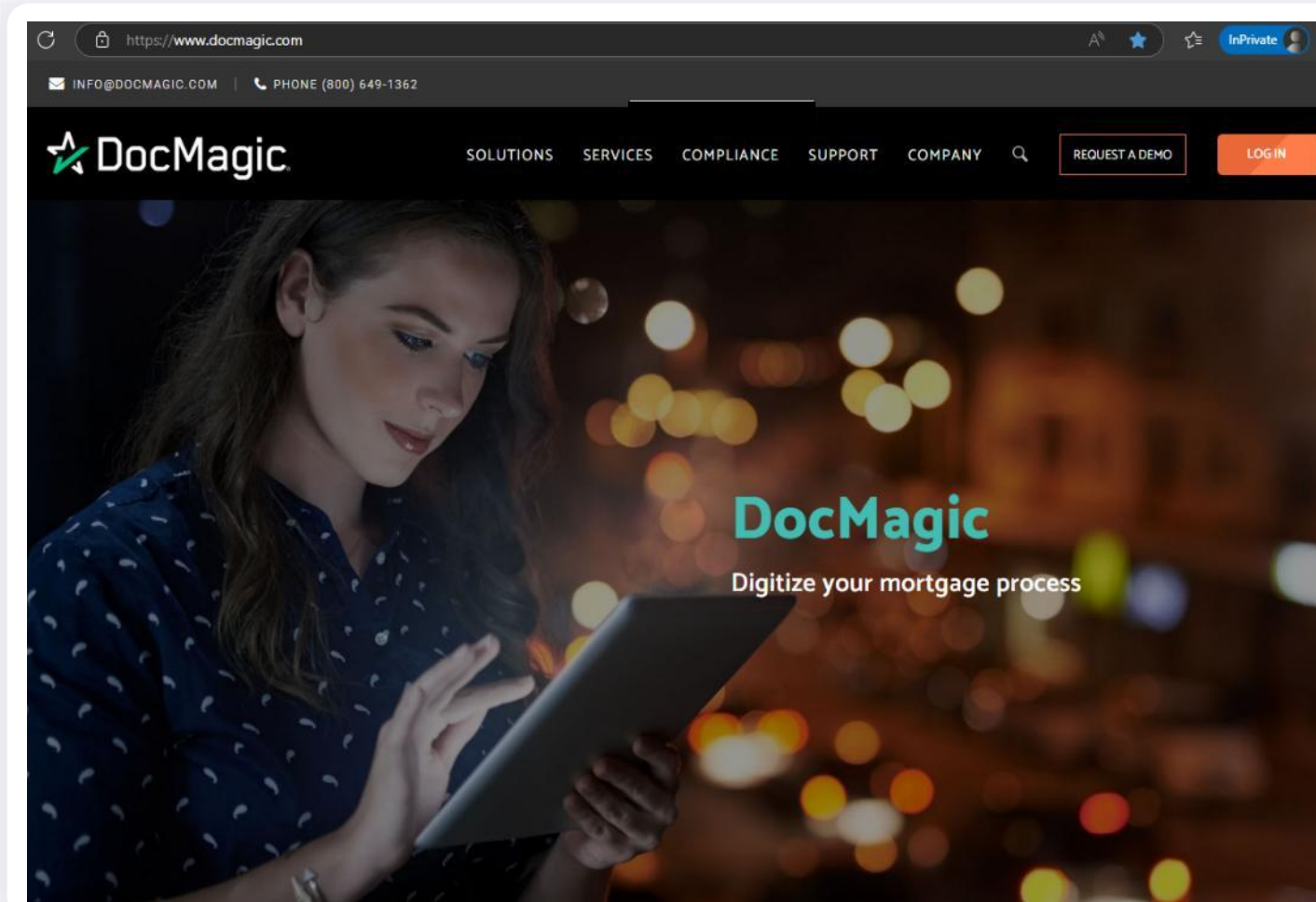


DocMagic Online

Table Of Contents

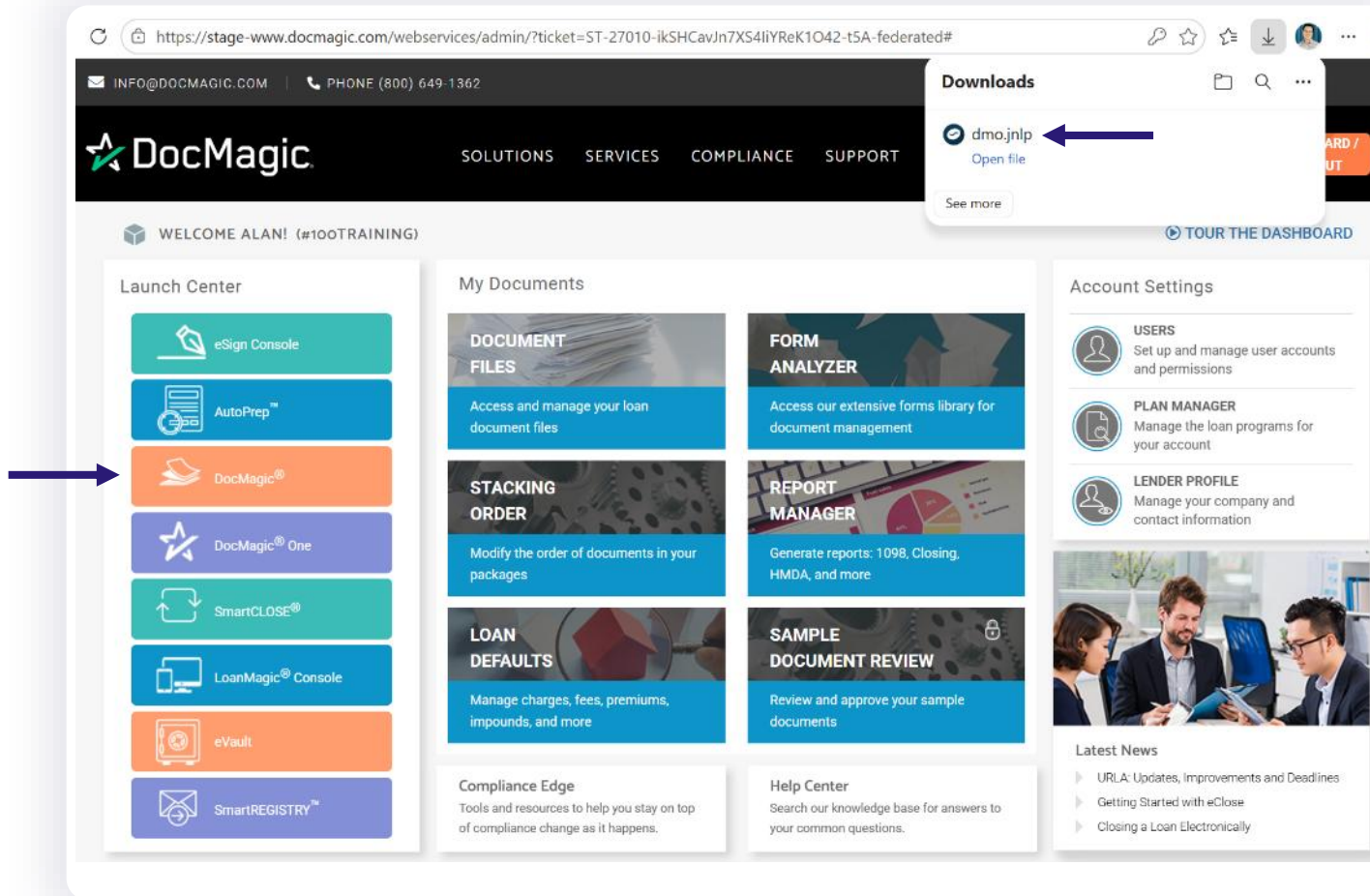
Getting Started / Launching	3	Prepays/Impounds Tab	45
General Tab	7	Underwriting Tab	48
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Getting Started



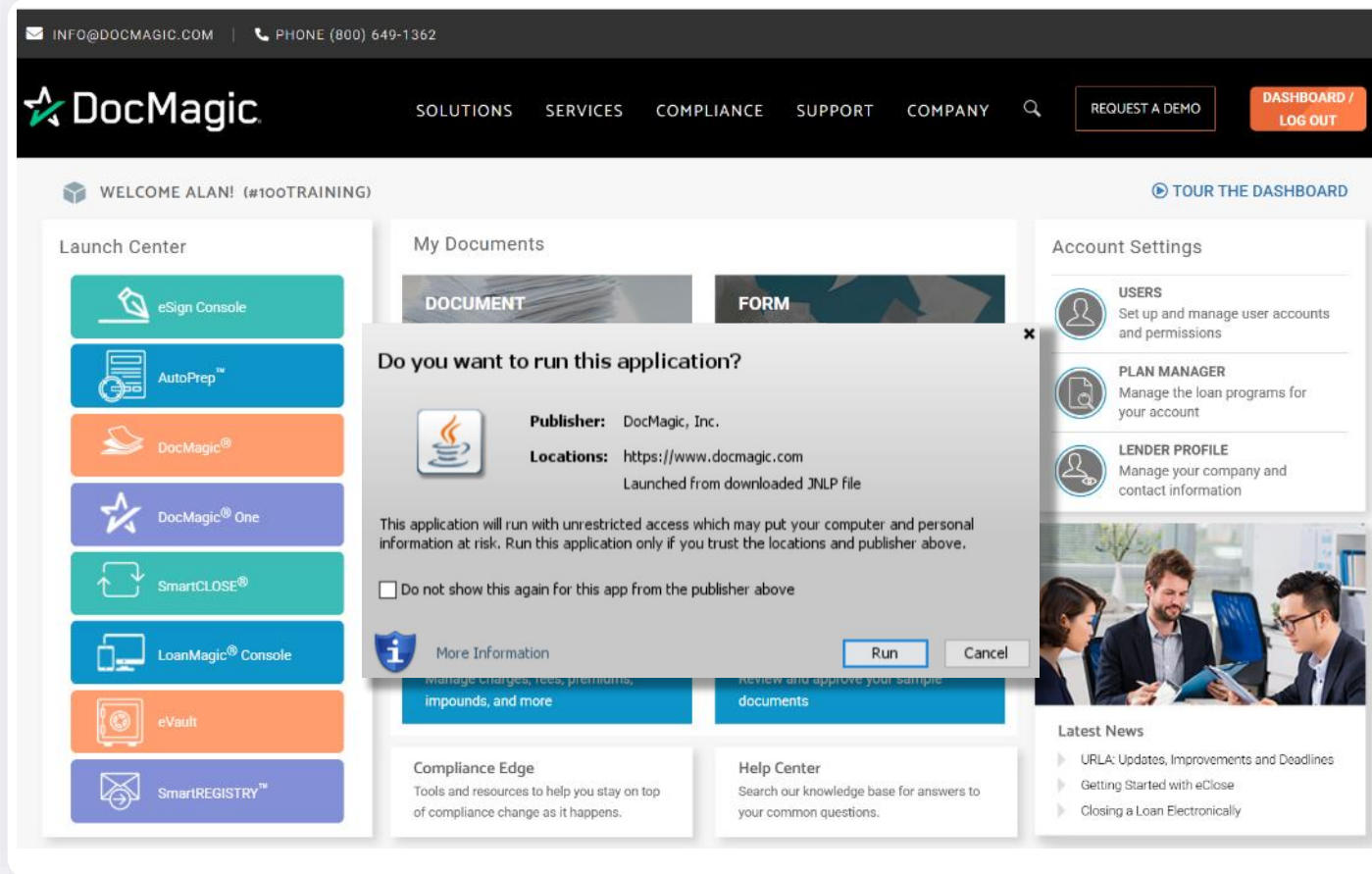
- This tutorial focuses on the basics of DocMagic Online.
- For additional tips, tricks, and advanced topics, check out our supplementary guide, DocMagic Online Hacks, on the Product Training Page by clicking [here](#).
- Supplementary topics on the other guide include, but are not limited to:
 - Alternate Lenders
 - Appraisals
 - Changed Circumstance
 - Construction Loans
 - Dual Trusts
 - Exporting UCD's
 - Flood Determination
 - Forms List

Launching DocMagic Online



- From the DocMagic Dashboard, 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 click [here](#) for instructions on how to install and associate OpenWebStart, a free open-source version of Java.
- 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

The screenshot displays the DocMagic Online dashboard. At the top, a dark header bar contains contact information (INFO@DOCMAGIC.COM, PHONE (800) 649-1362) and the DocMagic logo. Below this is a navigation menu with links for SOLUTIONS, SERVICES, COMPLIANCE, SUPPORT, and COMPANY, along with a search icon and buttons for REQUEST A DEMO and DASHBOARD / LOG OUT. The main content area is divided into several sections: a welcome message for ALAN! (#100TRAINING), a Launch Center with various tool icons (eSign Console, AutoPrep™, DocMagic®, DocMagic® One, SmartCLOSE®, LoanMagic® Console, eVault, SmartREGISTRY™), a My Documents section with tabs for DOCUMENT and FORM, and a central login window. The login window prompts for Account # (100TRAINING), Email (aland@docmagic.com), and Password, with a Remember me checkbox and a Forgot password link. To the right of the login window are Account Settings (USERS, PLAN MANAGER, LENDER PROFILE) and a Latest News section. The bottom of the dashboard features a Compliance Edge section and a Help Center.

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

DocMagic

SOLUTIONS SERVICES COMPLIANCE SUPPORT COMPANY

REQUEST A DEMO DASHBOARD / LOG OUT

WELCOME ALAN! (#100TRAINING) TOUR THE DASHBOARD

Launch Center

- eSign Console
- AutoPrep™
- DocMagic®
- DocMagic® One
- SmartCLOSE®
- LoanMagic® Console
- eVault
- SmartREGISTRY™

My Documents

DOCUMENT FORM

DocMagic - Login

DocMagic

Account # 100TRAINING Remember me

Email aland@docmagic.com

Password Forgot password

Version: 6.14 LOG IN Privacy Policy

Manage charges, fees, premiums, impounds, and more

Review and approve your sample documents

Compliance Edge

Tools and resources to help you stay on top of compliance change as it happens.

Help Center

Search our knowledge base for answers to your common questions.

Account Settings

- USERS Set up and manage user accounts and permissions
- PLAN MANAGER Manage the loan programs for your account
- LENDER PROFILE Manage your company and contact information

Latest News

- URLA: Updates, Improvements and Deadlines
- Getting Started with eClose
- Closing a Loan Electronically

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

General Tab

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 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

Enter the plan code for the program being utilized or add a NEW plan code.

- 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', and 'Default'. The main workspace is divided into two sections: 'General Information' on the left and 'Dates & Times' on the right. 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', 'Loan Purpose', 'Type', 'Lien Position', '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'. A blue arrow points to the 'Loan Stage' dropdown menu.

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 Prepaids/Impounds Underwriting GFE HUD-1 Closing

DocMagic

General Information

Loan Stage: DISCLOSURE

Loan Program: [Add]

Alternate Lender: [Add]

Transfer To: [Add]

Broker Name: [Add] Channel: [Add]

Origination: [Add]

Loan Rep: [Add] Branch: [Add]

Loan Type: [Add] Business Use: [Add]

Loan Purpose: [Add] Same Lender: [Add]

Type: [Add] Program: [Add]

Lien Position: [Add] Simultaneous?: [Add]

Loan Number: [Add] MERS #: [Add]

MIC / Agency #: [Add] Section: [Add] Case # Assigned: [Add]

Loan Identifiers: [Add]

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 shows the DocMagic software interface. The 'General' tab is selected in the top navigation bar. The 'Loan Program' dropdown menu is open, displaying a list of loan programs. The 'ALL FIXED LOANS (DSI_CONV)' option is highlighted. A 'Select a Loan Program' dialog box is also visible, showing a table of loan programs with columns for Description, Investor, Code, and Loan Type. The 'ALL FIXED LOANS' option is highlighted in this dialog as well.

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
ALL FIXED LOANS	GENERIC PLANS	DSI_CONV	CONVENTIONAL
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: ☐

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

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 **GFE HUD-1** Closing

DocMagic

General Information

Loan Stage

DISCLOSURE

Loan Program

ALL FIXED LOANS (DSI_CONV)

Add

Alternate Lender

Add

Transfer To

Broker Name

Channel

Origination

Loan Rep

Branch

Loan Type

CONVENTIONAL

Business Use

Loan Purpose

PURCHASE

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

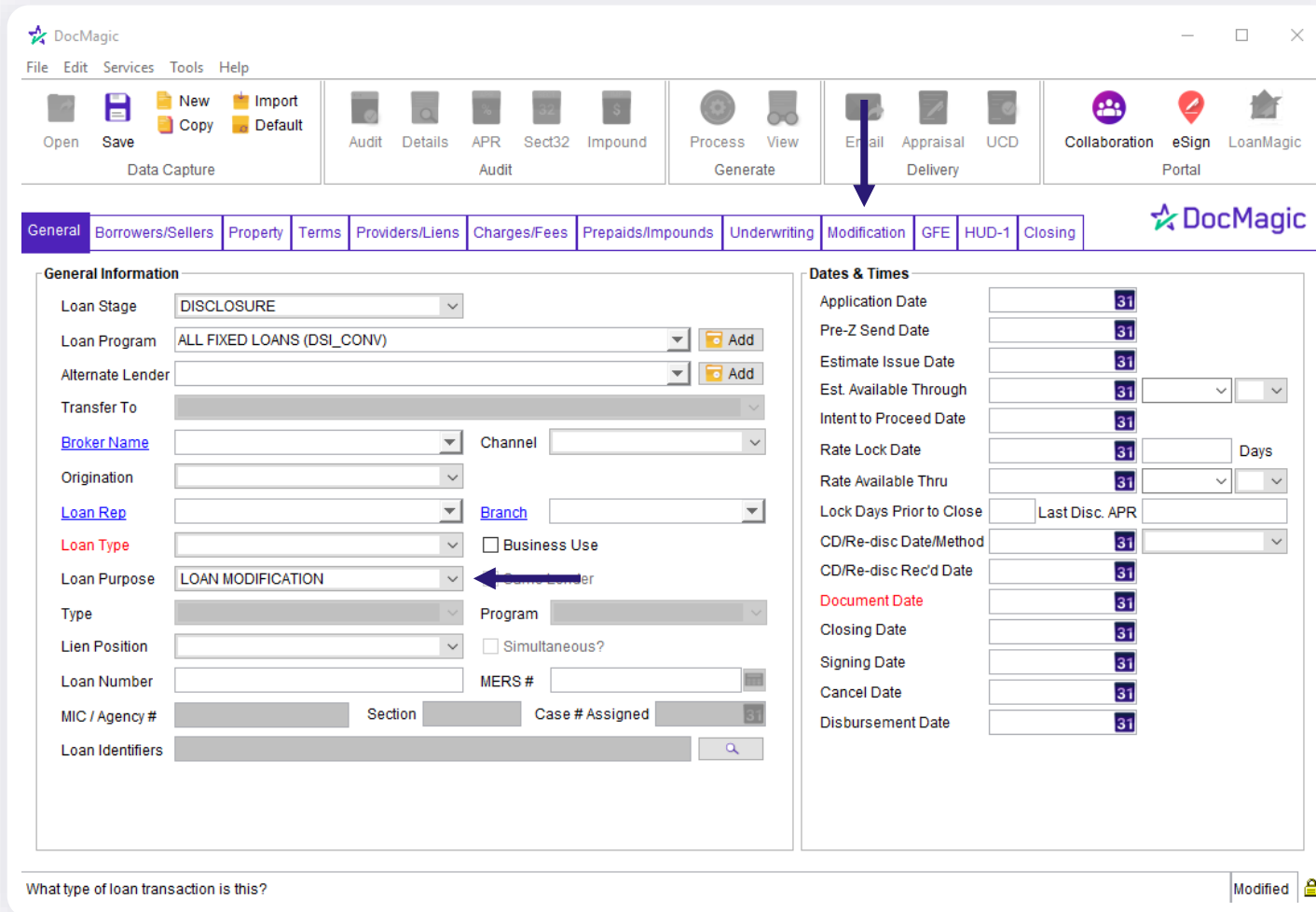
31

What is the purpose of this transaction?

Modified

- 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)



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 **Modification** GFE HUD-1 Closing

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI_CONV) Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type ☐ Business Use

Loan Purpose: LOAN MODIFICATION **←**

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

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

DocMagic

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI_CONV) Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type: CONVENTIONAL Business Use

Loan Purpose: PURCHASE Same Lender

Type Program

Lien Position: FIRST Simultaneous?

Loan Number: 123456789 MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date: 05/01/2025 31

Pre-Z Send Date: 31

Estimate Issue Date: 05/01/2025 31

Est. Available Through: 05/15/2025 31 12:00 AM ET

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: 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. 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 navigation bar has tabs for General, Borrowers/Sellers (selected), Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The Borrowers/Sellers tab is active, showing a form for entering borrower information. The form includes a table for borrowers with columns for Name, Type, Social Sec. #, Details, and Vesting. Below the table are fields for Final Relation, Country, City, State, Zip, and Vesting To Read. The Sellers section is also visible, with fields for Corp/Trust Name, Name, Details, Street, City, State, and Zip. The DocMagic logo is in the top right corner.

DocMagic - John Smith (#1)

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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
JOHN SMITH	INDIVIDUAL	112-22-3333		

Final Relation Vesting To Read JOHN SMITH

Country UNITED STATES Mailing Street 456 SOMEWHERE STREET Unit

City ANYTOWN State NEW YORK Zip 12345

Sellers

Corp/Trust Name

Name Details

Street City State Zip

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 - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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
JOHN SMITH	INDIVIDUAL	112-22-3333		

Final Relation Vesting To Read JOHN SMITH

Country UNITED STATES Mailing Street 456 SOMEWHERE STREET Unit

City ANYTOWN State NEW YORK Zip 12345

Sellers

Corp/Trust Name

Name Details

Street City State Zip

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

DocMagic - John Smith (#1)

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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
JOHN SMITH	INDIVIDUAL	112-22-3333		

Final Relation Vesting To Read JOHN SMITH

Country UNITED STATES Mailing Street 456 SOMEWHERE STREET Unit

City ANYTOWN State NEW YORK Zip 12345

Sellers

Corp/Trust Name

Name Details

Street City State Zip

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 - John Smith (#1)

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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
JOHN SMITH	INDIVIDUAL	112-22-3333		

Final Relation

Vesting To Read

RED TEXT

Country

UNITED STATES

Mailing Street

456 SOMEWHERE STREET

Unit

City

ANYTOWN

State

NEW YORK

Zip

12345

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

DocMagic - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Email Appraisal UCD Delivery 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
JOHN SMITH	INDIVIDUAL	112-22-3333		

Final Relation Vesting To Read JOHN SMITH

Country UNITED STATES Mailing Street 456 SOMEWHERE STREET Unit

City ANYTOWN State NEW YORK Zip 12345

Sellers

Corp/Trust Name

Name	Details

Street City State Zip

Modified

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

Property Tab

DocMagic - John Smith (#1)

File Edit Services Tools Help

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

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: 7755 JOHN Q HAMMONS DR Unit: Building Status: Existing No. Units: 1

City: FRISCO State: NEW JERSEY Zip: 75034 Estimated Value: Flood Zone:

County: COLLIN Project Name: Acquired Cost: Acquired Date:

Prelim Information

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

Mineral Rights/Abbreviated Legal Description:

Title Report Date: Parcel #: Tax Message:

Endorsements: 100, 116, 8.1 Approved Items:

Is the property owner-occupied? 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

DocMagic - John Smith (#1)

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

Details

Owner Occupied?☒ Yes ☐ No

Second Home?☐ Yes ☒ No

Property Type

SINGLE FAMILY RESIDENCE

More Details...

Street

7755 JOHN Q HAMMONS DR

Unit

Building Status

Existing

No. Units

1

City

FRISCO

State

NEW JERSEY

Zip

75034

Estimated Value

Flood Zone

31

County

COLLIN

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

100, 116, 8.1

Approved Items

Is the property owner-occupied?

Modified

- 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 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', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', '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', 'GFE', 'HUD-1', and 'Closing'. The 'Terms' tab is active, showing a form with the following sections:

- Terms**: 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' (with a 'Months' label), 'Monthly Payment', 'First Payment Date', 'Days Prepaid Interest', and 'Total Prepaid Interest Estimate'. A 'Paid By' dropdown is set to 'BORROWER'.
- HELOC**: Includes fields for 'Initial Advance', 'Draw / Repay Period' (with a 'Months' label), and 'Annual Fee?' (with radio buttons for 'Yes' and 'No').
- ARM**: 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'.
- Miscellaneous**: Includes fields for 'Assumable?' (radio buttons for 'Yes' and 'No'), 'Prepayment Penalty?' (radio buttons for 'Yes' and 'No' with an 'Options...' button), 'Prepayment' (with a 'Months' label), 'Soft Prepayment' (with a 'Months' label), 'Max Prepay Penalty', 'Prior Prepay Penalty', 'Partial Payment Acceptance', and 'Creditor Servicing Statement'.

At the bottom of the form, there is a text label 'What type of rate shall be used?' and a 'Modified' button with a lock icon.

- 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 - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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:

Approved JR Lien:

Sales Price:

Loan Amount: \$145,000.00

Initial Interest Rate: 5.250 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$800.70

First Payment Date: 09/01/2026

Days Prepaid Interest: -6 Paid By: BORROWER

Total Prepaid Interest Estimate: \$17.44

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: \$3,240.00

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement: Intends To Service

Modified

- 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 - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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:

Approved JR Lien:

Sales Price:

Loan Amount: \$145,000.00

Initial Interest Rate: 5.750 %

Term / Amortization: 360 / 360 Months

Monthly Payment: **\$800.70** ←

First Payment Date: 09/01/2026

Days Prepaid Interest: -6 Paid By: BORROWER

Total Prepaid Interest Estimate: \$17.44

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: \$3,240.00

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement: Intends To Service

What is the purchase price of the property? 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 - John Smith (#1)

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:

Approved JR Lien:

Sales Price:

Loan Amount: \$145,000.00

Initial Interest Rate: 5.750 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$846.18

First Payment Date: 09/01/2026

Days Prepaid Interest: -6

Paid By: BORROWER

Total Prepaid Interest Estimate: \$17.44

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: \$3,240.00

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement: Intends To Service

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

DocMagic - John Smith (#1)

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

Terms

Rate Type: FIXED

Buydown Type:

Appraised Value:

Approved JR Lien:

Sales Price:

Loan Amount: \$145,000.00

Initial Interest Rate: 5.750 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$846.18

First Payment Date: 09/04/2026

Days Prepaid Interest: -6

Paid By: BORROWER

Total Prepaid Interest Estimate: \$17.44

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: \$3,240.00

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement: Intends To Service

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

DocMagic - John Smith (#1)

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:

Approved JR Lien:

Sales Price:

Loan Amount: \$145,000.00

Initial Interest Rate: 5.750 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$846.18

First Payment Date: 09/04/2026

Days Prepaid Interest: -3 Paid By: BORROWER

Total Prepaid Interest Estimate: \$17.44

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: \$3,240.00

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement: Intends To Service

What type of rate shall be used? Modified

- 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 - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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: **ADJUSTABLE** ←

Buydown Type:

Appraised Value:

Approved JR Lien:

Sales Price:

Loan Amount: \$145,000.00

Initial Interest Rate: 5.750 %

Term / Amortization: 360 / 360 Months

Monthly Payment: \$846.18

First Payment Date: 09/04/2026

Days Prepaid Interest: -3 Paid By: BORROWER

Total Prepaid Interest Estimate: \$17.44

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: \$3,240.00

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement: Intends To Service

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

File Edit Services Tools Help

Open Save New Copy Import Data Capture

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

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

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?

Modified

Organize Service Providers

Company Name

Street

City State Zip

Service Type

Relation Code No relation code selected.

License # NMLS # Add'l Licensing...

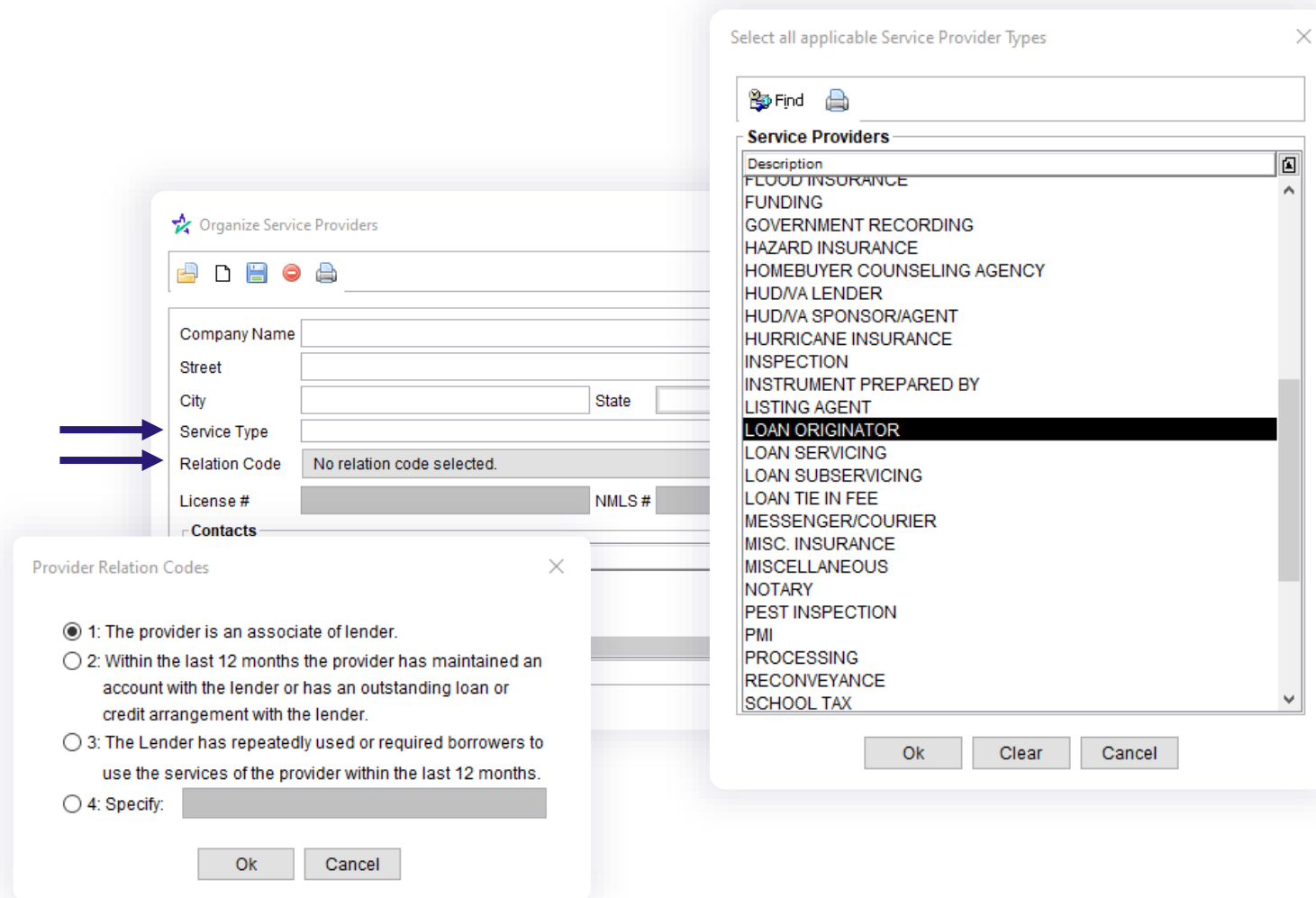
Contacts

Representative Name	Phone	Email	Fax	License #

What is the Service provider's company name?

- 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 screenshot shows the 'Organize Service Providers' window. Two blue arrows point to the 'Service Type' and 'Relation Code' fields. The 'Service Type' field is empty, and the 'Relation Code' field displays 'No relation code selected.' Below this window is a 'Provider Relation Codes' dialog box with four radio button options and a text input field for specifying a code.

Organize Service Providers

Company Name

Street

City State

Service Type

Relation Code

License # NMLS #

Provider Relation Codes

☒ 1: The provider is an associate of lender.

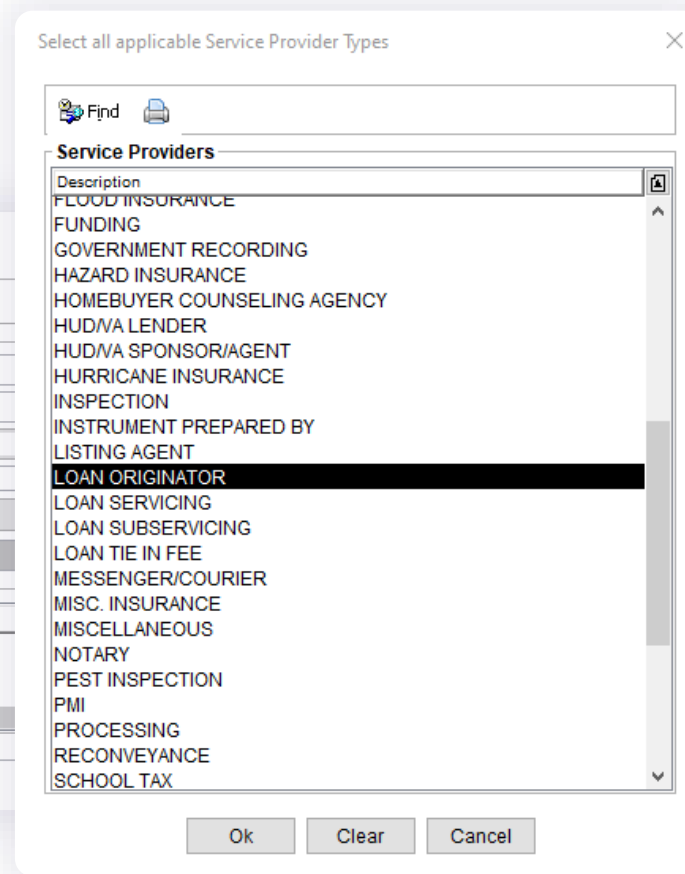
☐ 2: Within the last 12 months the provider has maintained an account with the lender or has an outstanding loan or credit arrangement with the lender.

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

☐ 4: Specify:

Ok Cancel

- You'll need to choose the *Service Type* from a list of options that appears when you select it ("Loan Originator"). You may select more than one.
- 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.



The screenshot shows the 'Select all applicable Service Provider Types' dialog box. It contains a list of service provider types, with 'LOAN ORIGINATOR' selected. The list includes various roles such as 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.

Select all applicable Service Provider Types

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

Providers/Liens Tab

DocMagic

File Edit Services Tools Help

Open Save New Copy Import 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 GFE HUD-1 Closing

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?

Modified

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...

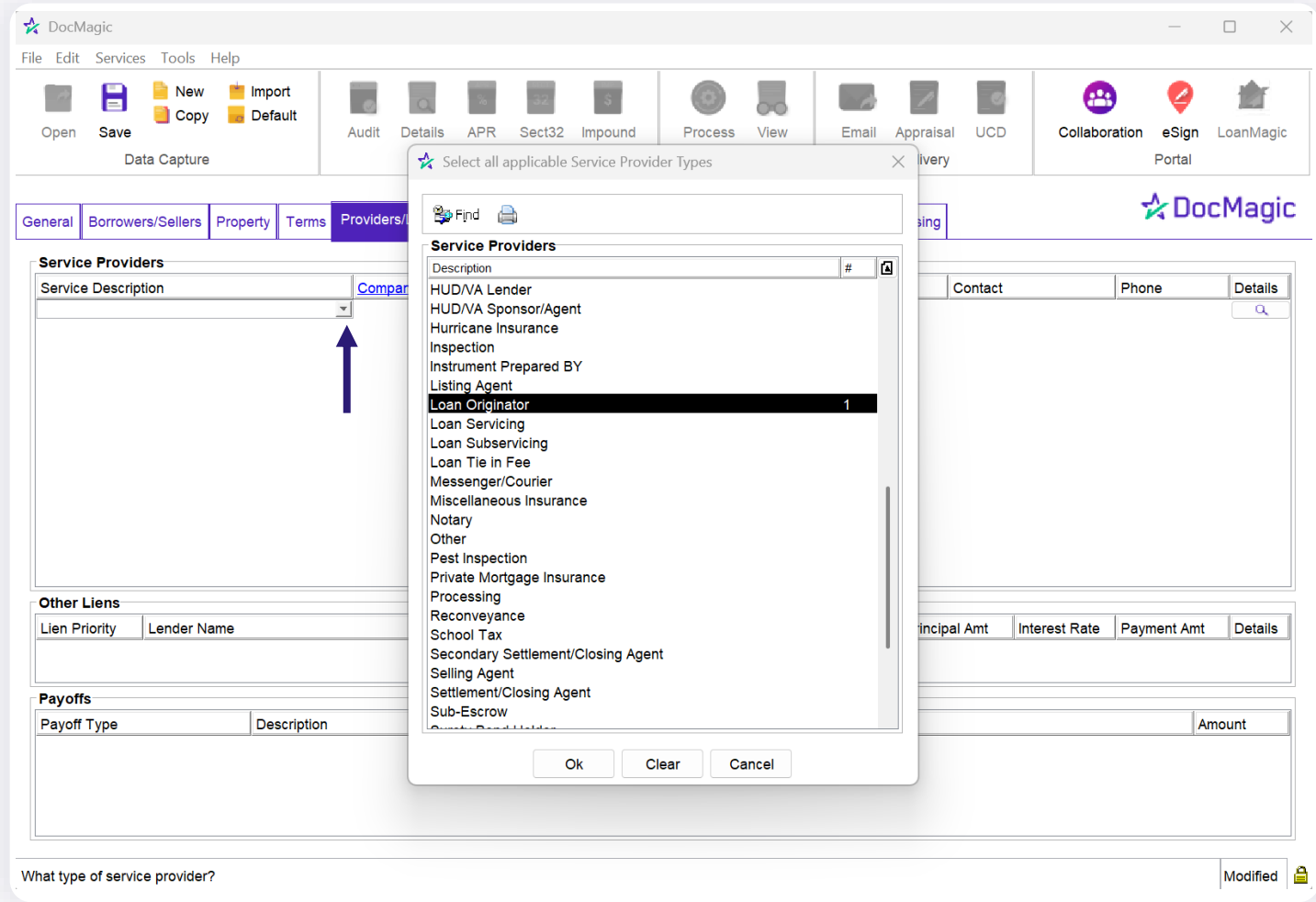
Contacts

Representative Name	Phone	Email	Fax	License #
JOHN SMITH	(800) 649-1362	training@docmagic.com		9876

What is the Service provider's company name?

- 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

DocMagic

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 GFE HUD-1 Closing

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
Loan Originator					

Select Service Provider (Loan Originator)

Find

Service Providers

Service Type	Company Name	Address	City
Loan Originator	ABC MORTGAGE	1800 W 213TH STREET	TORRANCE

Show All

Ok Cancel

Other Liens

Lien Priority	Lend
---------------	------

Payoffs

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

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

File Edit Services Tools Help

Open SaveNew CopyImportData Capture

Audit Details APR Sect32 ImpoundAudit

Process ViewGenerate

Email Appraisal UCDDelivery

Collaboration eSign LoanMagicPortal

GeneralBorrowers/SellersPropertyTermsProviders/LiensCharges/FeesPrepays/ImpoundsUnderwritingGFEHUD-1Closing

DocMagic

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
Loan Originator	ABC MORTGAGE		JOHN SMITH	(800) 649-1362	
LOAN ORIGINATOR	JOHN SMITH			(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

File Edit Services Tools Help

Open Save New Copy Import Default

Data Capture

General Borrowers/Sellers Property

Service Providers

Service Description

Loan Originator
LOAN ORIGINATOR

Other Liens

Lien Priority Lender Name

Payoffs

Payoff Type

Details - Abc Mortgage

Company Name ABC MORTGAGE

Street 1800 W 213TH STREET

City TORRANCE State CALIFORNIA Zip 90501

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

License # NMLS # 12345

Contact Name JOHN SMITH

Contact Email training@docmagic.com

Phone (800) 649-1362 Fax ()

License # 9876 NMLS #

Provided Service

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

☐ Add to Service Provider database for future use

What is the Service Provider Street?

Ok Cancel

Collaboration eSign LoanMagic Portal

DocMagic

Phone	Details
(800) 649-1362	
(800) 649-1362	

↑

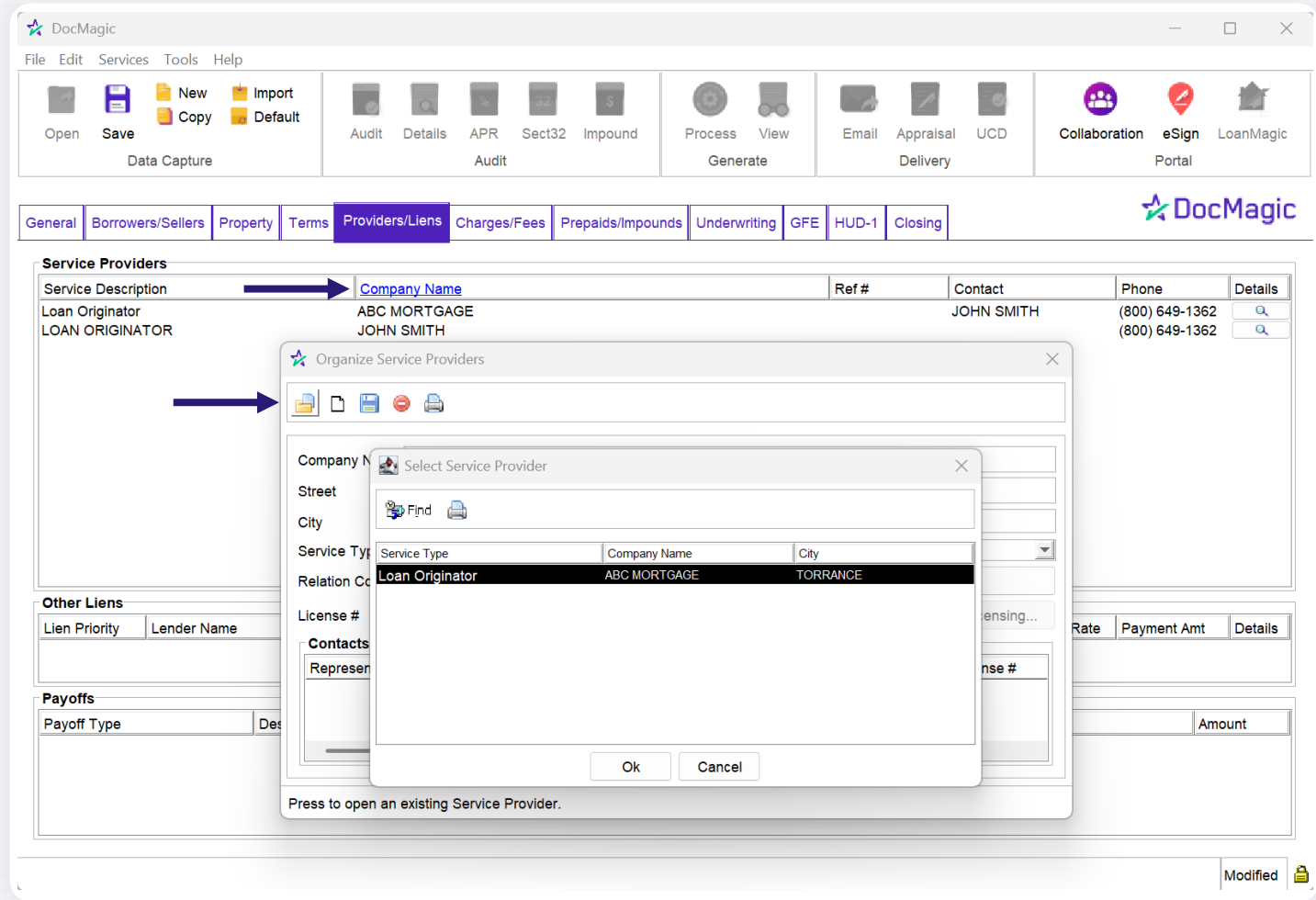
Rate	Payment Amt	Details
------	-------------	---------

Amount

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



- 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

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 GFE HUD-1 Closing

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
Loan Originator	ABC MORTGAGE		JOHN SMITH	(800) 649-1362	
LOAN ORIGINATOR	JOHN SMITH			(800) 649-1362	

Other Liens

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

Payoffs

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

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 #
JOHN SMITH	(800) 649-1362	training@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 - John Smith (#1)

File Edit Services Tools Help

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

Data Capture

General Borrowers/Sellers Properties

Service Providers

Service Description

Loan Originator
Loan Originator
Hazard Insurance
Hazard Insurance
Appraiser
Settlement/Closing Agent
Selling Agent
Listing Agent

Other Liens

Lien Priority	Lender Name
1ST	ABC MORTGAGE

Payoffs

Payoff Type
Pay Off

Prior 1st Lien - Details

Lien Details

Lender Name: ABC MORTGAGE ☐ New Lien

Loan Type: Case Number: Rate Type:

Mortgage Date: Note Date: Maturity Date:

Loan Amount: \$160,000.00 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

DocMagic

Phone	Details
OR (310) 555-0001	
OR (310) 555-0001	
(987) 555-4321	
(310) 555-3333	
(321) 555-7171	
(123) 555-1717	

Rate	Payment Amt	Details
	Amount	
	\$10,000.00	

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

The screenshot shows the DocMagic application interface with the 'Charges' tab selected. A modal window titled 'Select all applicable Charges' is open, displaying a list of charges with checkboxes for selection. A blue arrow points to the 'Charge Description' dropdown menu in the 'Charges' section of the main form. The 'Fees' and 'Premiums' sections are also visible below the 'Charges' section.

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	1
Appraisal Desk Review Fee	NO	
Appraisal Fee	NO	2
Appraisal Field Review Fee	NO	
Appraisal Management Company Fee	YES	
Appraisal Review Fee	NO	
Assumption Fee	YES	
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 any empty space in the Charges section to open the charge selection window.
- Select each charge you want to include, adding them in the order you would like them to appear.
- The number displayed next to each selected charge indicates its position in the stack.

Charges/Fees Tab

DocMagic

File Edit Services Tools Help

Open Save New Copy Import

Data Capture

Audit Select all applicable Charges

Appraisal UCD Collaboration eSign LoanMagic

Delivery Portal

General Borrowers/Sellers Property Terms Provider

Charges

Charge Description	To

Fees

Fee Description	To

Premiums

Premium Description	To

Charges

Description	Prepaid Fin. Chg.	#
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	
Other	NO	1
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	
Rate-Lock Fee	YES	
Real Estate Commission (B)	NO	
Real Estate Commission (S)	NO	
Reconveyance Fee	NO	

Misc. Desc. TYPE OUT FULL PRINTED CHARGE ☐ Include in APR

Ok Clear Cancel

☐ Exclude Conventional MI from Points and Fees Test

Charge Description. 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

The screenshot shows the DocMagic application window with the 'Charges/Fees' tab selected. The 'Providers/Liens' sub-tab is active, displaying a table with columns for 'Charge Description', 'To', and 'Cat'. An arrow points to the 'To' column header. A 'Paid To' dialog box is open, showing a list of providers. An arrow points to the 'SERVICE PROVIDER' entry in the list. Another arrow points to the 'Select...' button at the bottom of the dialog. The dialog also includes a 'Name' field with 'ABC MORTGAGE' and 'Ok'/'Cancel' buttons. The background 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, and a 'Closing' button. The 'Charges' section has a table with 'Charge Description', 'To', and 'Cat' columns, with 'Appraisal Fee' listed. The 'Fees' section has a table with 'Fee Description', 'To', and 'Fee' columns. The 'Premiums' section has a table with 'Premium Description', 'To', 'Premium Points', '+Fixed', and 'Estimate' columns. A checkbox at the bottom right is labeled 'Exclude Conventional MI from Points and Fees Test'. The footer shows 'Who will this charge be paid to?' and a 'Modified' status with a lock icon.

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

Data Capture

General Borrowers/Sellers Property Terms Providers/Liens Closing

Charges

Charge Description	To	Cat
Appraisal Fee		LEN

Paid To

Description

LENDER

DOC MAGIC TEST LENDER

BROKER

INVESTOR

SERVICE PROVIDER

ABC MORTGAGE

JOHN SMITH

OTHER

HUD

VA

USDA

LENDER AFFILIATE

BROKER AFFILIATE

LENDER AND BROKER AFFILIATE

Name ABC MORTGAGE Select... Ok Cancel

Fin? SR? Opt? Estimate

State Bona Fide? Estimate

Exclude Conventional MI from Points and Fees Test

Who will this charge be paid to? Modified

- Next, select who the charge will be paid to.
- Please note that any service providers entered on the Providers/Liens tab of the worksheet will be available for selection here. If you would like to associate a charge with a saved Service Provider that was not added on the previous tab, choose Service Provider then click Select... to open your list of saved Service Providers.
- 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

The screenshot shows the DocMagic application interface with the 'Charges' tab selected. The 'Charges' table has columns for 'Charge Description', 'To', and 'Category'. The first row shows 'Appraisal Fee' under 'To' and 'LENDER RE...' under 'Category'. A blue arrow points from the 'Category' dropdown to a 'Select Category' dialog box. This dialog box has a 'Category' section with a list of options: BORROWER CHOSEN, BORROWER CHOSEN NOT LENDER REQUIRED FROM LENDER PROVIDED LIST, GOVERNMENT RECORDING, HOMEOWNERS INSURANCE, LENDER REQUIRED, ORIGINATION, OWNERS TITLE INSURANCE, OWNERS TITLE INSURANCE BORROWER CHOSE, RATE CREDIT OR CHARGE, TITLE SERVICES, TITLE SERVICES BORROWER CHOSEN, and TITLE SERVICES NOT LENDER REQUIRED. Another blue arrow points from the 'Category' dropdown to a second 'Select Category' dialog box. This dialog box has a 'TRID Section' section with a list of options: Origination Charges, Other Costs, Prepaids, Services Borrower Did Not Shop For, Services Borrower Did Shop For, Services You Cannot Shop For, Services You Can Shop For, and Taxes And Other Government Fees. The 'Fees' and 'Premiums' tables are also visible below the 'Charges' table. The bottom of the screen has a status bar with the text 'Select the category into which the charge falls for purposes of the Loan Estimate' and a 'Modified' button.

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Audit Details APR

Data Capture

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

Charges

Charge Description	To	Category
Appraisal Fee	ABC MORTGAGE	LENDER RE...

Fees

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

Premiums

Premium Description	To	Premium Points
---------------------	----	----------------

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

Modified

- Select how you want to categorize the charge.
- Please note that your options **will** be different depending on whether TRID applies.
 - If TRID is not applicable, this will be more of a fee classification section.
 - If TRID is applicable, you will need to select the appropriate TRID section to designate the charge.

Charges/Fees Tab

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 GFE HUD-1 Closing

Charges

Charge Description	To	Category	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	SR?	Opt?	Estimate
Appraisal Fee	ABC MORTGAGE	LENDER REQUI...	\$500.00	BORRO...	\$50.00	☒	☐	☐	☐	☐	Estimate

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
---------------------	----	----------------	--------	----------

☐ Exclude Conventional MI from Points and Fees Test

Who will this charge be paid by? 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

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 GFE HUD-1 Closing

Charges

Charge Description	To	Category	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	SR?	Opt?	Estimate
Appraisal Fee	ABC MORTGAGE	LENDER REQUI...	\$500.00	BORROWER	\$50.00	☒	☐	☐	☐	☐	Estimate

Has this charge been paid outside of closing?

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
---------------------	----	----------------	--------	----------

☐ 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 - John Smith (#1)

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

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Portal

General

Borrowers/Sellers

Property

Terms

Providers/Liens

Charges/Fees

Prepays/Impounds

Underwriting

Closing

Summaries

Charges

Charge Description	To
Appraisal Fee	JOHN SMITH APPRA
Application Fee	Lender
Credit Report Fee	INFORMATION INC
Flood Determination Fee	INFO INC
Flood Monitoring Fee	INFO INC
Tax Monitoring Fee	INFO INC
Tax Status Research Fee	INFO INC
Pest Inspection Fee	PEST INSPECT INC
Survey Fee	SURVEYS CO
Title - Insurance Binder	EPSILON TITLE CO
Title - Lender's Title Insura...	EPSILON TITLE CO
Title - Settlement Agent Fee	EPSILON TITLE CO
Title - Title Search	EPSILON TITLE CO
Recording Deed Fee	COUNTY
Recording Mortgage Fee	COUNTY
Title - Owner's Title Insura	EPSII ON TITLE CO

Fees

Fee Description	To
Loan Discount Points	LENDER

Premiums

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

Manage Changed Circumstance Information

Charge Description.

Modified

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

SR?	Opt?	Estimate
☐	☐	\$350.00
☐	☐	\$300.00
☐	☐	\$29.80
☐	☐	\$20.00
☐	☐	\$31.75
☐	☐	\$75.00
☐	☐	\$110.00
☐	☐	\$135.00
☐	☐	\$65.00
☐	☐	\$700.00
☐	☐	\$535.00
☐	☐	\$502.00
☐	☐	\$1,261.00
☐	☐	\$40.00
☐	☐	\$45.00
☐	☒	\$1,017.00

ide?

Estimate

\$405.00

- 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

DocMagic - John Smith (#1)

File Edit Services Tools Help

Open

Save

New

Copy

Import

Default

Audit

Details

APR

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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

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	JOHN SMITH APPRAI...	Services You Ca...	\$375.00	OTHER		☐	☐	☐	☐	☐	☐	\$350.00
Application Fee	Lender	Origination Char...	\$300.00	BORROWER		☐	☒	☐	☐	☐	☐	\$300.00
Credit Report Fee	INFORMATION INC	Services You Ca...	\$29.80	BORROWER	\$29.80	☒	☐	☐	☐	☐	☐	\$29.80
Flood Determination Fee	INFO INC	Services You Ca...	\$20.00	BORROWER		☐	☒	☐	☐	☐	☐	\$20.00
Flood Monitoring Fee	INFO INC	Services You Ca...	\$31.75	BORROWER		☐	☒	☐	☐	☐	☐	\$31.75
Tax Monitoring Fee	INFO INC	Services You Ca...	\$75.00	BORROWER		☐	☒	☐	☐	☐	☐	\$75.00
Tax Status Research Fee	INFO INC	Services You Ca...	\$110.00	BORROWER		☐	☐	☐	☐	☐	☐	\$110.00
Pest Inspection Fee	PEST INSPECT INC	Services You Ca...	\$135.00	BORROWER		☐	☐	☐	☒	☐	☐	\$135.00
Survey Fee	SURVEYS CO	Services You Ca...	\$65.00	BORROWER		☐	☐	☐	☒	☐	☐	\$65.00
Title - Insurance Binder	EPSILON TITLE CO	Services You Ca...	\$700.00	BORROWER		☐	☐	☐	☒	☐	☐	\$700.00
Title - Lender's Title Insura...	EPSILON TITLE CO	Services You Ca...	\$535.00	BORROWER		☐	☐	☐	☒	☐	☐	\$535.00
Title - Settlement Agent Fee	EPSILON TITLE CO	Services You Ca...	\$502.00	BORROWER		☐	☒	☐	☒	☐	☐	\$502.00
Title - Title Search	EPSILON TITLE CO	Services You Ca...	\$1,261.00	BORROWER		☐	☐	☐	☒	☐	☐	\$1,261.00
Recording Deed Fee	COUNTY	Taxes And Other ...	\$40.00	BORROWER		☐	☐	☐	☐	☐	☐	\$40.00
Recording Mortgage Fee	COUNTY	Taxes And Other ...	\$45.00	BORROWER		☐	☐	☐	☐	☐	☐	\$45.00
Title - Owner's Title Insura	EPSII ON TITLE CO	Other Costs	\$1,017.00	BORROWER		☐	☐	☐	☐	☐	☒	\$1,017.00

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Discount Points	LENDER	0.250%		BORROWER	☒	☐	☐	\$405.00

Premiums

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

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 – note the corresponding fields for entering your Fee and Premium Points.
- The Charges/Fees tab is also where you can enter a Changed Circumstance at the bottom left of the window. Details can be found in the supplementary “Hacks” document of the [DocMagic Online Product Training Page](#).

Prepays/Impounds Tab

DocMagic - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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
Homeowners Insurance Premium	Other	6	\$700.00	BORROWER	...	
Prepaid Interest	LENDER	0	\$523.13	BORROWER	...	

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
HAZARD INSURANCE	Lender	2	\$850.00	\$141.67	03/01/20...	12	BORROWER	...
CITY PROPERTY TAX	Lender	1	\$2,500.00	\$208.33	03/01/20...	12	BORROWER	...

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 BORROWER

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

- Next is the Prepays/Impounds tab. Adding Prepays and Impounds is similar to adding Charges and Fees.
- When entering a Prepaid item, specify the number of months being prepaid and then enter the total prepaid amount.

Prepays/Impounds Tab

DocMagic - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit 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
Homeowners Insurance Premium	Other	6	\$700.00	BORROWER	...	
Prepaid Interest	LENDER	0	\$523.13	BORROWER	...	

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
HAZARD INSURANCE	Lender	2	\$850.00	\$141.67	03/01/20...	12	BORROWER	...
CITY PROPERTY TAX	Lender	1	\$2,500.00	\$208.33	03/01/20...	12	BORROWER	...

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 BORROWER

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

- For Impounds, enter the number of payments collected each year in the Pmts/Year field, the total amount in the Payment Amt field, and DocMagic Online should calculate the monthly inflow for you.
- To view or modify impound disbursement dates, click the corresponding entry in the Due Dates column. The Pmts/Year field must be completed before due dates can be entered or adjusted.
- The Months field represents the total number of months included in the impound analysis.

Prepays/Impounds Tab

DocMagic - John Smith (#1)

File Edit Services Tools Help

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

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

Prepays

Description	To	Months	Total Amount	Paid By	...	Estimate
Homeowners Insurance Premium	Other	6	\$700.00	BORROWER	...	
Prepaid Interest	LENDER	0	\$523.13	BORROWER	...	

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...
HAZARD INSURANCE	Lender	2	\$850.00	\$141.67	03/01/20...	12	BORROWER	...
CITY PROPERTY TAX	Lender	1	\$2,500.00	\$208.33	03/01/20...	12	BORROWER	...

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly \$0.00 PMI/MMI # Mos 0

Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date 31 PMI Paid By BORROWER

Non-Escrow Property Cost

Year 1 Amount Detail...

Description

Miscellaneous Impound Information

Impound Cushion Mos 2 Aggregate Adjustment \$0.00 MI Cushion Mos Initial Deposit Estimate \$600.00

Starting Balance Low Balance Cushion \$700.00 Escrow Status In Effect - Lender Required

- Further down the page, enter any applicable Mortgage Insurance and Miscellaneous Impound information. If a calculator icon is available, click it to have DocMagic Online automatically calculate the appropriate value.
- Please note that default settings for Charges, Fees, Premiums, Impounds, and PMI/MMI can be configured in the Loan Defaults section of the DocMagic Dashboard.

Underwriting Tab

DocMagic - John Smith (#1)

File Edit Services Tools Help

Open Save New Copy Import 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 Of Transaction

a. Purchase Price

b. Alterations

c. Land \$0.00

d. Refinance

e. Estimated prepaid items \$5,423.13

f. Estimated closing costs \$5,806.55

g. PMI, MIP, Funding Fee

h. Discount (if borrower will pay) \$362.50

i. Total Costs (a through h) \$11,592.18

j. Subordinate Financing

k. CC paid by seller

Other Credits

m. Loan Amount

n. PMI, MIP Financed

o. Loan Amount (m+n)

Total Credits (j through n)

p. Cash from borrower

Proposed Housing Expense

First Mortgage (P&I) \$761.78

Other Mortgage (P&I) \$0.00

Homeowner's Insurance \$100.83

Loan-To-Value Ratios

Loan To Value (LTV)

Combined Loan To Value (CLTV)

Interest Rate Details

Rate Set Date 04/2

Pre-discounted Rate

Ability To Repay/Qualified Mortgage

QM Type

Exemption Type

Program Type

Creditor Exemption

GSE Type

QM DTI Ratio

Other Credits

Borrower POC

Closing Costs By Lender

Closing Costs By Broker

Closing Costs By Other \$375.00

Type	Source	Amount
General Credit	Lender	\$500.00

Other Credit Total \$875.00

Tolerance Cure \$500.00

Ok

Modified

- Tolerance Cures can be entered in the Underwriting Tab!
 - Click on Other Credits.
 - Enter a General Credit, sourced from the Lender, and the amount.
 - Type that same amount into the Tolerance Cure section below.
 - Click Ok.
 - The Tolerance Cure will be reflected in Section J on Page 2 of the CD.

Closing Tab

DocMagic - John Smith (#1)

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: LOS ANGELES Loan Proceeds To: BORROWER

Paste Conditions From Clipboard

[Closing Instructions/Conditions](#) Details

CLOSING/ESCROW CONDITIONS APPEAR HERE!

Cash to Close

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$6,221.55	\$10,652.18	Yes	See Total Loan Costs (D) and Total Other Costs (I). Increase exceeds legal limits b...
Closing Costs Paid Before Closing	-\$0.00	-\$54.80	Yes	You paid these Closing Costs before closing
Closing Costs Financed	-\$0.00	-\$10,597.38	Yes	You included these Closing Costs in your Loan amount, which increased your Loa...
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	-\$123,736.62	Yes	You decreased this payment. See details in Section L
Seller Credits	-\$0.00	-\$0.00	No	
Adjustments and Other Credits	\$0.00	\$666.00	Yes	See details in Sections K and L
Cash To Close Total	\$6,221.55	-\$123,070.62		

☒ Standard Form ☐ Alternate Form

To what entity shall any loan proceeds be paid at closing? Modified

- On the Closing Tab, you may enter the Closing County and indicate who the loan proceeds will go to.
- Click within the empty area below Closing Instructions/Conditions to enter a description. Then, click the magnifying glass icon to enter additional condition details.
- Select the applicable version of Cash to Close at the bottom – Standard or Alternate.

Summaries Tab

DocMagic - John Smith (#1)

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**

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	\$10,597.38
04	Payoff(s)	\$10,000.00
05	Tolerance Cure By Principal Reduction	\$666.00
08	City/Town Taxes <From> to <To>	

L. Paid Already

Code	Description	Amount
01	Deposit	
02	Loan Ar	\$145,000.00
03	Existing	

CALCULATION

Description	Amount
Total Due Already	\$21,263.38
Total Paid by or	\$145,000.00
Cash to Close F	-\$123,736.62

M. Due to Seller at Closing

Code	Description	Amount
01	Sale Price of Property	\$0.00
02	Sales Price of Any Personal Property Include in Sale	
09	City/Town Taxes <From> to <To>	

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	
14	City/Town Taxes 12/01/2018 to 04/30/2016	\$365.04

CALCULATION

Description	Amount
Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$365.04
Cash From/To Seller	-\$365.04

Select a Summaries line item

Summaries

Code	Description
04	Subordinate Financing
05	Seller Credit
06	<Description>
07	<Description>
08	<Description>
09	<Description>
10	<Description>
11	<Description>
12	City/Town Taxes <From> to <To>
13	County Taxes <From> to <To>
14	Assessment <From> to <To>
15	School Property <From> to <To>
16	HOA Dues <From> to <To>
17	Other <From> to <To>

OK Cancel

Select a Summaries line number.

- The Summaries Tab covers the Summaries of Transactions section that appears on page 3 of the Closing Disclosure.
- While most of the information displayed in this section is populated from data entered elsewhere in the loan file, you can also add additional line items when needed.
- To add a new item, click within the empty space below the existing line items. A window will appear allowing you to select the appropriate code and enter a description. Be sure to enter the corresponding amount in the field immediately to the right.

Auditing

The screenshot shows the DocMagic application interface. A blue arrow points to the 'Audit' button in the top toolbar. A 'Data Validation - Worksheet #13' window is open, displaying a list of 22 warning issues. The window has tabs for 'Audit', 'Process', 'Details', 'APR', 'High Cost', 'Impounds', and 'Print'. The 'Audit' tab is selected, showing a table of warnings. The table has columns for 'Type', 'Message', and 'Category'. The 'Legal Description is blank' warning is highlighted. At the bottom of the window is a 'Go To Selected Audit' button.

Type	Message	Category
WARNING	The county Collin is not valid for the state of NJ. Please verify the county and state of the property.	DataValidation
WARNING	Legal Description is blank	DataValidation
WARNING	Document Date is more than '5' days in the past	DataValidation
WARNING	No Sales Price	DataValidation
WARNING	No legal description entered or attached	DataValidation
WARNING	Please select either a QM Type or an ATR/QM Exemption Type.	AbilityToRepay-QM
WARNING	No Transfer Taxes found	DataValidation
WARNING	No rate available thru time or time zone entered.	DataValidation
WARNING	Deficiency Rights Preserved information not provided. Default option will be used.	Federal-TRID
WARNING	TRID regulation requires re-issuance of the Closing Disclosure due to APR increase/decrease by more than 0.125%. Signing may not occur until three business days from receipt of re-issued Closing Disclosure.	Federal-TRID

- 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.
- You can click on *some* of these messages and select Go To Selected Audit to be taken directly to the data entry field in DocMagic that is triggering the audit.

Auditing

DocMagic - John Smith (#1)

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

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOAN

Alternate Lender:

Transfer To:

Broker Name:

Origination: LENDER

Loan Rep:

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 77708112026000

MIC / Agency #:

Loan Identifiers:

Data Validation - Worksheet #13

Audit Process Details APR High Cost Impounds Print

22 Warning issues have been detected.

Type	Message	Category	Details
WARNING	The county Collin is not valid for the state of NJ. Please verify the county and state of the property.	DataValidation	
WARNING	Legal Description is blank	DataValidation	
WARNING	Document Date is more than '5' days in the past	DataValidation	
WARNING	No Sales Price	DataValidation	
WARNING	No legal description entered or attached	DataValidation	
WARNING	Please select either a QM Type or an ATR/QM Exemption Type.	AbilityToRepay-QM	
WARNING	No Transfer Taxes found	DataValidation	
WARNING	No rate available thru time or time zone entered.	DataValidation	
WARNING	Deficiency Rights Preserved information not provided. Default option will be used.	Federal-TRID	
WARNING	TRID regulation requires re-issuance of the Closing Disclosure due to APR increase/decrease by more than 0.125%. Signing may not occur until three business days from receipt of re-issued Closing Disclosure.	Federal-TRID	

Go To Selected Audit

Enter the plan code for the program being utilized or add a NEW plan code.

- The Data Validation window contains your list of Warnings and Fataals. You may proceed with warnings but any fataals 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.

Loan Detail Report



Loan Number:	777082020260004	File ID:	13
Borrower Name:	JOHN SMITH	Client Number:	100TRAINING
Property Address:	7755 JOHN Q HAMMONS DR, FRISCO, NEW JERS...	Date of Report:	08/20/2026

Transaction Details

Data Validation

Compliance Audit

Collapse all ^

▼ DETAILS

LENDER INFO

Lender Name: DocMagic Test Lender

Transfer To:

Loan Program: ALL FIXED LOANS (DSL_CONV)

LOAN IDENTIFIERS

Loan Number: 777082020260004

FHA/VA Case:

MERS #: 9999353-0820260001-1

Loan Purpose: Purchase

Loan Type: Conventional

Origination Type: Lender

FHA Section:

MIC #:

Loan Rep:

Broker Name:

Branch:

IMPORTANT DATES

Application Date: 05/18/2026

Cancel Date:

CD/Re-Disc Send Date:

Document Date: 08/07/2026

Disbursement Date: 08/07/2026

CD/Re-Disc Method:

- The Loan Detail Report (LDR) is a DocMagic-generated report that consolidates loan data, compliance information, and audit findings into a single reviewable document.
- The Transaction Details tab displays the information contained in the loan worksheet and serves as the foundation for the analyses shown elsewhere in the report.

Auditing

Transaction Details	Data Validation	Compliance Audit	Collapse all ^
▼ DATA VALIDATION			
Status	Result	Message	Link
	WARNING	The county Collin is not valid for the state of NJ. Please verify the county and state of the property.	
	WARNING	Legal Description is blank	
	WARNING	Document Date is more than '5' days in the past	
	WARNING	No Sales Price	
	WARNING	No legal description entered or attached	

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		

- The Data Validation tab analyzes the information found in the Transaction Details section and presents warnings, validation messages, and audit findings related to the accuracy and completeness of the entered data.
- The Compliance Audit tab contains a high-level Compliance Summary followed by detailed breakdowns of individual audits and compliance tests such as High Cost and Ability To Repay/QM.

Document Processing

The screenshot displays the DocMagic software interface. On the left, the 'General' tab is active, showing loan details such as 'Loan Stage: CLOSING', 'Loan Program: ALL FIXED LOANS (DSI_CON...', 'Alternate Lender', 'Transfer To', 'Broker Name', 'Origination: LENDER', 'Loan Rep', 'Loan Type: CONVENTIONAL', 'Loan Purpose: PURCHASE', 'Type', 'Lien Position: FIRST', 'Loan Number: 777082020260004', 'MIC / Agency #', and 'Loan Identifiers'. A blue arrow points to the 'Process' button in the top toolbar. In the center, a 'Data Validation - Worksheet #13' window displays a warning message: '22 Warning issues have been detected'. The warnings include: 'The county Collin is not valid for the state. Please verify the county and state of the...', 'Legal Description is blank', 'Document Date is more than '5' days in the...', 'No Sales Price', 'No legal description entered or attached', 'Please select either a QM Type or an AT Exemption Type.', 'No Transfer Taxes found', 'No rate available thru time or time zone e...', 'Deficiency Rights Preserved information r Default option will be used.', and 'TRID regulation requires re-issuance of t Disclosure due to APR increase/decreas than 0.125%. Signing may not occur unt business days from receipt of re-issued C Disclosure.'. On the right, the 'Document Processing Options' window is open, showing a message: 'Worksheet #13 (SMITH) is queued for processing.'. The 'General Options' section includes a 'Package Type' dropdown menu (set to 'Closing'), 'File Format' (set to 'Adverse Action/Denial'), and 'Language' (set to 'Application'). The 'Loan Application' section includes a dropdown menu (set to 'Closing') and a 'Browse' button. The 'Electronic Delivery' section includes checkboxes for 'DocMagic e...', 'eSignatu...', 'eNo...', 'Send to...', and 'Event No...'. The 'Security' section includes checkboxes for 'Require...', 'Retrieval...', and 'Disable...'. The 'Additional Services' section includes checkboxes for 'Print and Deliver', 'Flood Certification', and 'MERS Registration'. The 'Enter Delivery Information' section includes a 'Life of Loan?' dropdown menu (set to 'Yes') and a 'No' button. The 'Process' button is highlighted in blue.

What Package Type will be used when Auditing and Processing current Worksheet?

- 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 - John Smith (#13)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Audit Details APR Sect32 Imbound Process

Data Validation - Worksheet #13

Audit Process Details APR

General Borrowers/Sellers Property Terms Pro

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_CON)

Alternate Lender:

Transfer To:

Broker Name:

Origination: LENDER

Loan Rep:

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777082020260004

MIC / Agency #:

Loan Identifiers:

22 Warning issues have been detected

WARNING: The county Collin is not valid for the state. Please verify the county and state of the document.

WARNING: Legal Description is blank

WARNING: Document Date is more than '5' days in the past.

WARNING: No Sales Price

WARNING: No legal description entered or attached

WARNING: Please select either a QM Type or an AT Exemption Type.

WARNING: No Transfer Taxes found

WARNING: No rate available thru time or time zone error

WARNING: Deficiency Rights Preserved information not found. Default option will be used.

WARNING: TRID regulation requires re-issuance of the Disclosure due to APR increase/decrease of more than 0.125%. Signing may not occur until 3 business days from receipt of re-issued Disclosure.

Go To Selected

Document Processing Options

Worksheet #13 (SMITH) 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

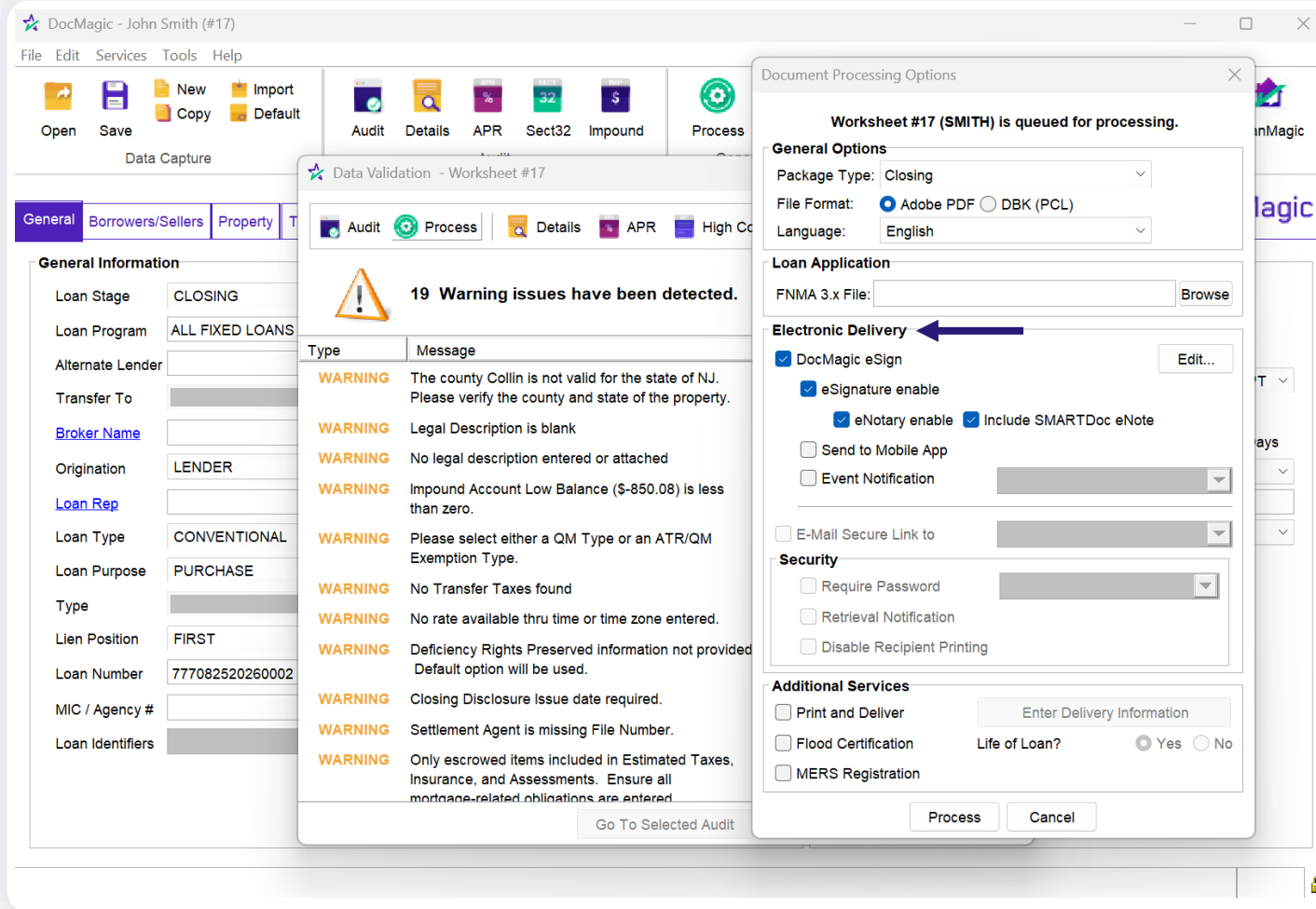
☐ MERS Registration

Process Cancel

What Package Type will be used when Auditing and Processing current Worksheet?

- 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 and opens a PDF of the package instantaneously.
- You can easily acquire either version of the package from the confirmation email that you'll receive seconds after 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



- To utilize DocMagic's eSign experience, select both DocMagic eSign and eSignature Enable.
- DocMagic eSign creates the eSign transaction and makes it available in your eSign Console.
- eSignature Enable allows participants to electronically sign the documents.
- If you are processing a Closing Package that includes an eNotary or eNote, the eNotary Enable and Include SMARTDoc eNote checkboxes will illuminate once the prerequisite eSign options have been selected.

Document Processing

The screenshot displays the DocMagic software interface. The main window is titled 'DocMagic - John Smith (#17)' and features 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, and View. The 'Borrowers/Sellers' tab is selected, showing a table of borrowers. A blue arrow points from the 'Details' column header to the 'Details' button in the table. Below the table, the 'Borrower Details - JOHN SMITH' form is visible, with tabs for Details, Income, Assets, Liabilities, Declarations, Military Service, and Monitoring. The 'Details' tab is active, showing fields for First Name (JOHN), Middle, Phone (Home, Work, Cell), and Email Address (Home, Work, Other). The 'Document Processing Options' dialog box is open, showing settings for Worksheet #17 (SMITH). The dialog includes sections for General Options, Loan Application, Electronic Delivery, Security, and Additional Services.

DocMagic - John Smith (#17)

File Edit Services Tools Help

Open Save New Import Copy Default Audit Details APR Sect32 Impound Process View

Data Capture Audit Generate

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

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
JOHN SMITH	INDIVIDUAL	112-22-3333		
SANDY SMITH	INDIVIDUAL	112-22-3333		

DocMagic - Borrower Details - JOHN SMITH

Details Income Assets Liabilities Declarations Military Service Monitoring

First JOHN Middle

Phone

Home (817) 881-2003 Work Cell (817) 881-2003

Email Address

Home aland@docmagic.com Work Other

Corp/Trust Name

Name

Street City

Document Processing Options

Worksheet #17 (SMITH) 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

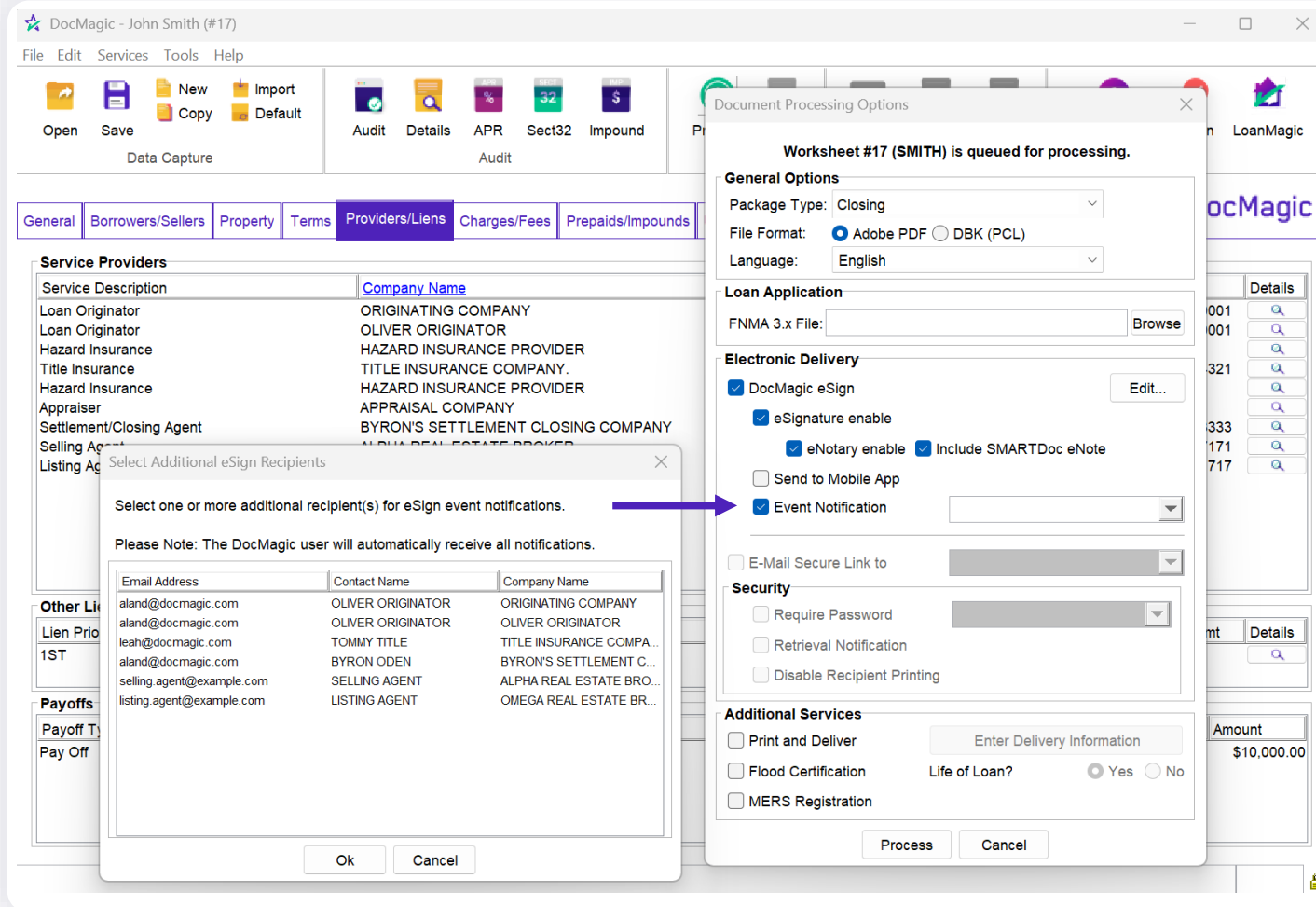
☐ Flood Certification Life of Loan? ☒ Yes ☐ No

☐ MERS Registration

Process Cancel

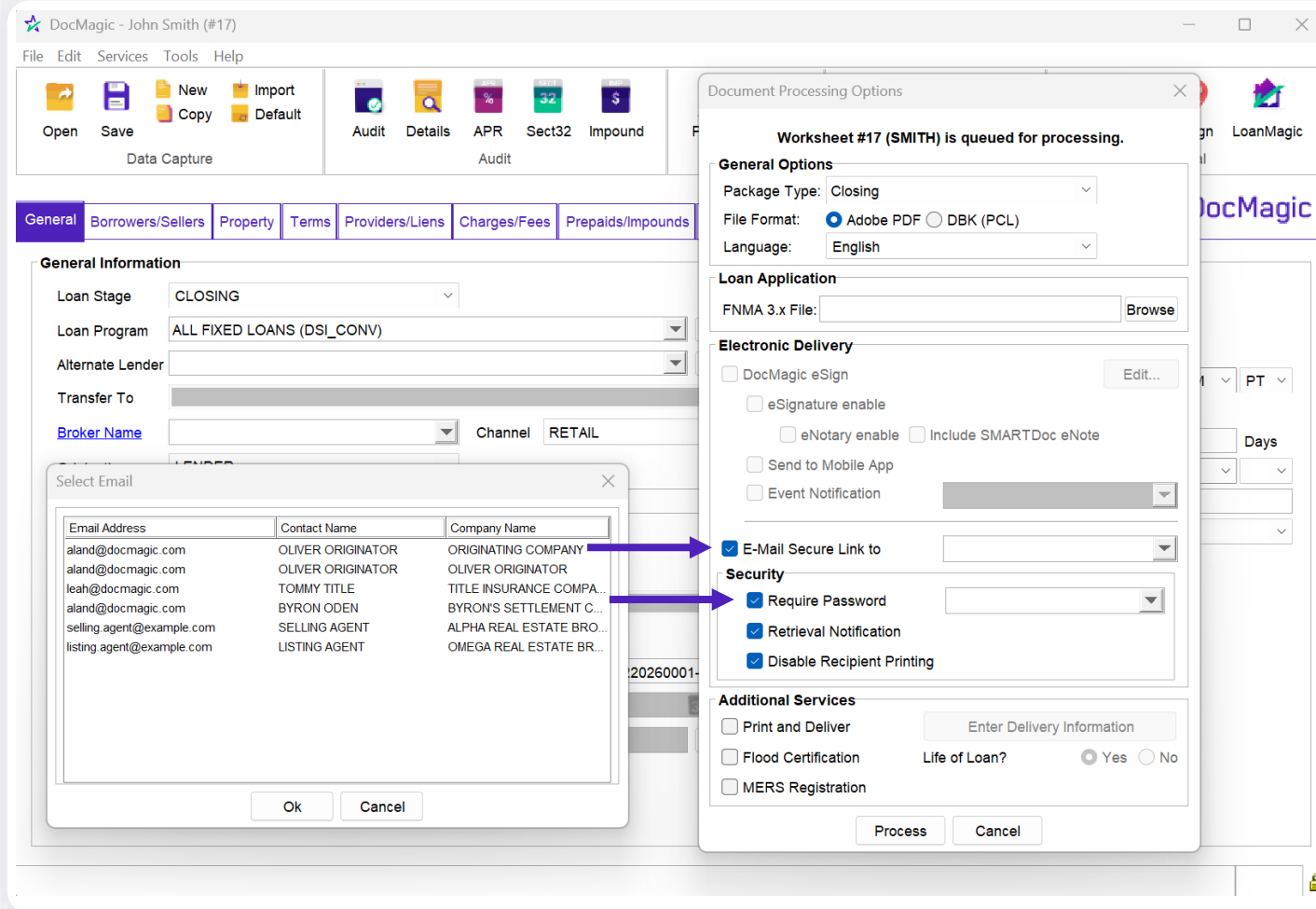
- Each borrower must have a valid email address and Social Security Number entered in the loan file to participate in DocMagic eSign services.
- Borrowers will receive an email invitation to access their eSign documents and will be required to authenticate using the last four digits of their Social Security Number before entering the signing experience.
- If a borrower does not have a valid Social Security Number, a numeric value must still be entered in this field.

Document Processing



- You can enable Event Notifications for additional recipients.
- These recipients will receive all eSign-related notifications associated with the package.
- Please note that recipients must be listed as contacts in the Service Providers section before they can be selected.

Document Processing



- As an alternative to eSign, you may send the package using Secure E-Mail.
- Recipients must be listed as contacts in the Service Providers section before they can receive the package through this delivery method.
- Selecting the E-Mail Secure Link To option will make the security settings available.
- If Require Password is enabled, click the adjacent field to configure your password options.

Document Processing

DocMagic - John Smith (#17)

File Edit Services Tools Help

Open Save Data

Document Processing Options

Worksheet #17 (SMITH) 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

[Process] [Cancel]

Enter Delivery Information

Attention [Text Box]

Delivery Name [Text Box]

Delivery Street [Text Box]

Delivery City [Text Box]

Delivery State [Dropdown]

Delivery Zip [Text Box]

Phone Number [Text Box]

Notes to Manager: [Text Area]

[Ok] [Cancel]

Disbursement Date 08/28/2026 [31]

- Finally, Additional Services can be found at the bottom.
- If you choose to utilize our Print Fulfillment Services, please enter a delivery address.
- Click Process when done.

Document Processing

DocMagic - John Smith (#17)

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

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_CONV)

Alternate Lender:

Transfer To:

Broker Name:

Origination: LENDER

Loan Rep:

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777082520260002

MIC / Agency #:

Section:

Case # Assigned:

Loan Identifiers:

Dates & Times

Application Date: 05/18/2026 31

05/18/2026 31

08/13/2026 31

08/25/2026 31 1:00 AM PT

31 Days

31

Close: Last Disc. APR

Method: 31

Date: 31

08/27/2026 31

08/27/2026 31

31

31

Cancel Date:

Disbursement Date: 08/28/2026 31

Process Complete

Congratulations!

Your documents have been processed successfully.

WebSheet: 17

Borrower: JOHN SMITH

WebDocs Code: 100TRAINING-68GJ-H7d-5fLUXQWT0CG8L

[Click here to download your documents](#)

[Click here to download the FREE DocMaster viewer](#)
(the software REQUIRED to view and print documents).

☐ Don't show this window again.

DocMagic

- 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

Audit

Details

APR

Sect32

Impound

Process

View

Email

Appraisal

UCD

Collaboration

eSign

LoanMagic Portal

Data Capture

Audit

Generate

Delivery

Portal

General

Borrowers/Sellers

Property

Terms

Providers/Liens

Charges/Fees

Prepays/Impounds

Underwriting

GFE

HUD-1

Closing

DocMagic

General Information

Loan Stage

Loan Program

Alternate Lender

Transfer To

Broker Name

Origination

Loan Rep

Loan Type

Loan Purpose

Type

Lien Position

Loan Number

MIC / Agency #

Loan Identifiers

Channel

Branch

☐ Business Use

☐ Same Lender

☐ Simultaneous?

Program

MERS #

Case # Assigned

Dates & Times

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

Disbursement Date

31

31

31

31

31

31

31

31

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31

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31

31

31

Enter the plan code for the program being utilized or add a NEW plan code.

- The next section 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 displays 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, showing two main sections: 'General Information' and 'Dates & Times'.

General Information

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

Dates & Times

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

Modified [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 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
- Loan Purpose: PURCHASE
- Type: [Program]
- Lien Position: [Simultaneous?]
- Loan Number: 111222333444
- MERS #: [MIC / Agency #]
- Section: [Case # Assigned]
- Loan Identifiers: [Search]

Dates & Times

- Application Date: 08/01/2025
- Pre-Z Send Date: [31]
- Estimate Issue Date: 08/01/2025
- Est. Available Through: 08/15/2025
- 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: 08/25/2025
- Closing Date: 08/25/2025
- Signing Date: [31]
- Cancel Date: [31]
- Disbursement Date: 08/29/2025

Modified [Lock]

- 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 displays 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 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 'General' tab is active, showing two panels: 'General Information' and 'Dates & Times'.

General Information Panel:

- 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) [icon]
- MIC / Agency #: (text) Section: (text) Case # Assigned: (text) [icon]
- Loan Identifiers: (text) [search icon]

Dates & Times Panel:

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

Modified [lock 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

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

DocMagic

Borrowers

Corp/Trust Name

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

Final Relation

Vesting To Read

BOB SAMPLE

Country

UNITED STATES

Mailing Street

Unit

City

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

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

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

Prelim Information

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

Mineral Rights/Abbreviated Legal Description:

Title Report Date 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

DocMagic

File Edit Services Tools Help

Open Save New Copy Import 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:

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:

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 shows the DocMagic Minimum Worksheet interface. The 'Charges/Fees' tab is selected. The 'Charges' section contains a table with one entry: 'Application Fee' with a 'To' of 'DSI TEST LENDER (S... Origination Char...', a 'Charge Amt' of '\$500.00', and 'Paid By' of 'BORROWER'. The 'Fees' and 'Premiums' sections are empty. A link 'Manage Changed Circumstance Information' is at the bottom left, and a checkbox 'Exclude Conventional MI from Points and Fees Test' is at the bottom right. A 'Modified' status with a lock icon is at the bottom right.

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		☐	☒	☐	☐	☐	☐	

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

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
Application Fee	DSI TEST LENDER (S... Origination Char...		\$500.00	BORROWER		☐	☒	☐	☐	☐	☐	

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

The screenshot displays the DocMagic Borrower One Sample (#180) 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 workspace is divided into two panes: General Information and Dates & Times.

General Information

- Loan Stage: CLOSING
- Loan Program: ALL FIXED LOANS (DSI_CONV)
- Alternate Lender: [Dropdown]
- Transfer To: [Dropdown]
- Broker Name: BROKER NAME
- Channel: [Dropdown]
- Origination: [Dropdown]
- Loan Rep: LOAN REP
- Branch: BRANCH
- Loan Type: CONVENTIONAL
- Loan Purpose: PURCHASE
- Type: [Dropdown]
- Lien Position: FIRST
- Loan Number: LOANNUMBER
- MERS #: [Text Field]
- MIC / Agency #: [Text Field]
- Section: [Text Field]
- Case # Assigned: [Text Field]
- Loan Identifiers: [Text Field]

Dates & Times

- Application Date: 03/01/2021
- Pre-Z Send Date: 03/02/2021
- Estimate Issue Date: 03/02/2021
- Est. Available Through: 03/06/2021 12:00 AM PT
- Intent to Proceed Date: 03/08/2021
- 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: [Text Field]
- CD/Re-disc Rec'd Date: [Text Field]
- Document Date: 03/02/2021
- Closing Date: 09/30/2025
- Signing Date: [Text Field]
- Cancel Date: [Text Field]
- Disbursement Date: 05/10/2021

- 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 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

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 LENDERDocuments: 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						Send Email Sign Documents
2	Contact Here contact@email.com	Originator	8/21/25 1:52 PM						Send Email Sign Documents

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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HomeContactPrivacy PolicyTerms of Use

- Audit and Process the file.
 - If you want to process a [Total eClose](#), please be sure to include a MERS # in the General Tab of DocMagic Online and your [Lender Profile](#).
- 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.