a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Generate, Email, Appraisal, Delivery, UCD, Collaboration, eSign, and LoanMagic Portal. Below the toolbar is a tabbed interface with the following tabs: General, Borrowers/Sellers (selected), Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The "Borrowers" section is active, showing a form for "Borrowers" with fields for Corp/Trust Name, Name, Type (set to INDIVIDUAL), Social Sec. # (111-22-3333), Details (A SINGLE PERSON), and Vesting. Below this is a section for "Sellers" with fields for Corp/Trust Name, Name, and Details. At the bottom, there are fields for Street, City, State, and Zip. A status bar at the bottom indicates "Press to apply the default charges/fees/premiums, etc. to this worksheet." and a "Modified" button with a lock icon.

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333	A SINGLE PERSON	

Final Relation:  Vesting To Read: STEPHEN TRUITT, A SINGLE PERSON

Country: UNITED STATES Mailing Street:  Unit:

City:  State:  Zip:

Street:  City:  State:  Zip:

Press to apply the default charges/fees/premiums, etc. to this worksheet. Modified

- You can click on the magnifying glass by each borrower to view and edit additional details.
- A Separate window will appear with tabs for entering additional details (contact info/credit), income, assets, liabilities, declarations, military services, and government monitoring.
- If you have multiple borrowers, you will need to select their Final Relation. You can leave this blank for a single borrower.

# Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)


File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation  Vesting To Read **STEPHEN TRUITT**

Country  UNITED STATES Mailing Street  Unit


City  State  Zip

**Sellers**

Corp/Trust Name

Name  Details

Street  City  State  Zip

How shall this borrower's interest be vested? Modified 

- **RED** text indicates that information entered in a field may be incorrect.
- This frequently happens in the “Vesting To Read” field of the Borrowers and Sellers Tab, especially with multiple borrowers.

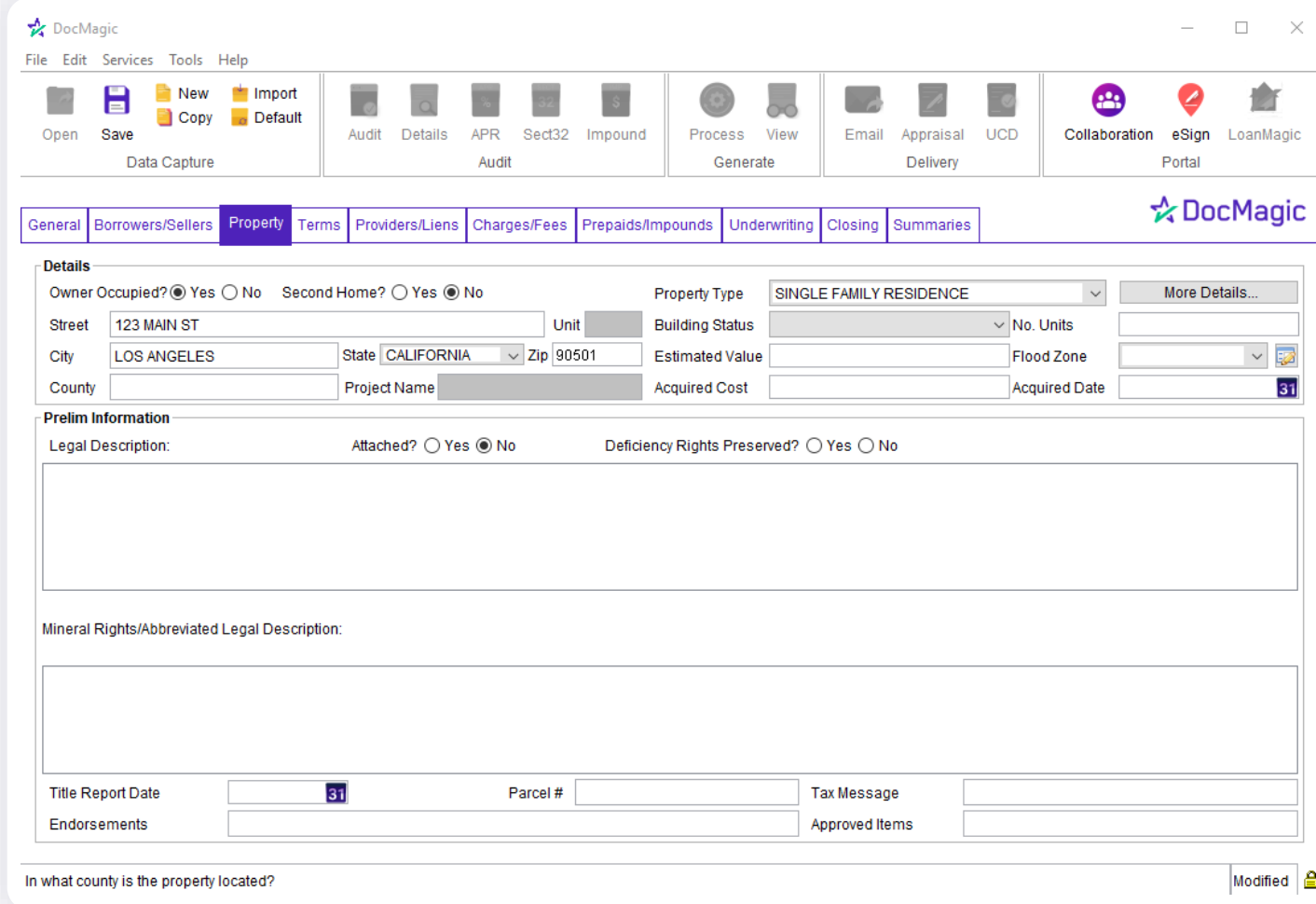
# Borrowers/Sellers Tab

The screenshot shows the DocMagic web application interface for the 'Borrowers/Sellers' tab. The top navigation bar includes 'General', 'Borrowers/Sellers' (selected), 'Property', 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Borrowers' section is active, displaying a table with columns: Name, Type, Social Sec. #, Details, and Vesting. The table contains one entry for 'STEPHEN TRUITT', an 'INDIVIDUAL' with Social Security number '111-22-3333' and 'A SINGLE PERSON' under Details. Below the table, there are fields for 'Final Relation', 'Country' (set to 'UNITED STATES'), 'City', 'State', 'Zip', 'Vesting To Read' (set to 'STEPHEN TRUITT' in red), 'Mailing Street', 'Unit', and 'Zip'. The 'Sellers' section is also visible, with fields for 'Corp/Trust Name', 'Name', 'Details', 'Street', 'City', 'State', and 'Zip'. At the bottom, there is a question 'How shall this borrower's interest be vested?' and a 'Modified' status with a lock icon.

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333	A SINGLE PERSON	

- **RED** text can usually be corrected by:
  1. Click to highlight the text ("STEPHEN TRUITT").
  2. Hit backspace or delete on your keyboard.
  3. Click into another empty field ("Mailing Street").
  4. Click back into the field ("Vesting To Read").
- The updated text should appear automatically.

# Property Tab



The screenshot shows the DocMagic software interface with the 'Property' tab selected. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. The 'Property' tab is active, displaying a 'Details' section with fields for Owner Occupied?, Second Home?, Property Type (SINGLE FAMILY RESIDENCE), Street (123 MAIN ST), City (LOS ANGELES), State (CALIFORNIA), Zip (90501), Building Status, Estimated Value, Flood Zone, County, Project Name, Acquired Cost, and Acquired Date. Below this is a 'Prelim Information' section with fields for Legal Description, Attached?, Deficiency Rights Preserved?, Mineral Rights/Abbreviated Legal Description, Title Report Date, Parcel #, Tax Message, Endorsements, and Approved Items. A footer note asks 'In what county is the property located?' and a 'Modified' status is shown.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic

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

**Details**

Owner Occupied? ☒ Yes ☐ No Second Home? ☐ Yes ☒ No Property Type: SINGLE FAMILY RESIDENCE More Details...

Street: 123 MAIN ST Unit: Building Status: No. Units: Estimated Value: Flood Zone: County: Project Name: Acquired Cost: Acquired Date: 31

**Prelim Information**

Legal Description: Attached? ☐ Yes ☒ No Deficiency Rights Preserved? ☐ Yes ☐ No

Mineral Rights/Abbreviated Legal Description:

Title Report Date: 31 Parcel #: Tax Message: Endorsements: Approved Items:

In what county is the property located? Modified

- Select the Property Type and enter in the street address.
  - DocMagic Online will apply the appropriate riders and state specific documentation once this information is entered.
- The Legal Description will be entered in this tab.
  - If your legal description is longer than seven lines, select “Yes” next to Attached. This will allow you to create a separate page for an extended description if needed.

# Property Tab

The screenshot shows the DocMagic software interface with the 'Property' tab selected. The 'Details' section contains the following fields:

- Owner Occupied? ☒ Yes ☐ No Second Home? ☐ Yes ☒ No
- Property Type: SINGLE FAMILY RESIDENCE
- Street: 123 MAIN ST Unit: [blank]
- City: LOS ANGELES State: CALIFORNIA Zip: 90501
- County: [blank] Project Name: [blank]
- Building Status: [blank] No. Units: [blank]
- Estimated Value: [blank] Flood Zone: [dropdown menu, highlighted with a green box]
- Acquired Cost: [blank] Acquired Date: [blank]

The 'Prelim Information' section contains the following fields:

- Legal Description: [text area]
- Attached? ☐ Yes ☒ No
- Deficiency Rights Preserved? ☐ Yes ☐ No
- Mineral Rights/Abbreviated Legal Description: [text area]
- Title Report Date: [blank] Parcel #: [blank] Tax Message: [blank]
- Endorsements: [blank] Approved Items: [blank]

At the bottom, there is a question: 'In what county is the property located?' and a 'Modified' button with a lock icon.

- Flood Zone will be entered here. For more information, including ordering a Flood Cert, please consult our supplementary [Hacks](#) guidebook .

# Terms Tab

The screenshot displays the DocMagic application interface, specifically the 'Terms' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New Copy', 'Import Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The main navigation bar contains tabs for 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' section is divided into three main areas: 'Terms', 'ARM', and 'Miscellaneous'. The 'Terms' section includes fields for 'Rate Type' (set to 'FIXED'), 'Buydown Type' (set to 'FIXED'), 'Appraised Value' (set to 'ADJUSTABLE'), 'Approved JR Lien', 'Sales Price', 'Loan Amount', 'Initial Interest Rate', 'Term / Amortization' (set to '31' months), 'Monthly Payment', 'First Payment Date' (set to '31'), 'Days Prepaid Interest', 'Paid By' (set to 'BORROWER'), and 'Total Prepaid Interest Estimate'. The 'ARM' section includes fields for 'Interest Change Date', 'Payment Change Date', 'Margin', 'Current Index', 'Ceiling (Max) Rate', 'Floor (Min) Rate', 'First Interest Cap', 'Subsequent Rate Cap', and 'Life-of-loan Cap'. The 'Miscellaneous' section includes fields for 'Assumable?' (radio buttons for 'Yes' and 'No'), 'Prepayment Penalty?' (radio buttons for 'Yes' and 'No' with an 'Options...' button), 'Prepayment' (radio buttons for 'Yes' and 'No' with a 'Months' field), 'Soft Prepayment' (radio buttons for 'Yes' and 'No' with a 'Months' field), 'Max Prepay Penalty', 'Prior Prepay Penalty', 'Partial Payment Acceptance', and 'Creditor Servicing Statement'. At the bottom of the form, there is a question 'What type of rate shall be used?' and a 'Modified' button with a lock icon.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default

Data Capture

Audit Details APR Sect32 Impound

Audit

Process View Generate

Email Appraisal UCD

Delivery

Collaboration eSign LoanMagic Portal

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

DocMagic

**Terms**

Rate Type: FIXED

Buydown Type: FIXED

Appraised Value: ADJUSTABLE

Approved JR Lien:

Sales Price:

Loan Amount:

Initial Interest Rate:

Term / Amortization: / Months

Monthly Payment:

First Payment Date: 31

Days Prepaid Interest:

Paid By: BORROWER

Total Prepaid Interest Estimate:

**ARM**

Interest Change Date: 31

Payment Change Date: 31

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

**Miscellaneous**

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

What type of rate shall be used? Modified

- Start by selecting your Rate Type – Fixed or Adjustable.
- If fields are not applicable, they will be greyed out. For example, if your Rate Type is fixed, all fields in the ARM section will not be fillable.
- As a reminder, fields in red must be filled out.



# Terms Tab

The screenshot displays the DocMagic application window with the 'Terms' tab selected. The interface includes a top menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The 'Terms' tab is active, showing a form with the following sections:

- General:** Rate Type (FIXED), Buydown Type, Appraised Value (\$250,000.00), Approved JR Lien, Sales Price (\$250,000.00), Loan Amount (\$200,000.00), Initial Interest Rate (4.000 %), Term / Amortization (30 / 360 Months), Monthly Payment (\$954.83), First Payment Date (07/01/2025), Days Prepaid Interest (2), Paid By (BORROWER), Total Prepaid Interest Estimate.
- HELOC:** Initial Advance, Draw / Repay Period, Annual Fee? (Yes/No).
- ARM:** Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, Life-of-loan Cap.
- Miscellaneous:** Assumable? (Yes/No), Prepayment Penalty? (Yes/No/Options...), Prepayment (Months), Soft Prepayment (Months), Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, Creditor Servicing Statement.

At the bottom, there is a status bar with the text 'Who will the prepaid interest be paid by?' and a 'Modified' button with a lock icon.

- DocMagic Online can make calculations for you.
  - Enter in the Loan Amount, the Initial Interest Rate, and the Term/Amortization.
  - Hit tab on your keyboard three times and the Monthly Payment, First Payment Date, and Days Prepaid Interest will populate automatically.

# Terms Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Terms**

Rate Type: FIXED

Buydown Type:

Appraised Value: \$250,000.00

Approved JR Lien:

Sales Price: \$250,000.00

Loan Amount: \$200,000.00

Initial Interest Rate: 4.250 %

Term / Amortization: 30 / 360 Months

Monthly Payment: \$954.83

First Payment Date: 07/31/2025

Days Prepaid Interest: 32 Paid By: BORROWER

Total Prepaid Interest Estimate:

**HELOC**

Initial Advance:

Draw / Repay Period: / Months

Annual Fee? ☐ Yes ☒ No

**ARM**

Interest Change Date: 31

Payment Change Date: 31

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

**Miscellaneous**

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

What type of rate shall be used? Modified

- DocMagic Online can calculate the Monthly Payment if certain circumstances occur. To demonstrate, we've increased the Initial Interest Rate.
- Notice how the Monthly Payment is **RED**. This happens as soon as you change the Interest Rate and select another field.

# Terms Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Terms**

Rate Type: FIXED

Buydown Type:

Appraised Value: \$250,000.00

Approved JR Lien:

Sales Price: \$250,000.00

Loan Amount: \$200,000.00

Initial Interest Rate: 4.250 %

Term / Amortization: 30 / 360 Months

Monthly Payment: \$983.88

First Payment Date: 07/31/2025

Days Prepaid Interest: 32 Paid By: BORROWER

Total Prepaid Interest Estimate:

**HELOC**

Initial Advance:

Draw / Repay Period: / Months

Annual Fee? ☐ Yes ☒ No

**ARM**

Interest Change Date:

Payment Change Date:

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

**Miscellaneous**

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

What type of rate shall be used? Modified

- Click on the calculator next to Monthly Payment and the new value will populate. Notice how the new value is no longer red.

# Terms Tab

The screenshot displays the DocMagic application window with the 'Terms' tab selected. The interface includes a top menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. Below the toolbar is a tabbed navigation bar with options: General, Borrowers/Sellers, Property, Terms (selected), Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The main content area is divided into three sections: Terms, ARM, and Miscellaneous. The Terms section contains fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$250,000.00), Approved JR Lien, Sales Price (\$250,000.00), Loan Amount (\$200,000.00), Initial Interest Rate (4.000 %), Term / Amortization (30 / 360 Months), Monthly Payment (\$954.83), First Payment Date (07/31/2025), Days Prepaid Interest (2), Paid By (BORROWER), and Total Prepaid Interest Estimate. The ARM section includes Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The Miscellaneous section contains Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement. At the bottom, a status bar shows 'What date will the borrower's first payment be due?' and 'Modified'.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic

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

**Terms**

Rate Type: FIXED

Buydown Type:

Appraised Value: \$250,000.00

Approved JR Lien:

Sales Price: \$250,000.00

Loan Amount: \$200,000.00

Initial Interest Rate: 4.000 %

Term / Amortization: 30 / 360 Months

Monthly Payment: \$954.83

First Payment Date: 07/31/2025

Days Prepaid Interest: 2 Paid By: BORROWER

Total Prepaid Interest Estimate:

**ARM**

Interest Change Date: 31

Payment Change Date: 31

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

**Miscellaneous**

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

What date will the borrower's first payment be due? Modified

- If you change any parameters that affect the Days Prepaid Interest, DocMagic Online can automatically calculate the new value of the field.
- For example, we changed the First Payment Date and the Days Prepaid Interest is now **RED**.

# Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The top menu bar includes 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New', 'Import', 'Copy', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic Portal'. The main navigation bar contains tabs for 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' tab is active, showing a form with the following sections:

- Terms**: Fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$250,000.00), Approved JR Lien, Sales Price (\$250,000.00), Loan Amount (\$200,000.00), Initial Interest Rate (4.000 %), Term / Amortization (30 / 360 Months), Monthly Payment (\$954.83), First Payment Date (07/31/2025), Days Prepaid Interest (32), Paid By (BORROWER), and Total Prepaid Interest Estimate.
- HELOC**: Fields for Initial Advance, Draw / Repay Period, and Annual Fee? (Yes/No).
- ARM**: Fields for Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap.
- Miscellaneous**: Fields for Assumable? (Yes/No), Prepayment Penalty? (Yes/No), Prepayment (Months), Soft Prepayment (Months), Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement.

At the bottom left, it says 'GFE total prepaid interest'. At the bottom right, there is a 'Modified' button with a lock icon.

- Select the Days Prepaid Interest field and hit backspace or delete on the keyboard to clear the value. Click on any empty field (ex. Approved JR Lien), then click on Days Prepaid Interest again. The updated corrected value should populate automatically.

# Terms Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Generate Email Appraisal Delivery Collaboration eSign LoanMagic Portal

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

**Terms**

Rate Type **ADJUSTABLE**

Buydown Type

Appraised Value \$250,000.00

Approved JR Lien

Sales Price \$250,000.00

Loan Amount \$200,000.00

Initial Interest Rate 4.250 %

Term / Amortization 30 / 360 Months

Monthly Payment \$983.88

First Payment Date 07/31/2025

Days Prepaid Interest 32 Paid By BORROWER

Total Prepaid Interest Estimate

**HELOC**

Initial Advance

Draw / Repay Period / Months

Annual Fee? ☐ Yes ☒ No

**ARM**

Interest Change Date 31

Payment Change Date 31

Margin

Current Index

Ceiling (Max) Rate

Floor (Min) Rate

First Interest Cap

Subsequent Rate Cap

Life-of-loan Cap

**Miscellaneous**

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment Months

Soft Prepayment Months

Max Prepay Penalty

Prior Prepay Penalty

Partial Payment Acceptance

Creditor Servicing Statement

What type of rate shall be used? Modified

- If an Adjustable-rate Type is selected, you will be able to enter data into the ARM fields. *If this is the case, you must enter data into all six red fields in the ARM section or else you may not be able to produce a package.* Depending on the circumstance, you may need to fill out the Cap fields as well.
- Please note that your Margin plus your Index must equal your Initial Start Rate.



# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Default Data Capture

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

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

**Service Providers**

Service Description	Company Name	Ref #	Contact	Phone	Details

**Other Liens**

Lien Priority	Lender Name

**Payoffs**

Payoff Type	Description

What type of service provider?

**Organize Service Providers**

Company Name

Street

City State Zip

Service Type

Relation Code No relation code selected.

License # NMLS # Add'l Licensing...

**Contacts**

Representative Name	Phone	Email	Fax	License #	NMLS #

What is the Service Provider City?

- Service Providers associated with the loan will be entered in this tab. If this is your first time using DocMagic Online, you may need to enter your service providers from scratch.
- You can start by clicking on [Company Name](#) to open a window to enter your first service provider. Enter their company name and address, and the contact information of any representatives at the bottom.

# Providers/Liens Tab

The image shows a software interface for managing service providers. The main form, titled 'Organize Service Providers', contains fields for 'Company Name', 'Street', 'City', 'State', 'Service Type', 'Relation Code', 'License #', and 'NMLS #'. The 'Service Type' and 'Relation Code' fields are highlighted with green boxes. Below the main form, there are two dialog boxes. The first dialog, titled 'Provider Relation Codes', contains four radio button options: 1: The provider is an associate of lender. (selected), 2: Within the last 12 months the provider has maintained an account with the lender or has an outstanding loan or credit arrangement with the lender., 3: The Lender has repeatedly used or required borrowers to use the services of the provider within the last 12 months., and 4: Specify: [text input field]. The second dialog, titled 'Select all applicable Service Provider Types', contains a list of service provider types with 'LOAN ORIGINATOR' selected. The list includes: FLOOD INSURANCE, FUNDING, GOVERNMENT RECORDING, HAZARD INSURANCE, HOMEBUYER COUNSELING AGENCY, HUD/VA LENDER, HUD/VA SPONSOR/AGENT, HURRICANE INSURANCE, INSPECTION, INSTRUMENT PREPARED BY, LISTING AGENT, LOAN ORIGINATOR, LOAN SERVICING, LOAN SUBSERVICING, LOAN TIE IN FEE, MESSENGER/COURIER, MISC. INSURANCE, MISCELLANEOUS, NOTARY, PEST INSPECTION, PMI, PROCESSING, RECONVEYANCE, and SCHOOL TAX.

Organize Service Providers

Find

Service Providers

Description

FLOOD INSURANCE

FUNDING

GOVERNMENT RECORDING

HAZARD INSURANCE

HOMEBUYER COUNSELING AGENCY

HUD/VA LENDER

HUD/VA SPONSOR/AGENT

HURRICANE INSURANCE

INSPECTION

INSTRUMENT PREPARED BY

LISTING AGENT

LOAN ORIGINATOR

LOAN SERVICING

LOAN SUBSERVICING

LOAN TIE IN FEE

MESSENGER/COURIER

MISC. INSURANCE

MISCELLANEOUS

NOTARY

PEST INSPECTION

PMI

PROCESSING

RECONVEYANCE

SCHOOL TAX

Ok Clear Cancel

Company Name

Street

City

State

Service Type

Relation Code

No relation code selected.

License #

NMLS #

Contacts

Provider Relation Codes

☒ 1: The provider is an associate of lender.

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

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

☐ 4: Specify: [text input field]

Ok Cancel

- You'll need to choose the *Service Type* from a list of options that appears when you select it ("Loan Originator").
- We also recommend that you select a *Relation Code* – how does the lender know this service provider? Choose the best option that fits or manually type in your answer at the bottom.

# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

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

Service Provider

Service Description

Details

Organize Service Providers

Company Name: ABC MORTGAGE

Street: 1800 W 213TH STREET

City: TORRANCE State: CALIFORNIA Zip: 90501

Service Type: LOAN ORIGINATOR

Relation Code: 1: The provider is an associate of lender.

License #: NMLS #: 12345 Add'l Licensing...

Contacts

Representative Name	Phone	Email	Fax	License #	NMLS #
STEVE TRUITT	(800) 649-1362	struitt@docmagic.com			9876

What type of service provider?

- The result should look something like this. Click on the floppy disk icon to save. The window where you entered your new service provider will close.

# Providers/Liens Tab

The screenshot shows the DocMagic application interface. The main window has a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Import, Copy, and Default. Below the toolbar is a 'Data Capture' section. The main content area has tabs for General, Borrowers/Sellers, Property, Terms, and Providers. The 'Providers' tab is active, showing a 'Service Providers' section with a 'Service Description' dropdown and a 'Details' button. A blue arrow points to the 'Service Description' dropdown. Below this is an 'Other Liens' section with a table for 'Lien Priority' and 'Lender Name'. At the bottom is a 'Payoffs' section with a table for 'Payoff Type' and 'Description'. A dialog box titled 'Select all applicable Service Provider Types' is open in the center. It has a 'Find' field and a list of service providers. The 'LOAN ORIGINATOR' is selected and highlighted. The dialog box has 'Ok', 'Clear', and 'Cancel' buttons at the bottom.

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default

Data Capture

Audit

General Borrowers/Sellers Property Terms **Providers**

**Service Providers**

Service Description [Copy](#)

**Other Liens**

Lien Priority	Lender Name
---------------	-------------

**Payoffs**

Payoff Type	Description
-------------	-------------

What type of service provider?

**Select all applicable Service Provider Types**

Find

**Service Providers**

Description	#
HURRICANE INSURANCE	
INSPECTION	
INSTRUMENT PREPARED BY	
LISTING AGENT	
<b>LOAN ORIGINATOR</b>	<b>1</b>
LOAN SERVICING	
LOAN SUBSERVICING	
LOAN TIE IN FEE	
MESSENGER/COURIER	
MISC. INSURANCE	
MISCELLANEOUS	
NOTARY	
PEST INSPECTION	
PMI	
PROCESSING	
RECONVEYANCE	
SCHOOL TAX	
SECONDARY SETTLEMENT/CLOSING AGENT	
SELLING AGENT	
SETTLEMENT/CLOSING	
SUB-ESCROW	
SURVEY	
TAX SERVICE	
TAX TRANSCRIPT	

Ok Clear Cancel

- Next, click anywhere in the empty space in the Service Providers section, and you'll see a bar with a caret (upside-down equilateral triangle) appear in the top left.
- Click on that object to open a window and select the service type of the provider you just entered – Loan Originator in this case. Click Ok.

# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

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

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

Service Providers

Service Description	Company Name	Ref#	Contact	Phone	Details
LOAN ORIGINATOR					

Select Service Provider (Loan Originator)

Find

Service Type	Company Name	Address	City
LOAN ORIGINATOR	ABC LOAN ORG	123 MAIN STREET	SOMETHING
LOAN ORIGINATOR	ABC MORTGAGE	1800 W 213TH STREET	TORRANCE
LOAN ORIGINATOR	ACME	12354 MAIN STREET	TORRANCE
LOAN ORIGINATOR	ACME LOANS	123 MAIN STREET	TORRANCE
LOAN ORIGINATOR	LO TEST PROVIDER	1 SETTLEMENT BLVD	CITY
LOAN ORIGINATOR	MARKS LOANS	1234 ROAD	TORRANCE

Ok Cancel

What is the Service provider's company name? Modified

- Click on the area directly next to the Service Descriptor you just added under Company Name. A box with a carat will appear (pictured).
- Click on the carat to bring up the Service Provider window.
- Select your Service Provider and click Ok.

# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Service Providers**

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	ABC MORTGAGE		STEVE TRUITT	(800) 649-1362	
LOAN ORIGINATOR	STEVE TRUITT			(800) 649-1362	

**Other Liens**

Lien Priority	Lender Name	Principal Amt	Interest Rate	Payment Amt	Details
---------------	-------------	---------------	---------------	-------------	---------

**Payoffs**

Payoff Type	Description	Amount
-------------	-------------	--------

What is the Service provider's company name? Modified

- Your Service Provider will be added.
  - If you select a Loan Originator, two service providers will be added automatically.
- You will need two entries for your Loan Originator – one for the Company, and one for the Contact. Notice how the Contact for the first Loan Originator entry is the Company for the second Loan Originator one. *You might not be able to produce a loan package if you skip this step.*



# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default

Details - Abc Mortgage

Company Name: ABC MORTGAGE

Street: 1800 W 213TH STREET

City: TORRANCE State: CALIFORNIA Zip: 90501

Relation Code: No relation code selected.

License #: NMLS #: 12345

Contact Name: STEVE TRUITT

Contact Email: struitt@docmagic.com

Phone: (800) 649-1362 Fax: ( )

License #: NMLS #: 9876

Provided Service

Service Type	Description	Est. Fee Amount
--------------	-------------	-----------------

☐ Add to Service Provider database for future use

Ok Cancel

What is the Service provider's company name? Modified

- Click on the magnifying glass to view and edit service provider details.
- Notice how certain fields are greyed out? We'll show you how to edit some of those in the next page.

# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Service Providers**

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	ABC MORTGAGE		STEVE TRUITT	(800) 649-1362	
LOAN ORIGINATOR	STEVE TRUITT			(800) 649-1362	

**Other Liens**

Lien Priority	Lender Name
---------------	-------------

**Payoffs**

Payoff Type	Description
-------------	-------------

**Organize Service Providers**

Company Name  
Street  
City  
Service Type  
Relation Code  
License #

**Contacts**

Representative N

Press to open an existing Service Provider.

**Select Service Provider**

Service Type	Company Name	City
LOAN ORIGINATOR	ABC MORTGAGE	TORRANCE
LOAN ORIGINATOR	MARKS LOANS	TORRANCE
LOAN ORIGINATOR	ACME LOANS	TORRANCE
LOAN ORIGINATOR	ACME	TORRANCE
LOAN ORIGINATOR	ABC LOAN ORG	SOMETHING
BUILDER	TEST COMPANY	LOS ANGELES
LOAN ORIGINATOR	LO TEST PROVIDER	CITY

Ok Cancel

Modified

- Click on Company Name.
- Click on the icon in the very top left of the window that appears (highlighted).
- Another window will appear where you can select a Service Provider.
- Click Ok.

# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Service Providers**

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	ABC MORTGAGE		STEVE TRUITT	(800) 649-1362	
LOAN ORIGINATOR	STEVE TRUITT			(800) 649-1362	

**Organize Service Providers**

Company Name: ABC MORTGAGE

Street: 1800 W 213TH STREET

City: TORRANCE State: CALIFORNIA Zip: 90501

Service Type: LOAN ORIGINATOR

Relation Code: No relation code selected.

License #: NMLS #: 12345 Add'l Licensing...

**Contacts**

Representative Name	Phone	Email	Fax	License #	NMLS #
STEVE TRUITT	(800) 649-1362	struitt@docmagic.com			9876

What is the Service provider's company name?

Modified

- You should be able to edit all of the Service Provider information in the window that appears. Click on the floppy disk icon to save changes.

# Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sec32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign Portal

General Borrowers/Sellers Property Terms

**Service Providers**

Service Description
LOAN ORIGINATOR
LOAN ORIGINATOR

**Other Liens**

Lien Priority	Lender Name
1ST	

**Payoffs**

Payoff Type	Description
Pay Off	TEST

**Prior 1st Lien - Details**

**Lien Details**

Lender Name  ☐ New Lien

Loan Type  Case Number  Rate Type

Mortgage Date  Note Date  Maturity Date

Loan Amount  Interest Rate  Monthly Payment

Loan to Value  Remaining Term  Current Balance

Balloon Payment  Total Payments  Credit Limit

Borrower

Current Vesting

Trustee Name

Assigned To  Assignment Date

**Recording Information**

Security Instrument **Assignment** Vendor Lien

Recording Date  County

Instrument #  Volume #  Book  Page

What type of loan transaction is this?

Ok Next Previous Cancel

What type of service provider? Modified

- Further down in the Other Liens section, you have the option of adding first, second, and third liens. Click in the empty space to add an entry and then fill in your details through the magnifying glass.
- You can enter in Payoffs toward the bottom of the page. Be sure to select a payoff type, write a description, and specify an amount.

# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default

Data Capture

General Borrowers/Sellers Property Te

Charges

Charge Description To

Fees

Fee Description To

Premiums

Premium Description To

Manage Changed Circumstance Informa

Charge Description.

Select all applicable Charges

Find

Charges

Description	Prepaid Fin. Chg.	#
203K Architectural and Engineering Fee	YES	
203K Consultant Fee	YES	
203K Discount on Repairs	YES	
203K Inspection Fee	YES	
203K Other Fee	YES	
203K Permit Fee	YES	
203K Supplemental Origination Fee	YES	
203K Title Update	YES	
Accident Insurance	NO	
Accident Insurance (Non-Creditor)	NO	
Administration Fee	YES	
Amount in Arrears	NO	
Application Fee	YES	
Appraisal Desk Review Fee	NO	
Appraisal Fee	NO	1
Appraisal Field Review Fee	NO	
Appraisal Management Company Fee	YES	
Appraisal Review Fee	NO	
Assumption Fee	YES	2
Automated Underwriting Fee	YES	
Automated Valuation Model Fee	NO	
Buydown Fee	YES	

Misc. Desc. ☐ Include in APR

Ok Clear Cancel

- Next, we have the Charges/Fees tab.
- Click on the object under Charge Description to bring up a window where you can add applicable charges. Click on a charge to add it.
- Add the charges in the order that you want them to be listed in. The number that appears next to a selected charge tells you it's order in the stack.

# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default

Data Capture

General Borrowers/Sellers Property Te

**Charges**

Charge Description To

**Fees**

Fee Description To

**Premiums**

Premium Description To

[Manage Changed Circumstance Informa](#)

Charge Description.

Select all applicable Charges

Find

**Charges**

Description	Prepaid Fin. Chg.	#
Interest Contribution	NO	
Lender Inspection Fee	NO	
Lender's Attorney Fee	YES	
Loss-of-Income Insurance	NO	
Loss-of-Income Insurance (Non-Creditor)	NO	
MERS Registration Fee	YES	
Mortgage Broker Fee	YES	
Mortgage Insurance Premium	YES	
Mortgage Insurance Premium (Cash)	YES	
Mortgage Insurance Premium (Financed)	YES	
Mortgage Insurance Premium Refund	NO	
Mortgage Tax	NO	
<b>Other</b>	<b>NO</b>	<b>1</b>
Other Insurance Premium	NO	
Other Transfer Taxes	NO	
Payoff Lien with Same Lender	NO	
Payoff Request Fee	YES	
Pest Inspection Fee	NO	
Prepaid Interest	NO	
Processing Fee	YES	
Quitclaim Recording Fee	NO	
Rate-Lock Extension Fee	YES	

Misc. Desc.  ☐ Include in APR

Ok Clear Cancel

UCD Collaboration eSign LoanMagic Portal

DocMagic

R? Opt? [Estimate](#)

e? [Estimate](#)

ude Conventional MI from Points and Fees Test

Modified

- If you do not see an applicable Charge Description, select “Other” and type the entire charge description as you want it to print in the “Misc. Desc.” field at the bottom of the window.
- Click Ok to confirm your selections.

# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms **Providers/Liens**

**Charges**

Charge Description	To	TRID Section
Appraisal Fee		

**Fees**

Fee Description	To	Fee Points
-----------------	----	------------

**Premiums**

Premium Description	To	Premium P
---------------------	----	-----------

[Manage Changed Circumstance Information](#)

☐ Exclude Conventional MI from Points and Fees Test

Who will this charge be paid to? Modified

**Select Paid To**

**Paid To**

Description

LENDER  
DSI TEST LENDER (STEVE TRUITT)  
BROKER  
INVESTOR  
GENERIC PLANS  
SERVICE PROVIDER  
ABC MORTGAGE  
STEVE TRUITT  
**OTHER**  
HUD  
VA  
USDA  
LENDER AFFILIATE  
BROKER AFFILIATE  
LENDER AND BROKER AFFILIATE

Name TEST Select...

Ok Cancel

- Next, select who the charge will be paid to. These are pulled from the Providers/Liens tab.
- If you don't see who you are looking for, you may need to go back to the previous tab and add them. You can also select "Other" and type out the entity's full Name in the field at the bottom of the window.
- Click Ok to confirm your selection.

# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees**

**Charges**

Charge Description	To	TRID Section	Charge
Appraisal Fee	DSI TEST LENDER (S...		

**Fees**

Fee Description	To	Fee Points	+Fee Fix
-----------------	----	------------	----------

**Premiums**

Premium Description	To	Premium Points	+Fixed
---------------------	----	----------------	--------

[Manage Changed Circumstance Information](#)

☐ Exclude Conventional MI from Points and Fees Test

Select the category into which the charge falls for purposes of the Loan Estimate

Modified

**Select Category**

**TRID Section**

- Origination Charges
- Other Costs
- Prepays
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Services You Cannot Shop For
- Services You Can Shop For
- Taxes And Other Government Fees

Ok Cancel

- Select what TRID Section the charge will be in – “Services you Cannot Shop For” or “Services You Can Shop For”. Please note that this is different from “Services Borrower Did Not Shop For” and “Services Borrower Did Shop For”.
- If TRID is not applicable, this will just be a categories sections and your options will be more generic.



# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open SaveNew ImportCopy Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/LiensCharges/FeesPrepays/ImpoundsUnderwritingClosingSummaries

DocMagic

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

BORROWER

SELLER

BROKER

LENDER

INVESTOR

OTHER

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

Manage Changed Circumstance Information

☐ Exclude Conventional MI from Points and Fees Test

Charge Description.

Modified

- Next, you'll enter the amount of the Charge in the Charge Amt column.
- Select who the charge will be paid by from the options in the drop down.
- Enter the amount of the charge that has already been paid (if any) in the Amt Paid section.

# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

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

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

**Charges**

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Estimate</a>

**Fees**

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

**Premiums**

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

[Manage Changed Circumstance Information](#)

☐ Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- Next, check the appropriate the boxes that apply to the charge:
  - POC: Paid Outside Closing
  - APR: Prepaid finance charge
  - Fin?: Financed into the loan amount
  - BC?: Provider chosen by borrower
  - SR?: Seller Responsible for the fee
  - Opt?: Optional charge not required by the lender
- Hover your mouse over a check box to view its description.

# Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

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

DocMagic

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

Fee Description	To	Fee Points	+Fee
-----------------	----	------------	------

Premiums

Premium Description	To	Premium Points	+Fixe
---------------------	----	----------------	-------

[Manage Changed Circumstance Information](#)

Select a Source for Estimate amounts

Source for Estimate amounts

The "Estimate" entry fields are used to complete the Good Faith Estimate column of the comparison table on page 3 of the HUD-1. If you have not previously issued a GFE to the borrower, please ignore these entry fields.

To add/modify Estimate amounts, you may do so manually or select from one of the following sources for this information.

☒ Previously processed Pre-disclosure/Pre-Closing package for this Worksheet (recommended)

☐ Current Worksheet values

☐ An alternate Worksheet file:  
Client ID  Worksheet #  [More Info](#)

Clear All Estimate Amount Entry Fields

Ok Cancel

- The Estimate field is used for the Good Faith Estimate. Click on the blue text to bring up a window with additional information and options.

# Charges/Fees Tab

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File Edit Services Tools Help

Open Save

New Copy

Import Default

Audit Details

APR

Sect32

Impound

Process View

Email

Appraisal

UCD

Collaboration

eSign

LoanMagic

Data Capture

Audit

Generate

Delivery

Portal

General

Borrowers/Sellers

Property

Terms

Providers/Liens

Charges/Fees

Prepays/Impounds

Underwriting

Closing

Summaries

DocMagic

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRAISAL COMPANY	Services Borrow...	\$400.00	BORROWER	\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00
UNDERWRITING FEE	Lender	Services Borrow...	\$350.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$375.00
PROCESSING FEE	Lender	Services Borrow...	\$300.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$550.00
TITLE FEE	Lender	Services Borrow...	\$460.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$500.00
Title - Lender's Title Insura...	Lender	Services Borrow...	\$150.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$200.00
Transfer Taxes	DOCMAGIC INC.	Services Borrow...	\$35.00	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

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

Premiums

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

Manage Changed Circumstance Information

☐ Exclude Conventional MI from Points and Fees Test

Charge Description.

Modified

- Further down, Fees and Premiums can be added just like the Charges.
  - Please note the fields to enter Fee and Premium Points.
- The Charges/Fees tab is also where you can enter a Changed Circumstance.
  - Details can be found in the Hacks document of the [DocMagic Online Product Training Page](#).

# Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Prepays**

Description	To	Months	Total Amount	Paid By	...	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	...	\$888.00

**Impounds**

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
-------------	----	-----------	-------------	----------------	-----------	--------	---------	-----

**PMI/MMI**

Renewal Rate #1  1st Renewal # Mos  PMI/MMI Monthly  PMI/MMI # Mos   
Renewal Rate #2  2nd Renewal # Mos  PMI/MMI Due Date  PMI Paid By

**Non-Escrow Property Cost**

Year 1 Amount  Detail...  
Description

**Miscellaneous Impound Information**

Impound Cushion Mos  Aggregate Adjustment  MI Cushion Mos  Initial Deposit Estimate   
Starting Balance  Low Balance  Cushion  Escrow Status

Press to Open the selected Worksheet

- Next, we have the Prepays/Impounds Tab. Adding Prepays and Impounds is not too different from adding Charges and Fees.
- When you add Prepays, you'll need to include how many months are being prepaid, followed by the total amount.

# Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

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

**Prepays**

Description	To	Months	Total Amount	Paid By	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	\$888.00

**Impounds**

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By
-------------	----	-----------	-------------	----------------	-----------	--------	---------

**PMI/MMI**

Renewal Rate #1  1st Renewal # Mos  PMI/MMI Monthly  PMI/MMI # Mos   
 Renewal Rate #2  2nd Renewal # Mos  PMI/MMI Due Date  PMI Paid By

**Non-Escrow Property Cost**

Year 1 Amount  Detail...  
 Description

**Miscellaneous Impound Information**

Impound Cushion Mos  Aggregate Adjustment  MI Cushion Mos  Initial Deposit Estimate   
 Starting Balance  Low Balance  Cushion  Escrow Status

Press to Open the selected Worksheet

- For Impounds, enter the number of payments that will be collected each year under “Pmts/Year” and the amount of **each payment** (not the annual amount) under “Payment Amt”.
- Hit Tab on your keyboard and DocMagic Online will automatically calculate the Monthly Inflow.
- The Edit button under Due Dates allows you to access impound disbursement dates.
- Months = Total Number of Months

# Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Prepays**

Description	To	Months	Total Amount	Paid By	...	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	...	\$888.00

**Impounds**

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
-------------	----	-----------	-------------	----------------	-----------	--------	---------	-----

**PMI/MMI**

Renewal Rate #1  1st Renewal # Mos  PMI/MMI Monthly  PMI/MMI # Mos   
Renewal Rate #2  2nd Renewal # Mos  PMI/MMI Due Date  PMI Paid By

**Non-Escrow Property Cost**

Year 1 Amount  Detail...  
Description

**Miscellaneous Impound Information**

Impound Cushion Mos  Aggregate Adjustment  MI Cushion Mos  Initial Deposit Estimate   
Starting Balance  Low Balance  Cushion  Escrow Status

Press to Open the selected Worksheet

- Further down, you can enter your Mortgage Insurance and Miscellaneous Impound Information.
- Remember that if you click on the calculator icon, DocMagic Online will figure out the value for you.
- Please note that Loan Defaults – Charges, Fees, Premiums, Impounds, and PMI/MMI can be configured from the Loan Defaults section of the DocMagic Dashboard.

# Underwriting Tab

The screenshot displays the DocMagic software interface for the Underwriting Tab. The main window has a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Generate, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. The 'Underwriting' tab is selected in the top navigation bar.

The main form is divided into several sections:

- Details Of Transaction:** Includes fields for Purchase Price (\$250,000.00), Alterations, Land (\$0.00), Refinance, Estimated prepaid items, Estimated closing costs, PMI, MIP, Funding Fee, Discount (if borrower will pay), and Total Costs (a through h).
- Loan-To-Value Ratios:** Includes fields for Loan To Value (LTV) and Combined Loan To Value (CLTV).
- Interest Rate Details:** Includes fields for Rate Set Date and Pre-discounted Rate.
- Ability To Pay:** Includes fields for QM Type, Exemption, Program, Creditor E, GSE Type, and QM DTIR.
- Proposed Housing Expense:** Includes fields for First Mortgage (P&I), Other Mortgage (P&I), Homeowner's Insurance, Supplemental Prop. Ins., Real Estate Taxes, Mortgage Insurance, Homeowner Assn. Dues, Base/Ground Rent, and Total Primary Housing Exp.
- Qualifying Ratios:** Includes fields for Primary Housing/Income, Total Obligations/Income, and Debt/Housing.
- Down Payment:** Includes fields for Details and Amount (\$0.00).

A pop-up window titled 'Other Credits' is open, showing a table of credits:

Type	Source	Amount
General Credit	Federal Agency	\$25.00

The 'Other Credit Total' is \$75.00. There is also a 'Tolerance Cure' field and an 'Ok' button.

At the bottom left, there is a 'Prepaid Description' field.

- You can review and enter key information in the Underwriting Tab.
- Certain credits and Tolerance Cure information can be found in the Other Credits section.



# Closing Tab

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Closing**

Closing County: KENT Loan Proceeds To: BORROWER Paste Conditions From Clipboard

[Closing Instructions/Conditions](#) Details

CLOSING/ESCROW CONDITIONS APPEAR HERE!  
TO CREATE SPECIFIC CONDITIONS THAT YOU USE FREQUENTLY, CLICK ON "MODIFY CLOSING INSTRUCTION OPTIONS" TO CREATE CODES.

**Cash to Close**

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$2,000.00	\$8,899.12	Yes	See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	-\$0.00	-\$335.00	Yes	You paid these Closing Costs before closing
Closing Costs Financed	-\$0.00	-\$8,564.12	Yes	You included these Closing Costs in your Loan amount, which increased your Lo...
Down Payment	\$0.00	\$0.00	No	
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	-\$0.00	-\$0.00	No	
Funds for Borrower	-\$0.00	-\$193,935.88	Yes	You decreased this payment. See details in Section L
Seller Credits	-\$0.00	-\$0.00	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	-\$193,935.88		

☒ Standard Form ☐ Alternate Form

Insert the County that the Loan will be closed in. This is usually the County where the Documents will be signed Modified

- On the Closing Tab, select the Closing County and indicate who the loan proceeds will go to at the top.
- Cash to Close contains the final loan amounts that will appear on the Closing Disclosure. For more information, please visit the Cash to Close section of our DocMagic Online Hacks, found on the [Product Training Page](#).
- Select the applicable version of Cash to Close at the bottom – Standard or Alternate.

# Summaries Tab

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**K. Due from Borrower at Closing**

Code	Description	Amount
01	Sale Price of Property	\$0.00
02	Sales Price of Any Personal Property Include in Sale	
03	Closing Costs Paid at Closing	\$8,564.12

**M. Due to Seller at Closing**

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

**L. Paid Already by**

Code	Description	Amount
01	Deposit	
02	Loan Amount	
03	Existing Loan	
14	Assessments	
15		
16		
17		

**N. Due from Seller at Closing**

Code	Description	Amount
01	Excess Deposit	
02	Closing Costs Paid at Closing	\$0.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	
09		
10		

**CALCULATION**

Description	Amount
Total Due Already from Borrower at Closing (K)	\$8,564.12
Total Paid by or on Behalf of Borrower at Closing (L)	\$202,500.00
Cash to Close From/To Borrower	-\$193,935.88

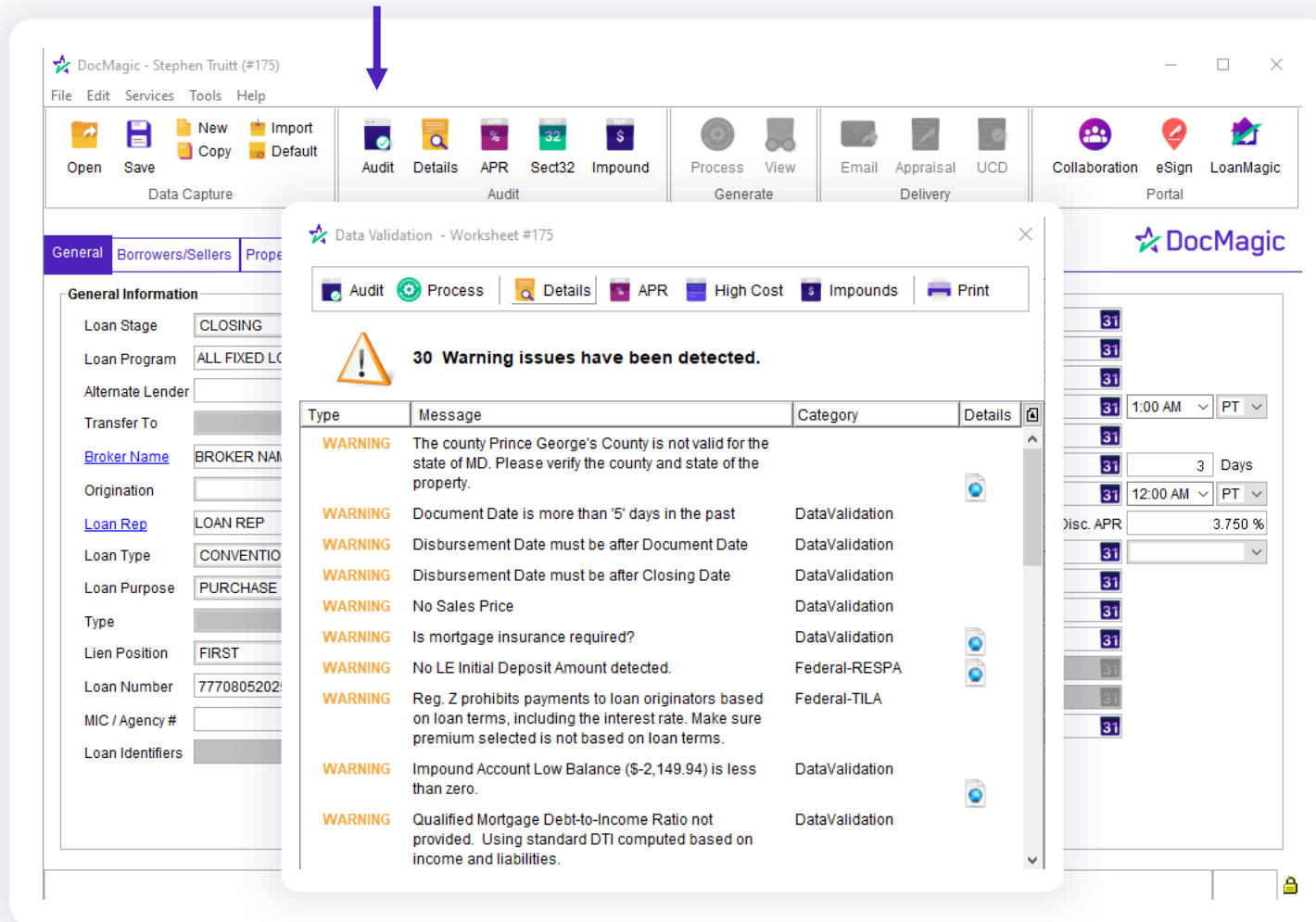
**CALCULATION**

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

Select a Summaries line number.

- If you want to add a specific line item to a Disclosure, you may do so in the Summaries Tab.
- Click on the empty space below existing line items to add a code and a description from the window that appears. Be sure to enter an amount in the adjacent space to the right.

# Auditing



- Once data entry is completed, you'll need to audit the worksheet before you can process a set of documents. Notice how the Process button is greyed out.
- Start by clicking on the Audit button and a separate Data Validation window will appear as shown.

# Auditing

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound

Process View Email Appraisal UCD

Collaboration eSign LoanMagic

Portal

General Borrowers/Sellers Properties

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOAN

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 7770805202

MIC / Agency #:

Loan Identifiers:

Data Validation - Worksheet #175

Audit Process Details APR High Cost Impounds Print

**30 Warning issues have been detected.**

Type	Message	Category	Details
WARNING	The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.		
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	Disbursement Date must be after Document Date	DataValidation	
WARNING	Disbursement Date must be after Closing Date	DataValidation	
WARNING	No Sales Price	DataValidation	
WARNING	Is mortgage insurance required?	DataValidation	
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA	
WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA	
WARNING	Impound Account Low Balance (\$-2,149.94) is less than zero.	DataValidation	
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation	


DocMagic

31 31 31 31 1:00 AM PT 3 Days 12:00 AM PT Disc. APR 3.750 % 31 31 31 31 31 31 31 31 31 31

- The Data Validation window contains your list of Warnings and FATALs. You may proceed with warnings but any FATALs are hard stops – you will be prevented from drawing docs until you address them.
- Audits can be customized by reaching out to Customer Service.
- Click on Details to bring up the [Loan Detail Report](#). The report will open in your web browser or default application for HTML files.

# Auditing

## Loan Detail Report



Loan Number:	777080520250001	File ID:	175
Borrower Name:	STEPHEN TRUITT	Client Number:	100ST
Property Address:	123 MAIN STREET, INDIANAPOLIS MD 20792	Date of Report:	08/07/2025

Transaction Details

Data Validation

Compliance Audit

Collapse all ^

▼ DETAILS

LENDER INFO

Lender Name:	DSI TEST LENDER (STEVE TRUITT)	Transfer To:	
Loan Program:	ALL FIXED LOANS (DSI_CONV)		

LOAN IDENTIFIERS

Loan Number:	777080520250001	FHA/VA Case:		MERS #:	99999999-0520250001-9
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH

IMPORTANT DATES

Application Date:	03/01/2021	Cancel Date:		CD/Re-Disc Send Date:	
Document Date:	12/11/2023	Disbursement Date:	05/10/2021	CD/Re-Disc Method:	

- The Report provides information to ensure that each transaction is compliant with the appropriate laws, regulations, and lender requirements.
- It is organized into three tabs:
- *Transaction Details* displays the loan data entered in the worksheet, data which needs to be validated.

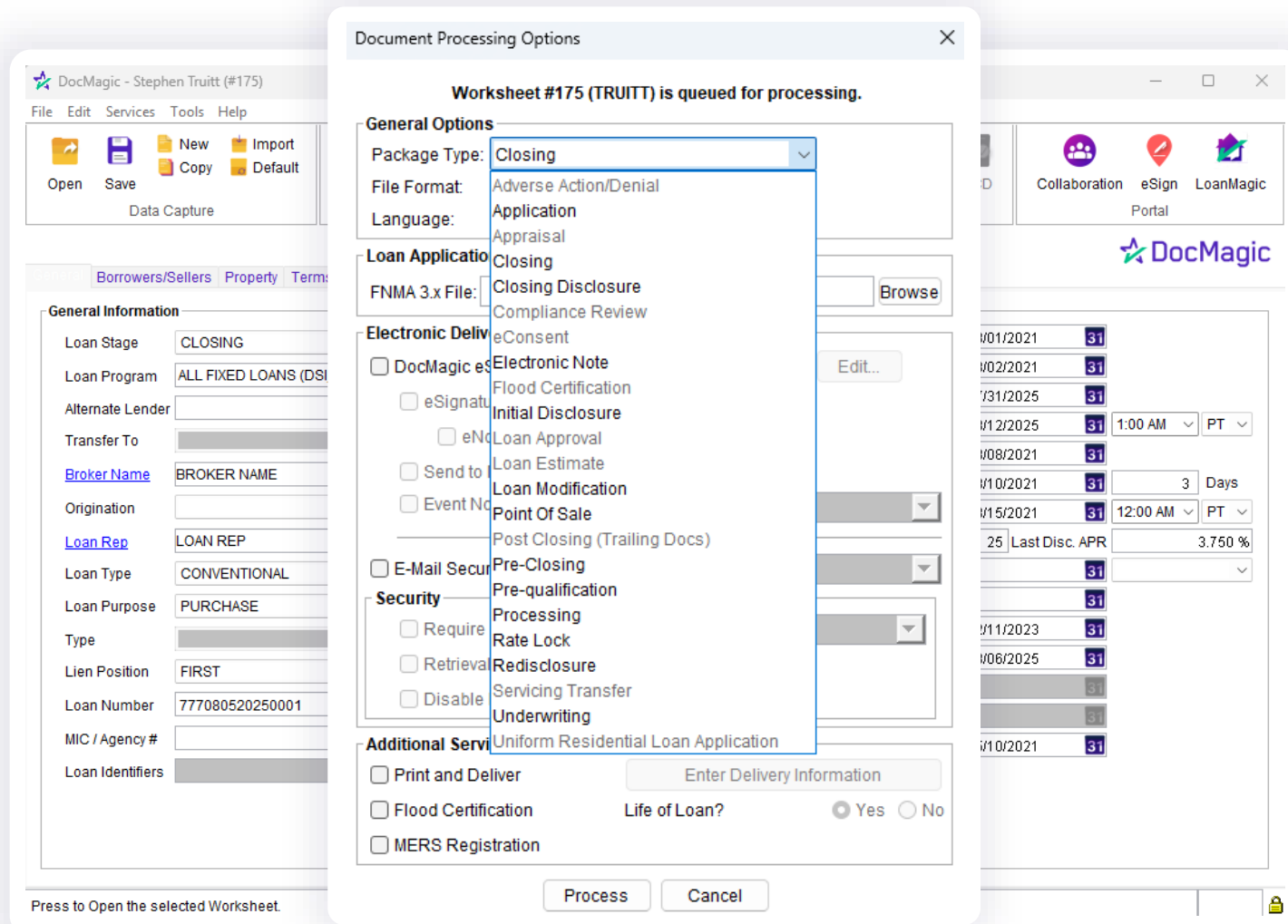
# Auditing

Transaction Details	Data Validation	Compliance Audit	Collapse all ^
▼ DATA VALIDATION			
Status	Result	Message	Link
⚠	WARNING	The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.	🔗
⚠	WARNING	Document Date is more than '5' days in the past	
⚠	WARNING	Disbursement Date must be after Document Date	
⚠	WARNING	Disbursement Date must be after Closing Date	
⚠	WARNING	No Sales Price	

- *Data Validation* provides analysis of the data found in the Transaction Details tab. It contains warning messages and summaries.
- *Compliance Audit* starts with a compliance summary at the top followed by a status breakdown of individual audits.

Transaction Details	Data Validation	Compliance Audit	Collapse all ^
▼ COMPLIANCE SUMMARY			
Federal High Cost/HPML	PASS	✓	
Ability to Repay/QM	FAIL	✗	
Fannie/Freddie Points/Fees	PASS	✓	
Fannie/Freddie Audits	N/A	—	
TRID	WARNING	⚠	
Conventional	N/A	—	
MD High Cost/HPML	PASS	✓	
MD State Rules	N/A	—	

# Document Processing



- The Process button will illuminate after you run the Audit. Clicking on it will open the Document Processing Options window pictured.
- Start by selecting your document package type from the dropdown at the top.
  - If your desired document package is greyed out, you may need to go back to the General tab and change the Loan Stage.

# Document Processing

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language:

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

☐ DocMagic eSign Edit...

☐ eSignature enable

☐ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver Enter Delivery Information

☐ Flood Certification Life of Loan? Yes No

☐ MERS Registration

Process Cancel

- Next, choose a file format.
- DBK is a proprietary file format that can be viewed and modified with our proprietary software, DocMaster.
- Selecting Adobe PDF generates the file instantaneously. You can still download a PDF of the document package if you process as a DBK. You'll just need to go to the [eSign Console](#).



# Document Processing

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: ☐ Adobe PDF ☒ DBK (PCL)

Language: English

Loan Application

FNMA 3.x File:  Browse

Electronic Delivery

☐ DocMagic eSignature enable

☐ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver  Enter Delivery Information

☐ Flood Certification Life of Loan? ☒ Yes ☐ No

☐ MERS Registration

Process Cancel

Collaboration eSign LoanMagic Portal

DocMagic

10/01/2021	31
10/02/2021	31
10/31/2025	31
11/2/2025	31
11/2/2025	1:00 AM PT
10/08/2021	31
11/10/2021	31
11/10/2021	3 Days
11/15/2021	31
11/15/2021	12:00 AM PT
25	Last Disc. APR 3.750 %
31	
31	
11/1/2023	31
10/6/2025	31
31	
31	
10/10/2021	31

- You can also choose a Language. English is the default. If a form in your package is unavailable in your selected language, you will get a Fatal.

# Document Processing

The screenshot shows the DocMagic Document Processing Options dialog box. The main window in the background displays the 'General Information' tab for a loan application. The dialog box is titled 'Document Processing Options' and contains the following sections:

- Worksheet #175 (TRUITT) is queued for processing.**
- General Options**
  - Package Type: Closing
  - File Format: ☐ Adobe PDF ☒ DBK (PCL)
  - Language: English
- Loan Application**
  - FNMA 3.x File: [Browse]
- Electronic Delivery**
  - ☒ DocMagic eSign (Edit...)
    - ☒ eSignature enable
    - ☐ eNotary enable ☐ Include SMARTDoc eNote
    - ☐ Send to Mobile App
    - ☐ Event Notification [Dropdown]
  - ☐ E-Mail Secure Link to [Dropdown]
- Security**
  - ☐ Require Password [Dropdown]
  - ☐ Retrieval Notification
  - ☐ Disable Recipient Printing
- Additional Services**
  - ☐ Print and Deliver [Enter Delivery Information]
  - ☐ Flood Certification Life of Loan? ☒ Yes ☐ No
  - ☐ MERS Registration

Buttons: Process, Cancel

- If you want to utilize our eSign experience, check *DocMagic eSign and eSignature enable*.
- This option is only available in the DBK file format.
- All borrowers must have a valid email and social security number.

# Document Processing

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

☒ DocMagic eSign Edit...

☒ eSignature enable

☒ eNotary enable ☒ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

Security

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

Additional Services

☐ Print and Deliver Enter Delivery Information

☐ Flood Certification Life of Loan? Yes No

☐ MERS Registration

Process Cancel

- When you select eSignature enable, the options for eNotary enable and Include SMARTDoc eNote will illuminate.
- Check these boxes based on what hybrid model you are using, or Total eClose if applicable. Not sure what this means? Please visit our [Product Training Page](#).

# Document Processing

**Document Processing Options**

Worksheet #175 (TRUITT) is queued for processing.

**General Options**

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

**Loan Application**

FNMA 3.x File:  Browse

**Electronic Delivery**

☒ DocMagic eSign

☒ eSignature enable

☒ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☐ E-Mail Secure Link to

**Security**

☐ Require Password

☐ Retrieval Notification

☐ Disable Recipient Printing

**Additional Services**

☐ Print and Deliver

☐ Flood Certification Life of Loan? ☒ Yes ☐ No

☐ MERS Registration

- If you select “eNotary enable” in a state that is NOT DocMagic RON certified, you may get a fatal error that will not allow you to process the document set. Please visit [this page](#) to see if your state is DocMagic RON certified.
- You may contact Customer Service to downgrade this Fatal into a Warning. This will allow you to process document packages with “eNotary enable” selected in non-DocMagic RON states.

# Document Processing

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Press to Open the selected Worksheet.

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

☐ DocMagic eSign Edit...

☐ eSignature enable

☐ eNotary enable ☐ Include SMARTDoc eNote

☐ Send to Mobile App

☐ Event Notification

☒ E-Mail Secure Link to

Security

☒ Require Password

☒ Retrieval Notification

☒ Disable Recipient Printing

Additional Services

☒ Print and Deliver Enter Delivery Information

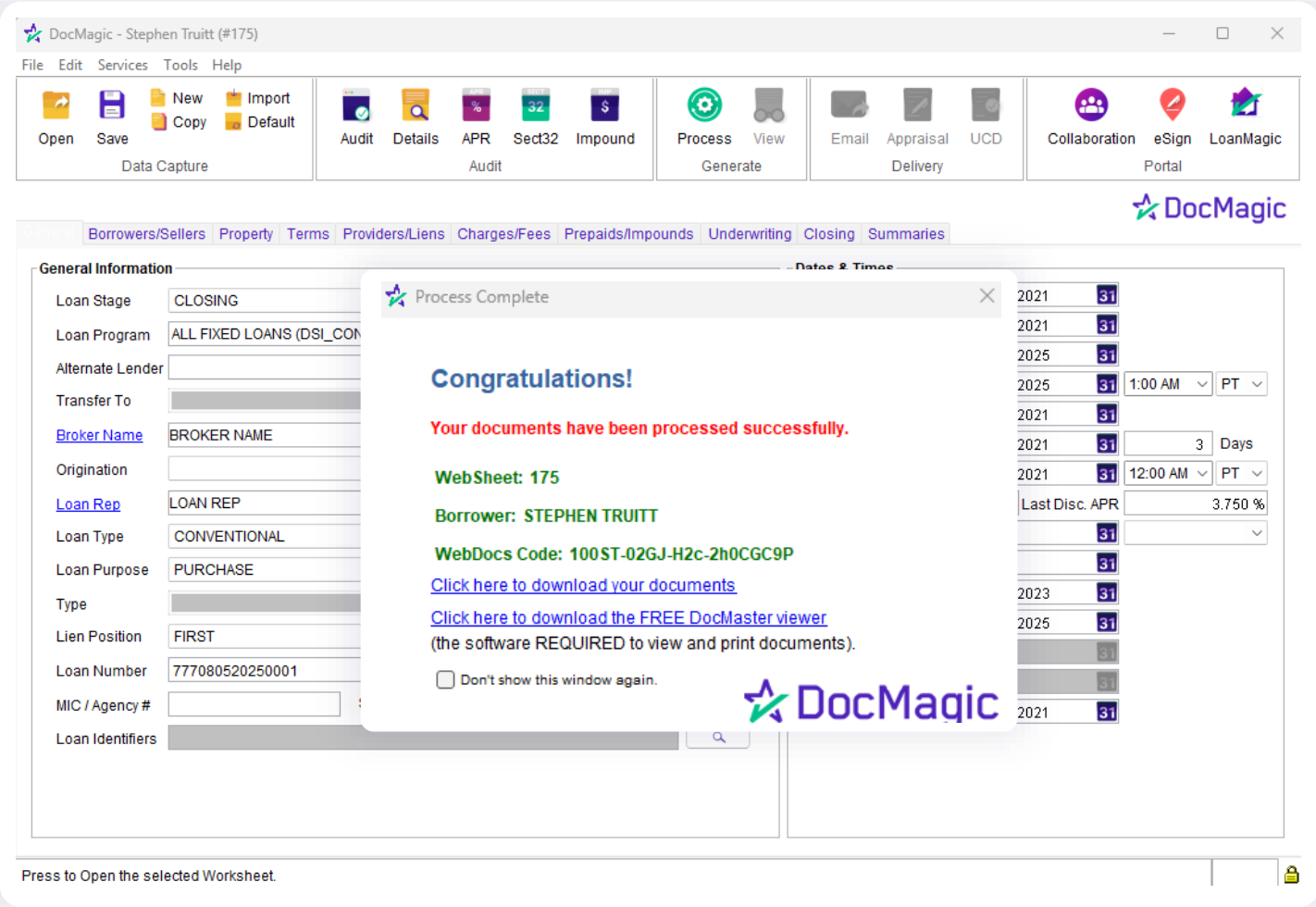
☒ Flood Certification Life of Loan? Yes No

☒ MERS Registration

Process Cancel

- You also have the option to securely email the file as an alternative to eSign. The recipient(s) must be a contact listed in the Service Providers section.
- If you select the “E-Mail Secure Link to” option, the check boxes under Security will become available. Please be sure to select a password if you choose to enable that feature.
- Finally, Additional Services can be found at the bottom.
- Click Process when done.

# Document Processing



- You'll see this completion message if your process request is successful. A confirmation email will be sent to you as well.

# Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default

Data Capture

Audit Details APR Sect32 Impound

Audit

Process View

Generate

Email Appraisal UCD

Delivery

Collaboration eSign LoanMagic Portal

Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting GFE HUD-1 Closing

DocMagic

**General Information**

Loan Stage

Loan Program  Add

Alternate Lender  Add

Transfer To

Broker Name  Channel

Origination

Loan Rep  Branch

Loan Type  ☐ Business Use

Loan Purpose  ☐ Same Lender

Type  Program

Lien Position  ☐ Simultaneous?

Loan Number  MERS #

MIC / Agency #  Section  Case # Assigned

Loan Identifiers

**Dates & Times**

Application Date  31

Pre-Z Send Date  31

Estimate Issue Date  31

Est. Available Through  31

Intent to Proceed Date  31

Rate Lock Date  31 Days

Rate Available Thru  31

Lock Days Prior to Close  Last Disc. APR

CD/Re-disc Date/Method  31

CD/Re-disc Rec'd Date  31

Document Date  31

Closing Date  31

Signing Date  31

Cancel Date  31

Disbursement Date  31

- The rest of this guide will focus on creating a worksheet from scratch with the least amount of information possible. We call this a “Minimum Worksheet”.
- It is important to “tab” between fields and have DocMagic Online auto-populate data by hitting the tab key on your keyboard.
- Start by clicking New in the top left to load a blank worksheet, as shown.

# Minimum Worksheet

The screenshot shows the DocMagic application window. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main window has a tabbed interface with the following tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'General' tab is active, displaying two sections: 'General Information' and 'Dates & Times'.

**General Information Section:**

- Loan Stage: DISCLOSURE (dropdown)
- Loan Program: ALL FIXED LOANS (DSI\_CONV) (dropdown) [Add]
- Alternate Lender: (dropdown) [Add]
- Transfer To: (dropdown)
- Broker Name: (dropdown) Channel: (dropdown)
- Origination: (dropdown)
- Loan Rep: (dropdown) Branch: (dropdown)
- Loan Type: CONVENTIONAL (dropdown) ☐ Business Use
- Loan Purpose: PURCHASE (dropdown) ☐ Same Lender
- Type: (dropdown) Program: (dropdown)
- Lien Position: (dropdown) ☐ Simultaneous?
- Loan Number: 111222333444 MERS #: (text field) [icon]
- MIC / Agency #: (text field) Section: (text field) Case # Assigned: (text field) [icon]
- Loan Identifiers: (text field) [icon]

**Dates & Times Section:**

- Application Date: 08/01/2025 [31]
- Pre-Z Send Date: (text field) [31]
- Estimate Issue Date: 08/01/2025 [31]
- Est. Available Through: 08/15/2025 [31] (dropdown) (dropdown)
- Intent to Proceed Date: (text field) [31]
- Rate Lock Date: (text field) [31] (text field) Days
- Rate Available Thru: (text field) [31] (dropdown) (dropdown)
- Lock Days Prior to Close: (text field) Last Disc. APR: (text field)
- CD/Re-disc Date/Method: (text field) [31] (dropdown)
- CD/Re-disc Rec'd Date: (text field) [31]
- Document Date: 08/25/2025 [31]
- Closing Date: 08/25/2025 [31]
- Signing Date: (text field) [31]
- Cancel Date: (text field) [31]
- Disbursement Date: 08/29/2025 [31]

At the bottom right of the window, there is a 'Modified' status and a lock icon.

- On the *General Tab*, enter the following information under the General Information section:
  - Loan Stage: Disclosure
  - Loan Plan: DSI\_CONV
  - Loan Type: Conventional
  - Loan Purpose: Purchase
  - Loan Number: \*any random sequence of numbers\*



# Minimum Worksheet

The screenshot shows the DocMagic application window. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main window has a tabbed interface with the following tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'General' tab is active, displaying two main sections: 'General Information' and 'Dates & Times'.

**General Information Section:**

- Loan Stage: DISCLOSURE (dropdown)
- Loan Program: ALL FIXED LOANS (DSI\_CONV) (dropdown) [Add]
- Alternate Lender: (dropdown) [Add]
- Transfer To: (dropdown)
- Broker Name: (dropdown) Channel: (dropdown)
- Origination: (dropdown)
- Loan Rep: (dropdown) Branch: (dropdown)
- Loan Type: CONVENTIONAL (dropdown) ☐ Business Use
- Loan Purpose: PURCHASE (dropdown) ☐ Same Lender
- Type: (dropdown) Program: (dropdown)
- Lien Position: (dropdown) ☐ Simultaneous?
- Loan Number: 111222333444 MERS #: (text field) [icon]
- MIC / Agency #: (text field) Section: (text field) Case # Assigned: (text field) [icon]
- Loan Identifiers: (text field) [icon]

**Dates & Times Section:**

- Application Date: 08/01/2025 [31]
- Pre-Z Send Date: (text field) [31]
- Estimate Issue Date: 08/01/2025 [31]
- Est. Available Through: 08/15/2025 [31] (dropdown) (dropdown)
- Intent to Proceed Date: (text field) [31]
- Rate Lock Date: (text field) [31] (text field) Days
- Rate Available Thru: (text field) [31] (dropdown) (dropdown)
- Lock Days Prior to Close: (text field) Last Disc. APR: (text field)
- CD/Re-disc Date/Method: (text field) [31] (dropdown)
- CD/Re-disc Rec'd Date: (text field) [31]
- Document Date: 08/25/2025 [31]
- Closing Date: 08/25/2025 [31]
- Signing Date: (text field) [31]
- Cancel Date: (text field) [31]
- Disbursement Date: 08/29/2025 [31]

At the bottom right of the window, there is a 'Modified' status and a lock icon.

- On the *General Tab*, enter the following information under the General Information section (continued):
  - Application Date: First of this month
  - Estimate Issue Date: First of this month
  - Est Avail Through: 10 business days from first of month (roughly)
  - Rate Lock Date: optional

# Minimum Worksheet

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main window has a tabbed interface with the following tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'General' tab is active, displaying two sections: 'General Information' and 'Dates & Times'.

**General Information**

- Loan Stage: DISCLOSURE
- Loan Program: ALL FIXED LOANS (DSI\_CONV)
- Alternate Lender: [Dropdown]
- Transfer To: [Dropdown]
- Broker Name: [Dropdown] Channel: [Dropdown]
- Origination: [Dropdown]
- Loan Rep: [Dropdown] Branch: [Dropdown]
- Loan Type: CONVENTIONAL ☐ Business Use
- Loan Purpose: PURCHASE ☐ Same Lender
- Type: [Dropdown] Program: [Dropdown]
- Lien Position: [Dropdown] ☐ Simultaneous?
- Loan Number: 111222333444 MERS #: [Text]
- MIC / Agency #: [Text] Section: [Text] Case # Assigned: [Text]
- Loan Identifiers: [Text]

**Dates & Times**

- Application Date: 08/01/2025
- Pre-Z Send Date: [Text]
- Estimate Issue Date: 08/01/2025
- Est. Available Through: 08/15/2025
- Intent to Proceed Date: [Text]
- Rate Lock Date: [Text] Days
- Rate Available Thru: [Text]
- Lock Days Prior to Close: [Text] Last Disc. APR: [Text]
- CD/Re-disc Date/Method: [Text]
- CD/Re-disc Rec'd Date: [Text]
- Document Date: 08/25/2025
- Closing Date: 08/25/2025
- Signing Date: [Text]
- Cancel Date: [Text]
- Disbursement Date: 08/29/2025

Modified [Icon]

- On the *General Tab*, enter the following information under the General Information section (continued):
  - Document Date: A few days before the end of the month
  - Closing Date: same as document date
  - Disbursement Date: Last business day of the month

# Minimum Worksheet

The screenshot shows the DocMagic software interface. At the top is a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below this is a toolbar with icons for 'Open', 'Save', 'New', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic'. A secondary toolbar contains 'Data Capture', 'Audit', 'Generate', 'Delivery', and 'Portal'. The main navigation bar includes tabs for 'General', 'Borrowers/Sellers' (which is selected), 'Property', 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'GFE', 'HUD-1', and 'Closing'. The 'Borrowers' section is active, showing a 'Corp/Trust Name' field and a table with columns 'Name', 'Type', 'Social Sec. #', 'Details', and 'Vesting'. The table contains one entry: 'BOB SAMPLE', 'INDIVIDUAL', '000-00-0000'. Below the table are fields for 'Final Relation', 'Country' (set to 'UNITED STATES'), 'City', 'Vesting To Read' (set to 'BOB SAMPLE'), 'Mailing Street', 'Unit', 'State', and 'Zip'. The 'Sellers' section is also visible, with a 'Corp/Trust Name' field and a table with columns 'Name' and 'Details'. At the bottom, there are fields for 'Street', 'City', 'State', and 'Zip', and a note: 'If the borrower is a corporation or trust, what is the name of the corporation/trust?'. A 'Modified' status with a lock icon is in the bottom right corner.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic

Data Capture Audit Generate Delivery Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting GFE HUD-1 Closing

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BOB SAMPLE	INDIVIDUAL	000-00-0000		

Final Relation Country UNITED STATES City Vesting To Read BOB SAMPLE Mailing Street Unit State Zip

**Sellers**

Corp/Trust Name

Name	Details
------	---------

Street City State Zip

If the borrower is a corporation or trust, what is the name of the corporation/trust? Modified

- On the *Borrowers/Sellers Tab*, enter the following information:
  - Name: Any first name with last name as Test or Sample
  - Type: Individual
  - Social Security Number: Any random combination
  - Vesting To Read: Borrower's Name

# Minimum Worksheet

The screenshot shows the DocMagic software interface. At the top is a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu is a toolbar with icons for 'Open', 'Save', 'New', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic'. A tab bar below the toolbar shows 'General', 'Borrowers/Sellers', 'Property' (selected), 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Property' tab contains several sections: 'Details' with fields for 'Owner Occupied?' (Yes/No), 'Second Home?' (Yes/No), 'Property Type' (SINGLE FAMILY RESIDENCE), 'Street' (123 MAIN ST), 'Unit', 'Building Status', 'No. Units', 'City' (LOS ANGELES), 'State' (CALIFORNIA), 'Zip' (90501), 'Estimated Value', 'Flood Zone', 'County', 'Project Name', 'Acquired Cost', and 'Acquired Date'; 'Prelim Information' with 'Legal Description:', 'Attached?' (Yes/No), and 'Deficiency Rights Preserved?' (Yes/No); 'Mineral Rights/Abbreviated Legal Description:'; and a bottom section with 'Title Report Date', 'Parcel #', 'Tax Message', 'Endorsements', and 'Approved Items'. A status bar at the bottom left asks 'In what county is the property located?' and the bottom right shows 'Modified' and a lock icon.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

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

DocMagic

**Details**

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

Property Type SINGLE FAMILY RESIDENCE More Details...

Street 123 MAIN ST Unit Building Status No. Units

City LOS ANGELES State CALIFORNIA Zip 90501 Estimated Value Flood Zone

County Project Name Acquired Cost Acquired Date 31

**Prelim Information**

Legal Description: Attached? ☐ Yes ☒ No Deficiency Rights Preserved? ☐ Yes ☐ No

Mineral Rights/Abbreviated Legal Description:

Title Report Date 31 Parcel # Tax Message

Endorsements Approved Items

In what county is the property located? Modified

- On the *Property Tab*, enter this address:

123 Main St  
Los Angeles, CA 90501

# Minimum Worksheet

The screenshot displays the DocMagic Minimum Worksheet interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Import, Copy, and Default. The main workspace is divided into several tabs: General, Borrowers/Sellers, Property, Terms (selected), Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The Terms tab is active, showing fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$500,000.00), Approved JR Lien, Sales Price (\$500,000.00), Loan Amount (\$400,000.00), Initial Interest Rate (7.000 %), Term / Amortization (360 / 360 Months), Monthly Payment (\$2,661.21), First Payment Date (10/01/2025), Days Prepaid Interest (3), Paid By (BORROWER), and Total Prepaid Interest Estimate. The ARM section includes Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The Miscellaneous section includes Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement. The bottom status bar shows 'Who will the prepaid interest be paid by?' and a 'Modified' button.

DocMagic

File Edit Services Tools Help

Open Save New Import Copy Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

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

**Terms**

Rate Type: FIXED

Buydown Type:

Appraised Value: \$500,000.00

Approved JR Lien:

Sales Price: \$500,000.00

Loan Amount: \$400,000.00

Initial Interest Rate: 7.000 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$2,661.21

First Payment Date: 10/01/2025

Days Prepaid Interest: 3

Paid By: BORROWER

Total Prepaid Interest Estimate:

**ARM**

Interest Change Date:

Payment Change Date:

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

**Miscellaneous**

Assumable? ☐ Yes ☒ No

Prepayment Penalty? ☐ Yes ☒ No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

Who will the prepaid interest be paid by? Modified

- On the *Terms Tab*, enter the following:
  - Sale Price: 500,000
  - Appraised Value: 500,000
  - Loan Amount: 400,000
  - Interest Rate: 7%
  - Terms: 360
  - Amortization: 360
  - Remember to hit Tab!

# Minimum Worksheet

The screenshot displays the DocMagic application window. The top menu bar includes File, Edit, Services, Tools, and Help. Below it is a toolbar with icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. The main workspace has a tabbed interface with the following tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, **Charges/Fees**, Prepaids/Impounds, Underwriting, Closing, and Summaries. The **Charges** section is active, showing a table with columns: Charge Description, To, TRID Section, Charge Amt, Paid By, Amt Paid, POC?, APR?, Fin?, BC?, SR?, Opt?, and Estimate. The first row contains: Application Fee, DSI TEST LENDER (S..., Origination Char..., \$500.00, BORROWER, and checkboxes for POC?, APR? (checked), Fin?, BC?, SR?, and Opt?. Below the table are sections for Fees and Premiums, each with a table and an Estimate button. At the bottom, there is a link for Manage Changed Circumstance Information, a checkbox for Exclude Conventional MI from Points and Fees Test, and a Modified status indicator.

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Application Fee	DSI TEST LENDER (S...	Origination Char...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
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Premium Description	To	Premium Points	+Fixed	Estimate
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[Manage Changed Circumstance Information](#) ☐ Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- On the *Charges/Fees Tab*, enter the following:
  - Charge Description: Application
  - To: Lender
  - TRID Section: Origination Charge
  - Amount: \$500
  - Paid By: Borrower

# Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic

Data Capture Audit Generate Delivery Portal

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

DocMagic

**Charges**

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Application Fee	DSI TEST LENDER (S... Origination Char...		\$500.00 BORROWER			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**Fees**

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

**Premiums**

Premium Description	To	Premium Points	+Fixed	Estimate
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[Manage Changed Circumstance Information](#) ☐ Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- Now, you should be able to audit the file and process a Disclosure.
- A “Minimum Worksheet” can be created without entering a borrower’s email. Please enter a valid email address and any phone number (can be fake) for the borrower if you wish to test the [eSign Console](#) or the borrower’s signing experience.

# Sample Worksheet → Closing Package

DocMagic - Borrower One Sample (#180)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**General Information**

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI\_CONV) Add

Alternate Lender Add

Transfer To

Broker Name: BROKER NAME Channel

Origination

Loan Rep: LOAN REP Branch: BRANCH

Loan Type: CONVENTIONAL ☐ Business Use

Loan Purpose: PURCHASE ☐ Same Lender

Type: Program

Lien Position: FIRST ☐ Simultaneous?

Loan Number: LOANNUMBER MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

**Dates & Times**

Application Date: 03/01/2021 31

Pre-Z Send Date: 03/02/2021 31

Estimate Issue Date: 03/02/2021 31

Est. Available Through: 03/06/2021 12:00 AM PT

Intent to Proceed Date: 03/08/2021 31

Rate Lock Date: 03/10/2021 3 Days

Rate Available Thru: 03/15/2021 12:00 AM PT

Lock Days Prior to Close: 25 Last Disc. APR: 3.750 %

CD/Re-disc Date/Method: 31

CD/Re-disc Rec'd Date: 31

Document Date: 03/02/2021 31

Closing Date: 09/30/2025 31

Signing Date: 31

Cancel Date: 31

Disbursement Date: 05/10/2021 31

- A Sample Worksheet is included in every user's DocMagic Online.
- You can load it with the Open button in the top left and finding the Worksheet # "SAMPLE" – it should be at the bottom of the Open Worksheet window.
- You can create a test Closing Package from the Sample file by changing a few things:
  - On the General Tab, Set the Closing Date to any time in the future



# Sample Worksheet → Closing Package

DocMagic - Borrower One Sample (#180)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

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

**Borrowers**

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000		

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE ALL AS TENANTS IN COMMON

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

**Sellers**

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	
SELLER TWO SAMPLE	

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

If the borrower is a corporation or trust, what is the name of the corporation/trust? Modified

- On the Borrowers/Sellers Tab:
  - Delete the second and third borrowers
  - Add any phone number (can be fake) and a *valid* email address for the remaining borrower (the name can stay)
  - Update the Vesting to Read

# Sample Worksheet → Closing Package

eSign Console - Alan Dai

eSign RequestsCreate RequestSearchAccount

Loan #: 0000000036Lender: Alan DaiStatus: New (Active)

Primary Name: Borrower O SampleDSI TEST LENDER (STEVE TRUITT)Documents: 33 (89 total pages)

Type: EClosing(100ST)Signers: 2

Package Id: 113031358aland@docmagic.comExpires: N/A (Requires: Primary)

Worksheet #: 180 (Version : 1)Signatures: Y (Ink Sign)

Closing Date: 9/30/25

DetailsDocumentsDocuments ReceivedEMailsVersions

Participants

Preview Mode - Off

#	Name/Email	Role	Created	Started	Consented	Viewed	Completed	Declined	Links
1	Borrower O Sample aland@docmagic.com	Borrower	8/21/25 1:52 PM						<a href="#">Send Email</a> <a href="#">Sign Documents</a>
2	Contact Here contact@email.com	Originator	8/21/25 1:52 PM						<a href="#">Send Email</a> <a href="#">Sign Documents</a>

Action Log

Date	User	IP Address	Description
8/21/25 1:52 PM	System User		eSign event created
8/21/25 1:52 PM	Borrower Sample		Invitation sent to aland@docmagic.com
8/21/25 1:52 PM	Contact Here		Invitation sent to contact@email.com

Add Internal Note

Cancel Request

Delete Request

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- Audit and Process the file.
  - If you want to process a [Total eClose](#), please be sure to include a MERS # in the General Tab.
- Add a Settlement Agent *in the [eSign Console](#)* by clicking on the Add icon next to Participants.
- You will now have a working Closing Package.