DocMagic Online

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Getting Started

- Start by going to **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
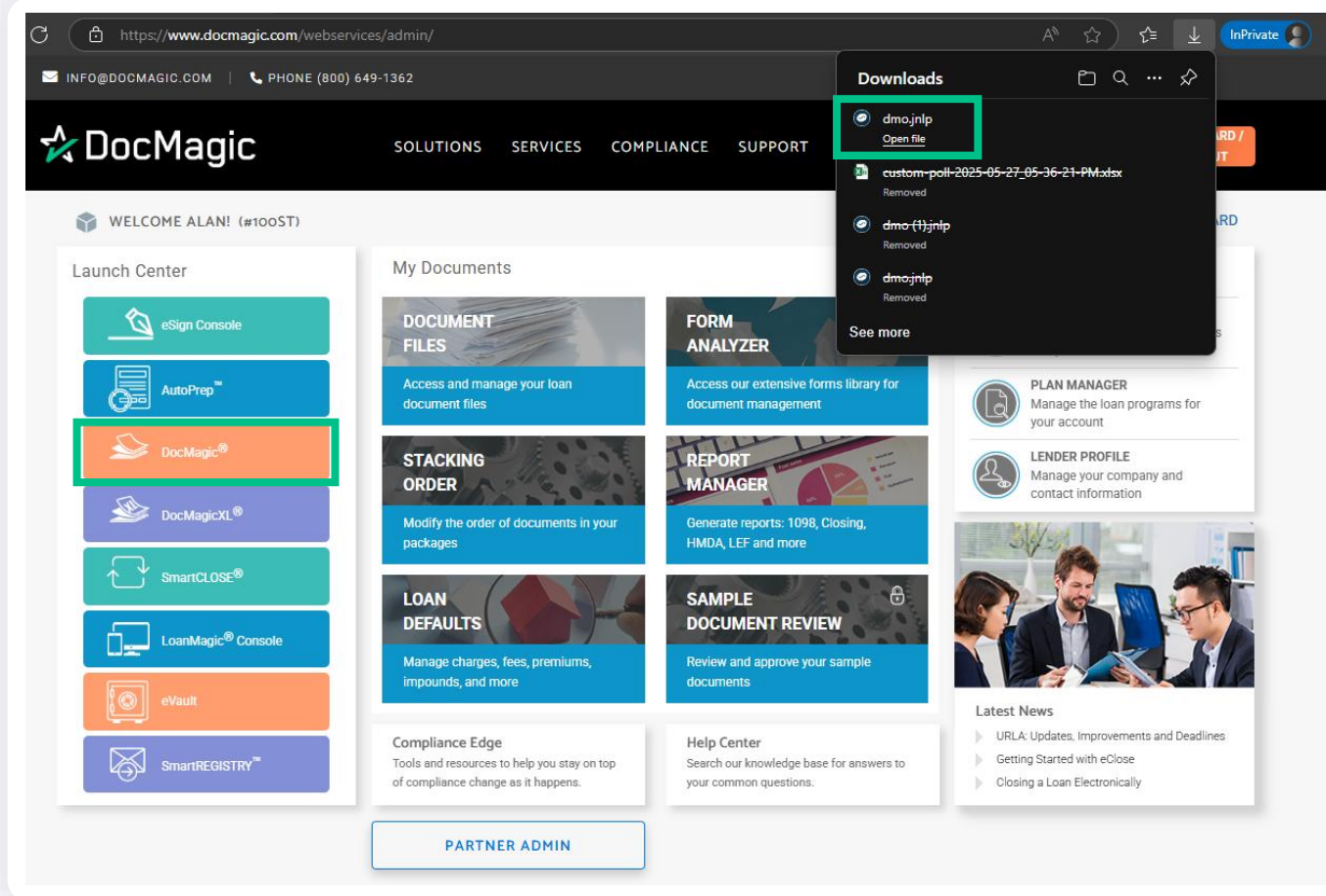
- Click "DocMagic" from the Launch Center on the left to download the application ("dmo.jnlp").

- 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
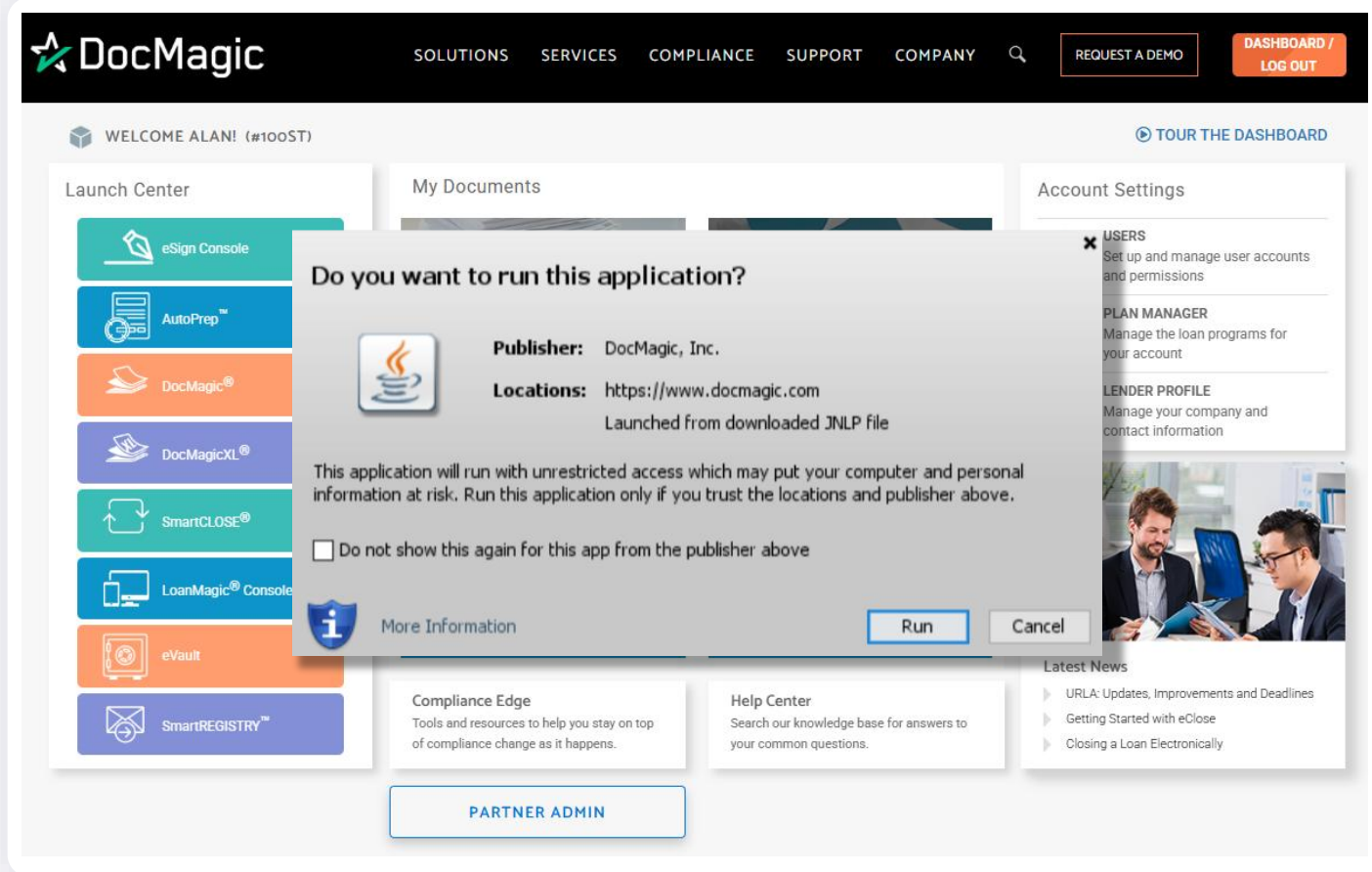
- Please note that you must have the Java application downloaded and installed on your computer or else DocMagic Online will not run.

  - 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
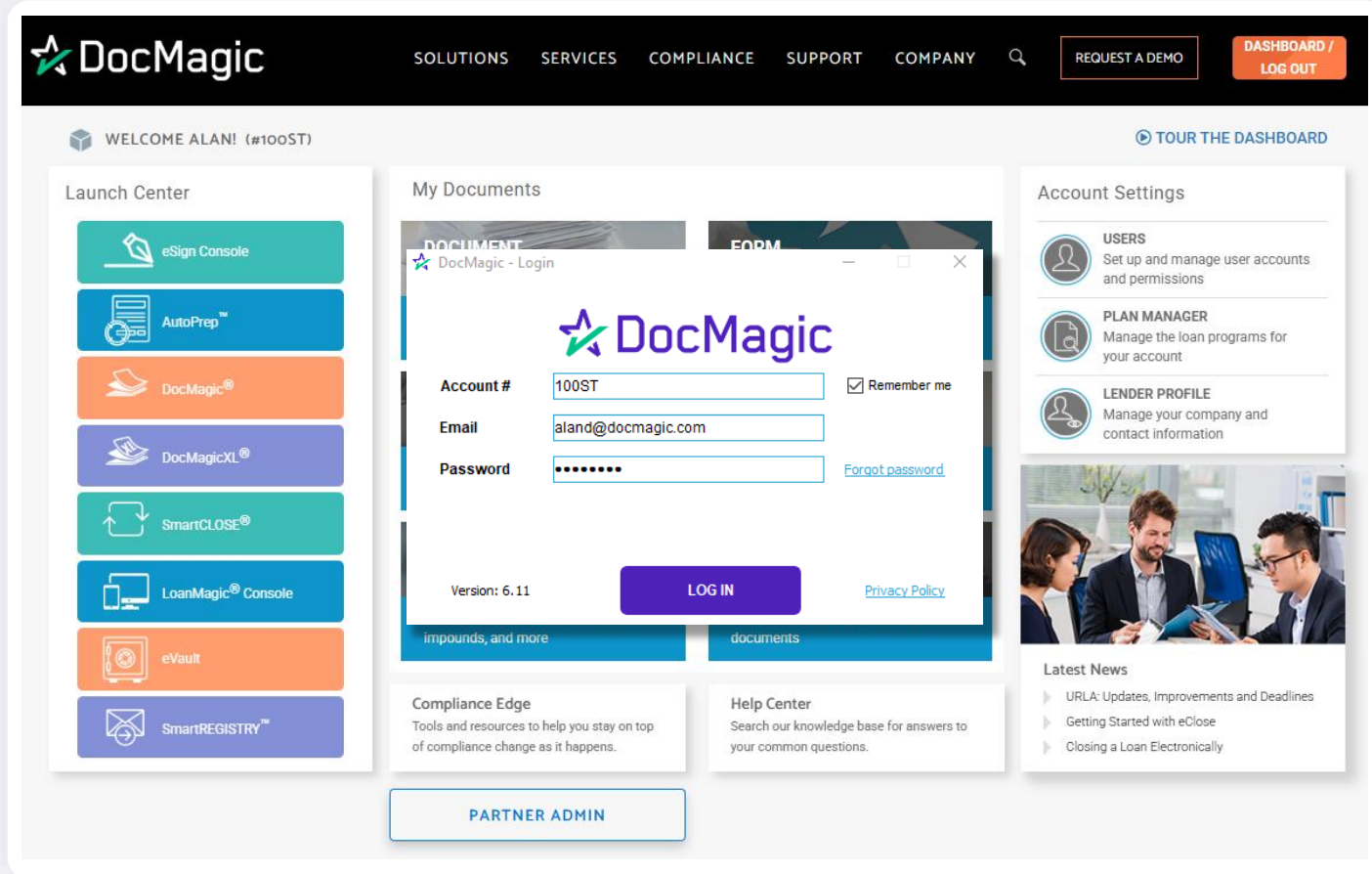
- Enter your login credentials.

- Check "Remember Me" if you want your Account Number and Email to be saved.

General Tab

- 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

- 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

- 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

- 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)

- 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)

- 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

- 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

- 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

- 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

- **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

- **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

- 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

- Flood Zone will be entered here. For more information, including ordering a Flood Cert, please consult our supplementary **Hacks** guidebook .

Terms Tab

- 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

- 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 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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

- 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.

- 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

- 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

- 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

- 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

- 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

- 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.

Prepaids/Impounds Tab

- Next, we have the Prepaids/Impounds Tab. Adding Prepaids and Impounds is not too different from adding Charges and Fees.

- When you add Prepaids, you'll need to include how many months are being prepaid, followed by the total amount.

Prepaids/Impounds Tab

- 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

Prepaids/Impounds Tab

- 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

- 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

- 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

- 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.

Auting
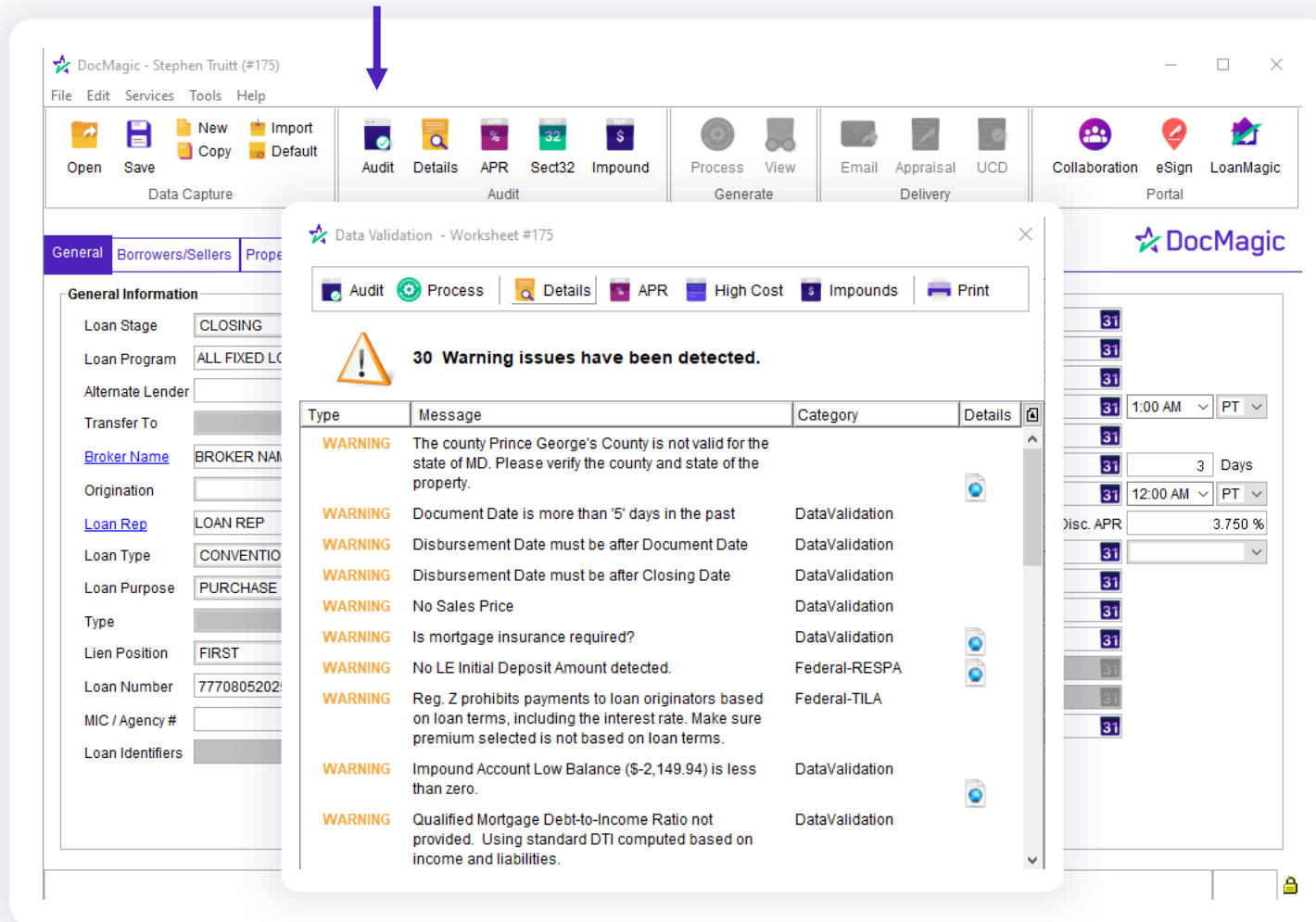
- Once data entry is completed, you'll need to audit the worksheet before you can process a set of documents. Notice how the Process button is greyed out.

- Start by clicking on the Audit button and a separate Data Validation window will appear as shown.

Auziting

- 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.

Auting

- 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.
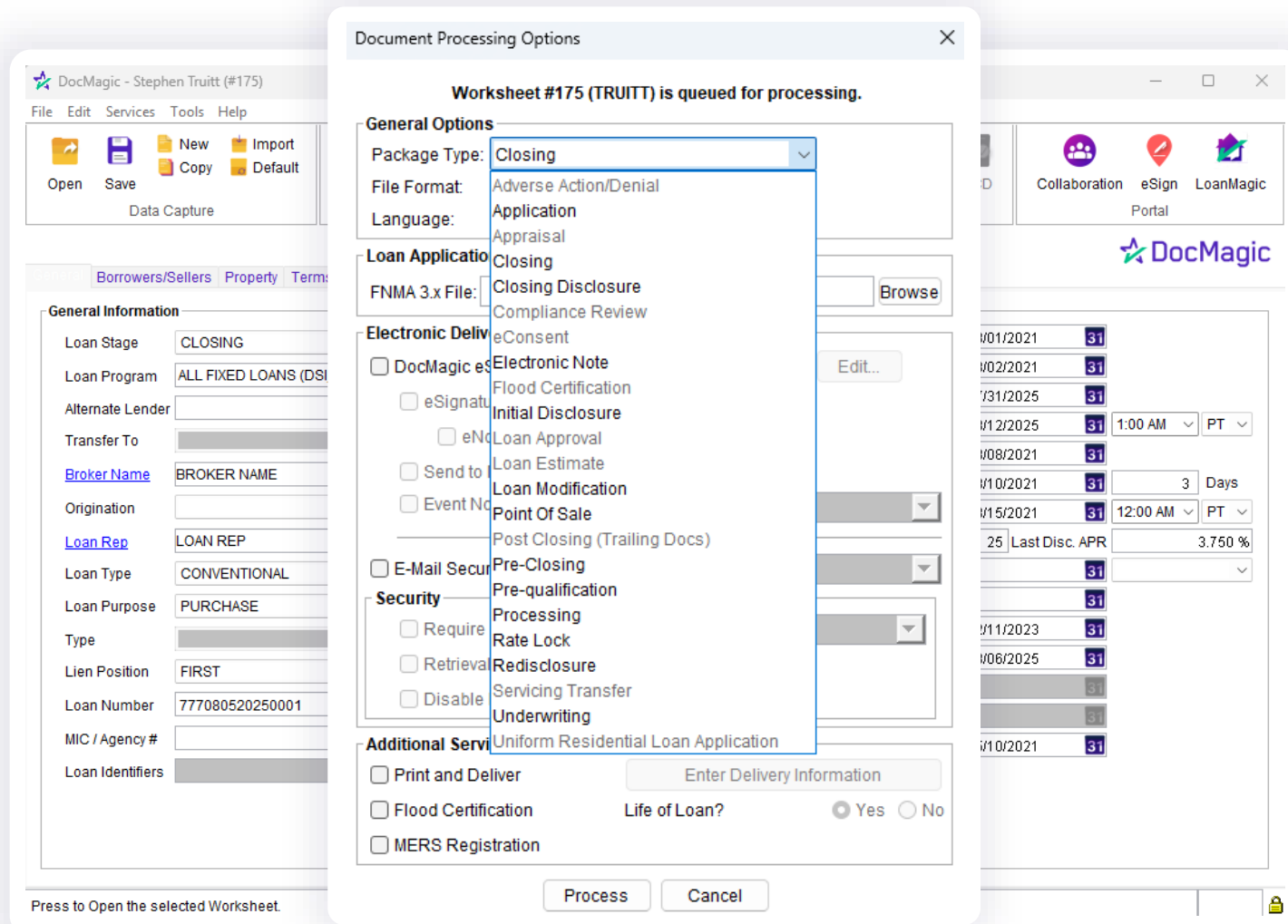
Auditing

- *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.

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

- 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

- 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

- 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

- 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

- 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.

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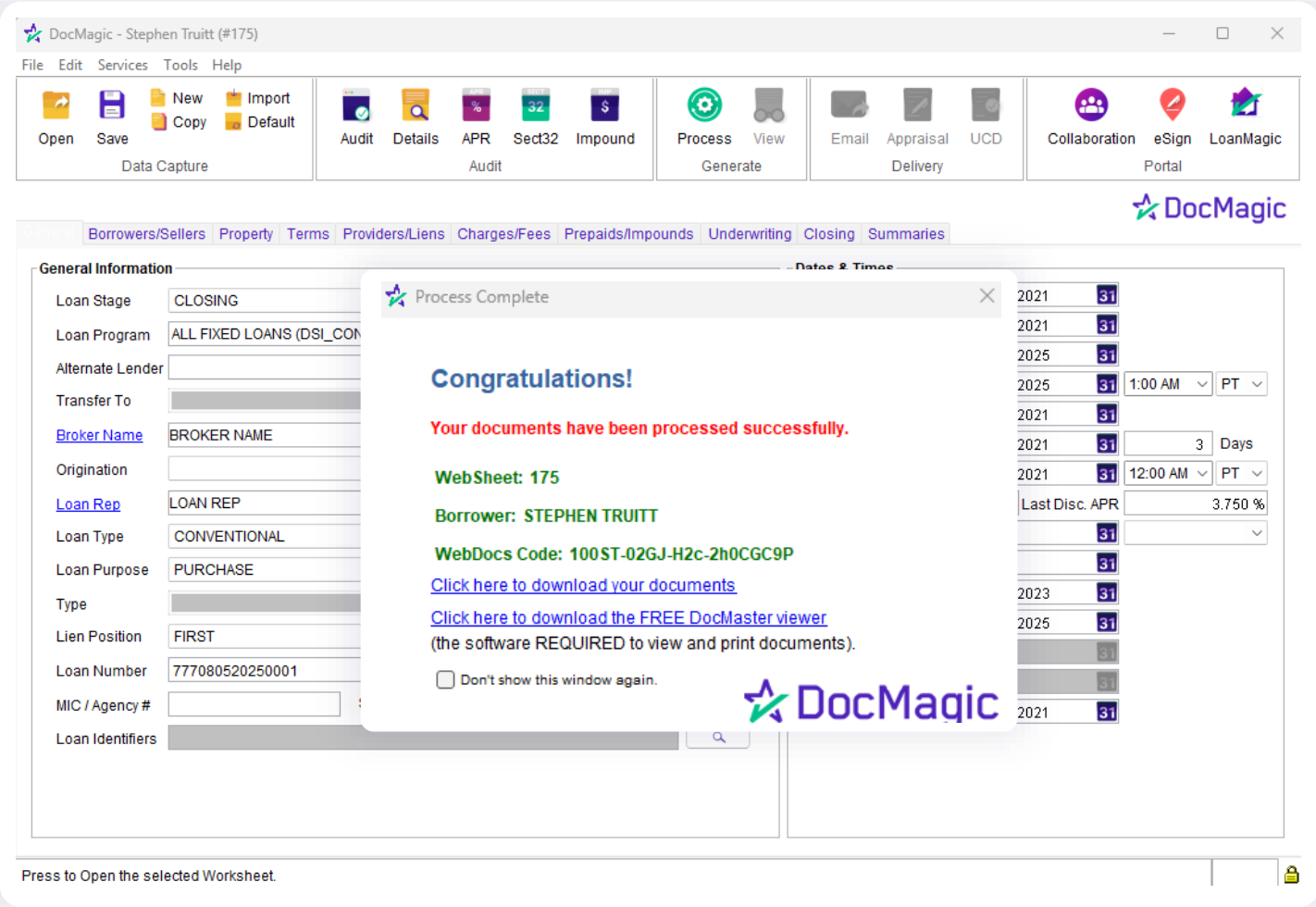
- You'll see this completion message if your process request is successful. A confirmation email will be sent to you as well.

Minimum Worksheet

- 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

- 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

- 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

- 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

- 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

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

  123 Main St
  Los Angeles, CA 90501

Minimum Worksheet

- 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

- On the *Charges/Fees Tab*, enter the following:

  - Charge Description: Application

  - To: Lender

  - TRID Section: Origination Charge

  - Amount: $500

  - Paid By: Borrower

Minimum Worksheet

- 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

- 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

- 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

- 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.