



RON Certification Program

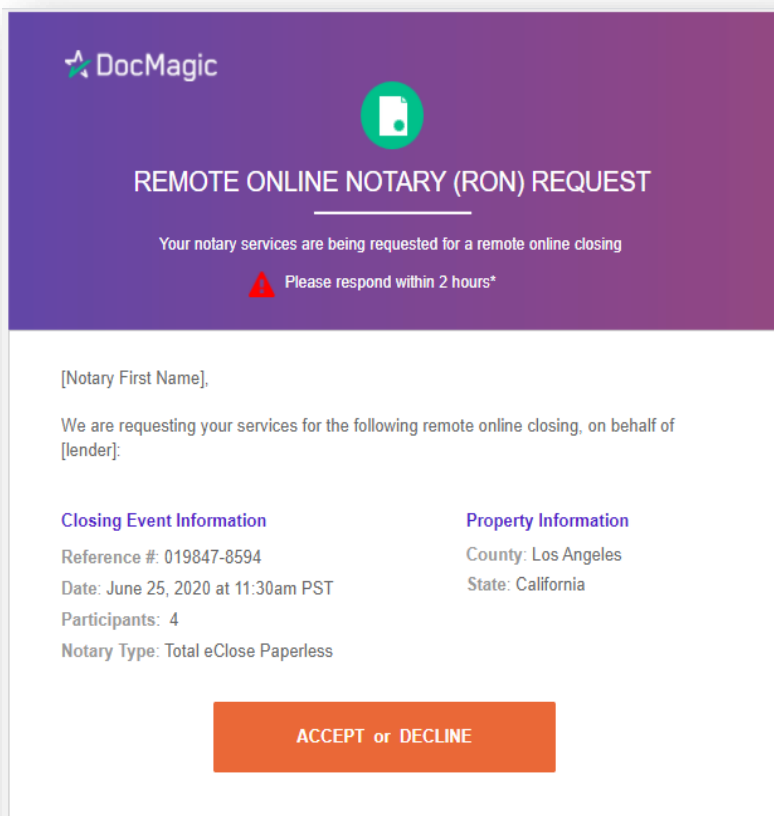
*Connect Better. Close Faster.*

Guidebook


# Welcome to Your Notary Guidebook


Welcome to DocMagic. In this specialized, step-by-step walk-through of the R.O.N. process, we will help you get proficient with:

- ✓ Benefits of an eClosing
- ✓ System Requirements
- ✓ Invitation Acceptance
- ✓ Notary eClose Console Usage
- ✓ The DocMagic RON eClosing Process




The screenshot shows an email interface with a purple header. The DocMagic logo is in the top left. In the center, there is a green circular icon with a white document symbol. Below the icon, the text 'REMOTE ONLINE NOTARY (RON) REQUEST' is displayed in white. Underneath, a message states 'Your notary services are being requested for a remote online closing' followed by a red warning triangle icon and the text 'Please respond within 2 hours\*'. The main body of the email is white and contains a placeholder '[Notary First Name],'. Below this, it says 'We are requesting your services for the following remote online closing, on behalf of [lender]:'. There are two columns of information: 'Closing Event Information' and 'Property Information'. The closing event information includes 'Reference #: 019847-8594', 'Date: June 25, 2020 at 11:30am PST', 'Participants: 4', and 'Notary Type: Total eClose Paperless'. The property information includes 'County: Los Angeles' and 'State: California'. At the bottom, there is an orange button with the text 'ACCEPT or DECLINE'.

 DocMagic



**REMOTE ONLINE NOTARY (RON) REQUEST**

Your notary services are being requested for a remote online closing

 Please respond within 2 hours\*

[Notary First Name],

We are requesting your services for the following remote online closing, on behalf of [lender]:

Closing Event Information	Property Information
Reference #: 019847-8594	County: Los Angeles
Date: June 25, 2020 at 11:30am PST	State: California
Participants: 4	
Notary Type: Total eClose Paperless	

**ACCEPT or DECLINE**



## Benefits of an eClosing

- ✓ Closings reduced from 60 minutes to 15 minutes
- ✓ Lower risk for operational errors
  - No missing data or signatures
- ✓ Better Authentication and Security
- ✓ Tamper-proof seal protects data and documents
- ✓ eVault keeps electronic record
- ✓ More efficient secondary market execution
  - No more trailing documents
  - Fund faster with fewer exceptions
- ✓ Sets you apart in the marketplace
  - ✓ More flexibility for the borrowers
  - ✓ No paper
  - ✓ No shipping fees
  - ✓ No storage costs
- ✓ Borrowers can review their documents prior to closing

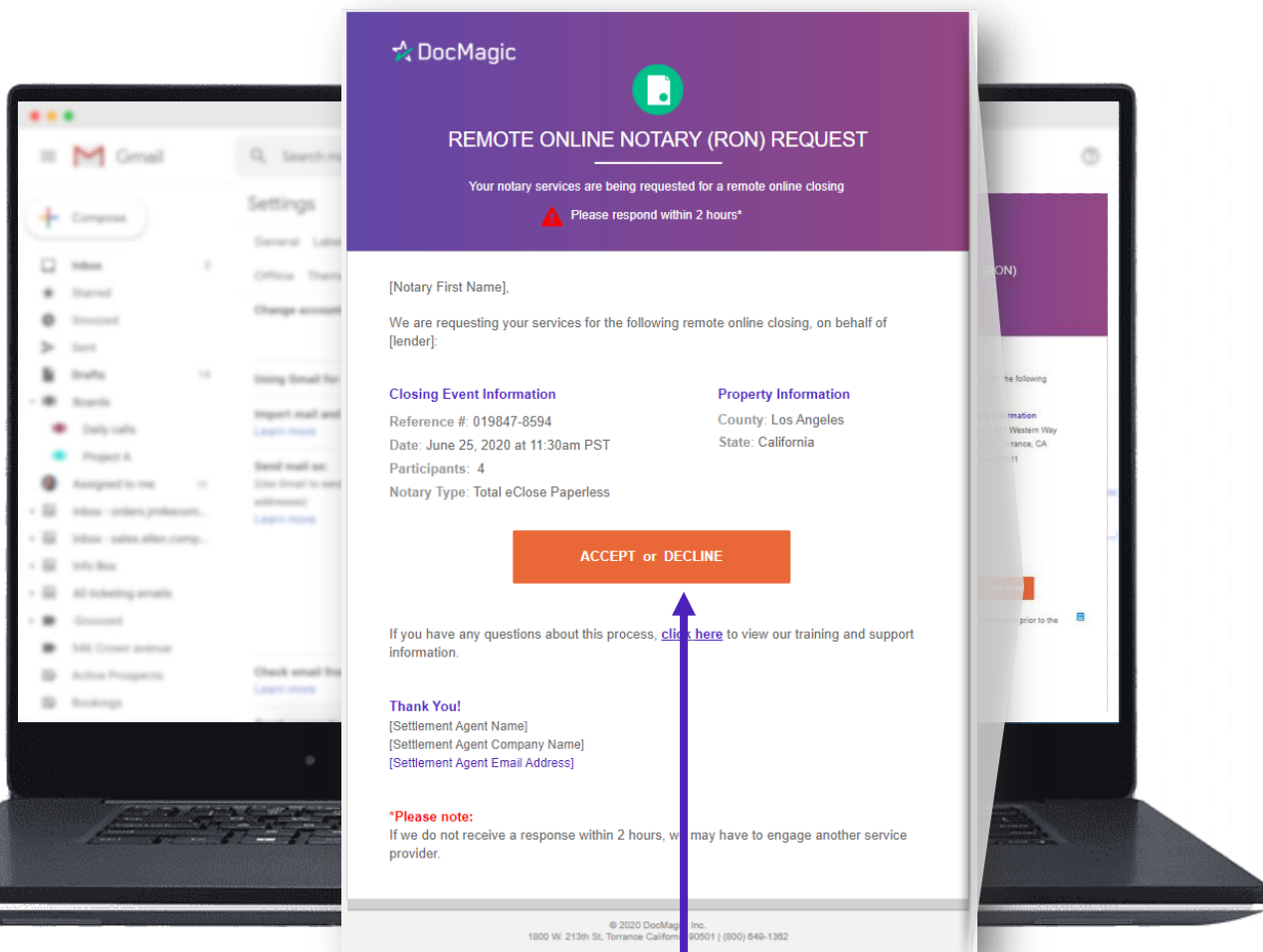


# System Requirements



# Remote Online Notary Request

The Notary receives a request for R.O.N. services from the Settlement Agent.

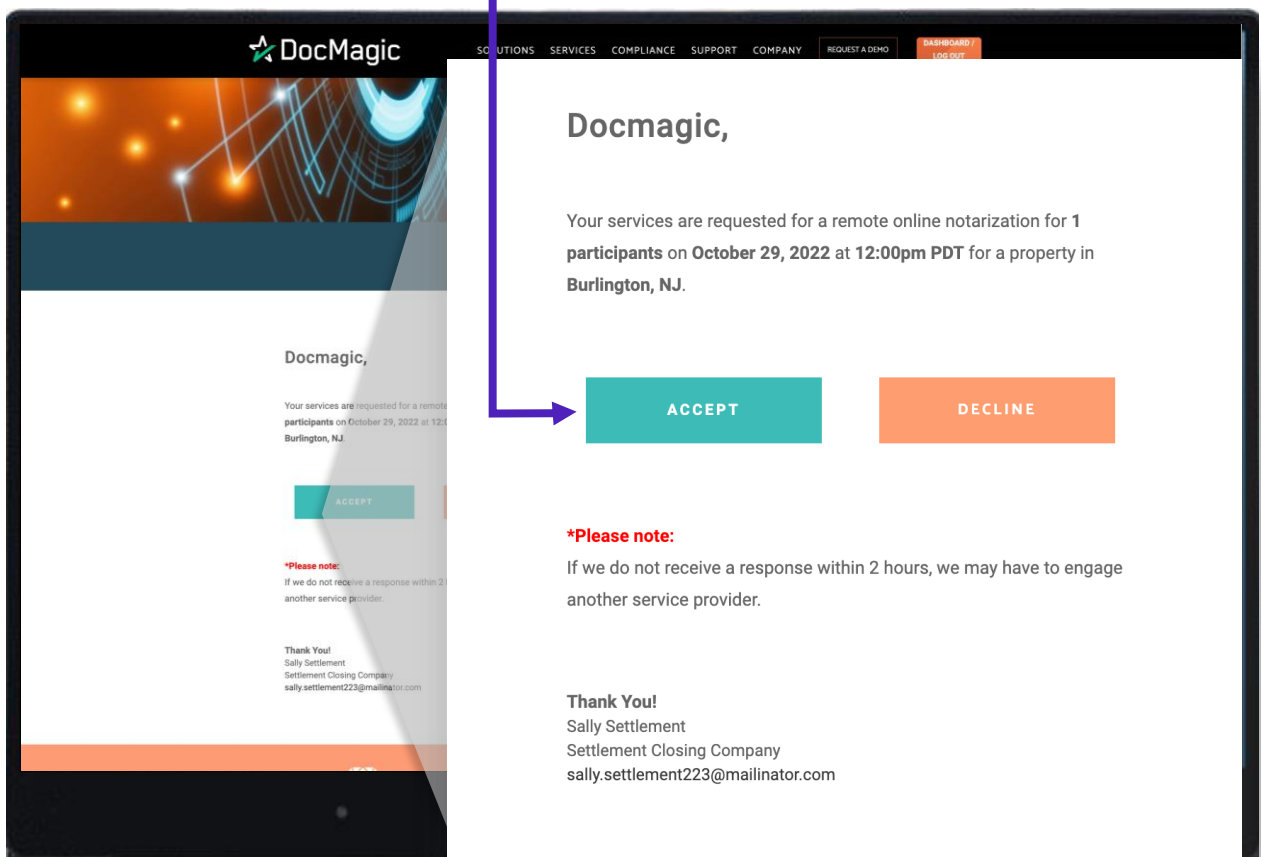


The email includes the option to accept or decline the request.



## Accept or Decline

The Notary will be taken to a page where they can accept or decline the request and provide comments regarding the decision.

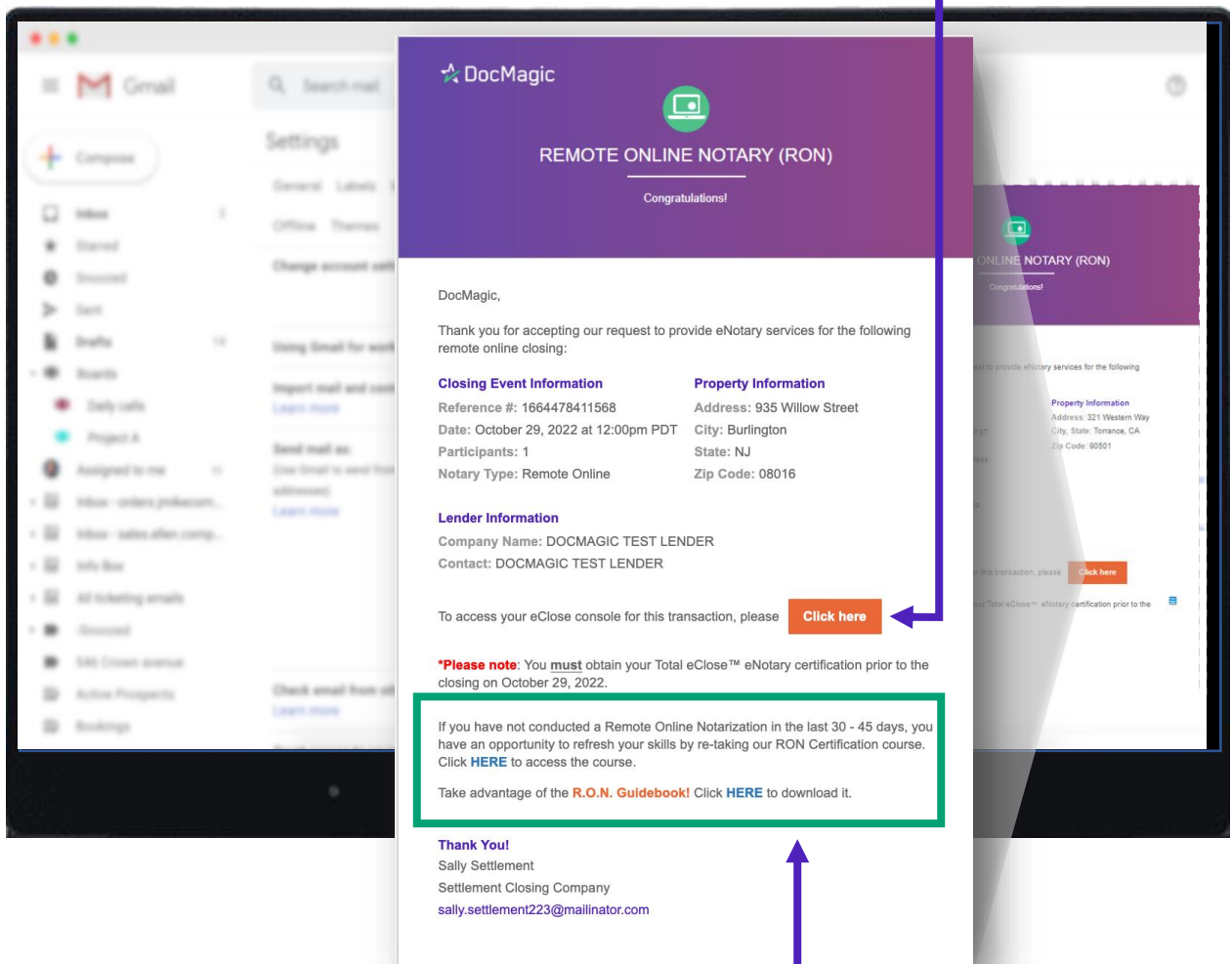


**Pro Tip:** The Notary has two (2) hours to accept or decline before the system alerts the Settlement Agent to assign another Notary.



# Access to the eClose Console

Once the Notary accepts the request, they will receive a confirmation email which provides secure access to their eClose console.



Note: You must re-certify if you haven't conducted a R.O.N. closing in 45 days. The link to accomplish this and the link to download this guidebook can both be found here.



# Access to the eClose Console

All pertinent information regarding the parties on the transaction is at the top of the notary portal.

The eClosing Countdown Clock keeps the Notary on track right up to the moment of closing.

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 1636481916201  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 1636481916201 (...)

**LENDER** Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic...  
Phone: (555) 555-5555

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: strutt@docmagic.c...  
Phone: (987) 555-4321

**COUNTDOWN TO CLOSING**  
DAYS: 0 HOURS: 21 MINUTES: 35 SECONDS: 21  
Date: Aug 24, 2022 (Wed) Time: 10:15am PDT

**Signers (3)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith strutt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			● Not Started	<a href="#">Open Signing Room</a>
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign	<a href="#">Open Signing Room</a>
3	Sally Settlement strutt@docmagic.com	Settlement Agent					● Ready to Sign	<a href="#">Open Signing Room</a>

**Documents (6)** Preview Mode ☐ OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	

The Signers area highlights all participants, Knowledge Based Authentication (KBA) and I.D. Verification.





# Help Button

From the Notary Console, you can find a tutorial just like the one you're reading now. Just click on the name, then Help.

**DocMagic eClose Console (Notary)**

**Doc** ▾

- Dashboard
- My Account
- Preferences
- Contact Us
- Help**
- Sign Out

**LOAN** Loan #: 1636481916201  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 1636481916201 (...)

**LENDER** Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic...  
Phone: (555) 555-5555

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: strutt@docmagic.c...  
Phone: (987) 555-4321

**COUNTDOWN**  
DAYS  
0  
Date: Aug 26, 2021

Details eJournal Action Log

**Signers (3)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	
1	John Smith strutt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am	✉ ○	🔍 ○	● Not Started
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign
3	Sally Settlement strutt@docmagic.com	Settlement Agent					● Ready to Sign

**Documents (6)** Preview Mode ☐ OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	



# Inspecting and Prepping Documents

The Documents area includes all the documents in the package that will be eSigned. The Notary can click on each document separately to review for accuracy.

**DocMagic eClose Console (Notary)**

**LOAN** Loan #: 1636481916201  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 1636481916201

**LENDER**

**Signers (3)**

#	Signer Name / Email	Role
1	John Smith struitt@docmagic.com	Borrower
2	Oliver Originator oliver.originator@mailnat...	Originator
3	Sally Settlement struitt@docmagic.com	Settlement Agent

**Documents (6)**

#	eSign Enabled
1	Closing Disclosure
2	Multistate Fixed Rate Electronic Note
3	MERS New Jersey Mortgage
4	Specific Closing Instructions
5	Occupancy and Financial Status Affidavit
6	Signature Affidavit and AKA Statement

**Notary Certificate Form:**

[Space Below This Line For Acknowledgment]

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA )  
County of MERCER )

On \_\_\_\_\_ before me, \_\_\_\_\_  
Date Here Insert Name and Title of the Notarizing Officer

personally appeared Eliseo Sample

\_\_\_\_\_  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

\_\_\_\_\_  
Signature of Notary Public

Notary Seal



# Tagging Documents

If there are documents that are tagged incorrectly, click on the pencil icon to fix them.

**DocMagic eClosing Console (Notary)**

**LOAN** Loan #: 16364816201  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 16364816201

**LENDER** Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (555) 555-5555

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: strull@docmagic.com  
Phone: (987) 555-4321

**COUNTDOWN TO CLOSING**  
DAYS: 0 HOURS: 21 MINUTES: 35 SECONDS: 21  
Date: Aug 24, 2022 (Wed) Time: 10:15am PDT

**Signers (3)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith strull@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am	✓ / O	✓ / O	Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mailnat...	Originator					Ready to Sign	Open Signing Room
3	Sally Settlement strull@docmagic.com	Settlement Agent					Ready to Sign	Open Signing Room

**Documents (6)**

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	

**California Deed of Trust (MERS)**  
Prepare documents for signing.

**BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION**

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

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

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

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

**John Smith**  
Borrower: JOHN SMITH Date: Borrower: Date

**Tags**

- Signature & Initials
  - Signature
  - Initials
- Postfill
  - Textbox
  - Phone Number
  - Date
  - Checkbox
  - Radio
- Notary Field
  - Signature
  - Notary Seal
  - Notarization State
  - Notarization County
  - Signing Date
  - Notary Name
  - RON text
  - Commission Expiration
  - Appearance Day

NOTE: You need to make sure that you've accurately reviewed the tagging. You must do this at least 3 hours before the RON signing experience.



# Adding eSignature Tags

In the toolbox on the right, you can add participant signatures, Notary signature and stamp and Postfill items such as check boxes, text boxes and date boxes.

California Deed of Trust (MERS)  
Prepare documents for signing.

[Space Below This Line For Acknowledgment]

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA )  
County of MERCER )

On \_\_\_\_\_ before me, \_\_\_\_\_  
Date Here Insert Name and Title of the Notarizing Officer

personally appeared Eliseo Sample

\_\_\_\_\_  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

\_\_\_\_\_  
Signature of Notary Public

Notary Seal

Save

eTags

- Signature & Initials
  - Signature
  - Initials
- PostFill
  - Textbox
  - Phone Number
  - Date
  - Checkbox
  - Radio
- Notary Field
  - Signature
  - Notary Seal
  - Notarization State
  - Notarization County
  - Signing Date
  - Notary Name
  - RON text
  - Commission Expiration
  - Appearance Day

Because these documents are signed electronically, a notification will automatically be included on each notary page, alerting you and the borrower to that fact.



# Start eClose

Click the Start eClosing button which activates the Start eClosing dialogue box.

**Start eClosing**

**You are about to start the eClosing process!**

A meeting invitation will be sent to the participants indicated below.

**Before you continue, please verify the following:**

- The loan package is complete and ready for eClosing
- All uploaded or e-enabled documents have been included

**Select the eClosing Participants below:**

Select	Signer	Email	Date	Time
<input checked="" type="checkbox"/>	John Smith	struitt@docmagic.com	11/9/2021	12:00pm
<input type="checkbox"/>	Kim Smith	ksmith@email.com		

☐ Include link for knowledge-based authentication (KBA)

**Cancel** **Start eClosing**

Choose the participants you want to include in the signing room.



# Start eClose Control Panel

You'll need to repeat this process if another participant will be signing at a different time. Choose both if you will be signing both at the same time.

**Start eClosing**

**You are about to start the eClosing process!**  
A meeting invitation will be sent to the participants indicated below.

**Before you continue, please verify the following:**

- The loan package is complete and ready for eClosing.
- All uploaded or e-enabled documents have been included.

**Select the eClosing Participants below:**

Select	Signer	Email	Date	Time
<input checked="" type="checkbox"/>	John Smith	struitt@docmagic.com	11/9/2021	12:00pm
<input type="checkbox"/>	Kim Smith	ksmith@email.com		

☒ Include link for knowledge-based authentication (KBA)

**Documents:**

#	Document	Pages	Signers	Status
1	Closing Disclosure	5	1	✓
2	Multistate Fixed Rate Electronic Note	4	1	✓

**Countdown to Closing:**

HOURS	MINUTES	SECONDS
1	0	0

Time: 12:00pm PST

**Status:**

Status	eSign
Completed	<input type="button" value="Open Signing Room"/>
Ready to Sign	<input type="button" value="Open Signing Room"/>
Ready to Sign	<input type="button" value="Open Signing Room"/>

Preview Mode: ☐ OFF

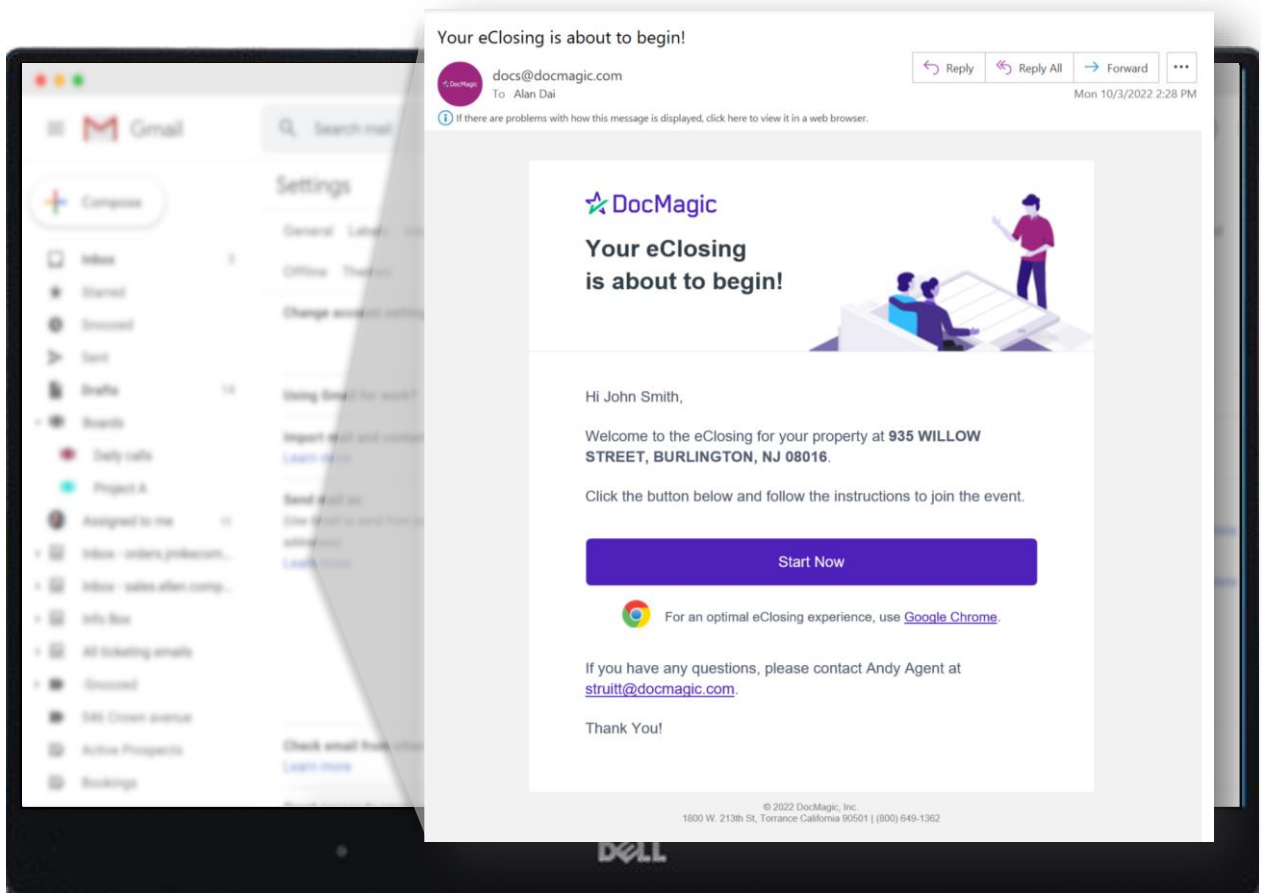
**Completed:**

If KBA isn't required, you can still check this *Include KBA link* box to invite the borrower to complete the verification process when they are invited.



# Invitation Email

Participants will receive an invitation email containing all pertinent closing information and a **Start Now** button to enter the eClosing event.



## Using Your Access Code

You will log in using the Notary Access Code that was given to you with your Secure Insight Notary certification.

The screenshot shows the DocMagic login interface. At the top, the DocMagic logo and 'Welcome DOCMAGIC!' are displayed. Below this, a message states: 'So that we may authenticate your identity and validate that you have the ability to access your electronic documents, please enter the following information:'. A green rectangular box highlights the login section, which includes a 'Notary Access Code' input field, an 'Enter the Viewing Code' input field, a 'Viewing Code' display showing '6466', and a 'Continue to Next Step' button. A purple arrow points from the text box above to the 'Notary Access Code' field. In the bottom right corner, a red rectangular box highlights the 'Access Code: 2089817-dYoGcUWCwe'.

DocMagic Welcome DOCMAGIC!

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

Notary Access Code

Enter the Viewing Code

Viewing Code  
**6466**

Continue to Next Step

Secure Insight  
Risk Protection Through Innovation

CERTIFICATES/COURSES PAYMENT METHODS CHANGE PASSWORD

Member for: 3 minutes 32 seconds

DOWNLOAD CERTIFICATE

DOWNLOAD DOCMAGIC RON NOTARY GUIDEBOOK

**2089817**  
Access Code: 2089817-dYoGcUWCwe

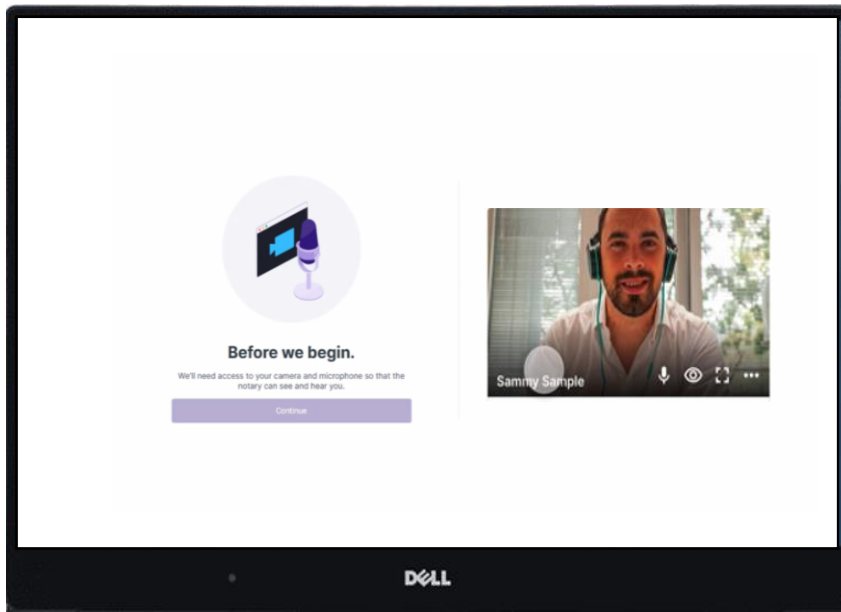
CONTACT INFO  
Secure Insight  
1000 Lakeside Plaza Suite 1201,  
Lakewood, CO 80226-3000  
Phone: 303.770.7054

The Borrower will be typing in the last 4 digits of their social security number and the viewing code.

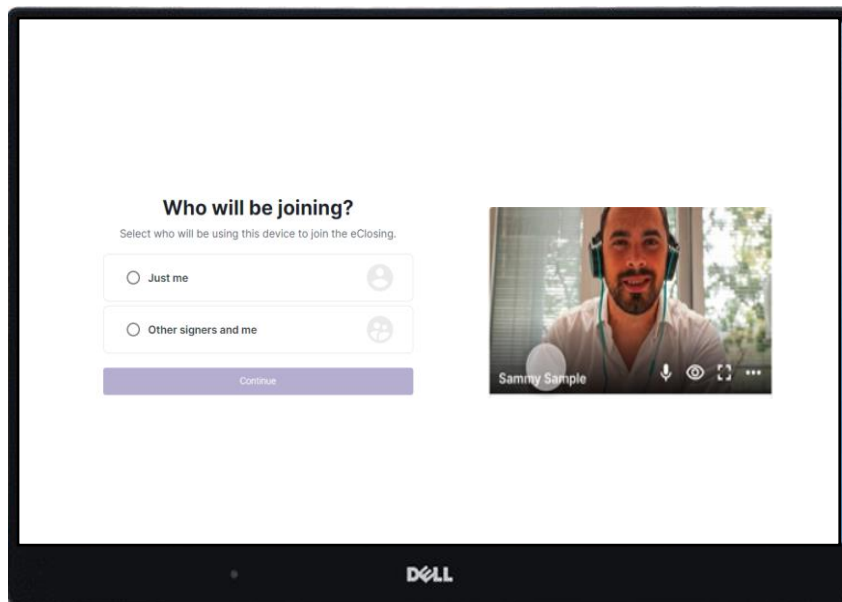




# Mic and Camera Access



The borrower will be reminded to make sure their microphone and camera are activated.

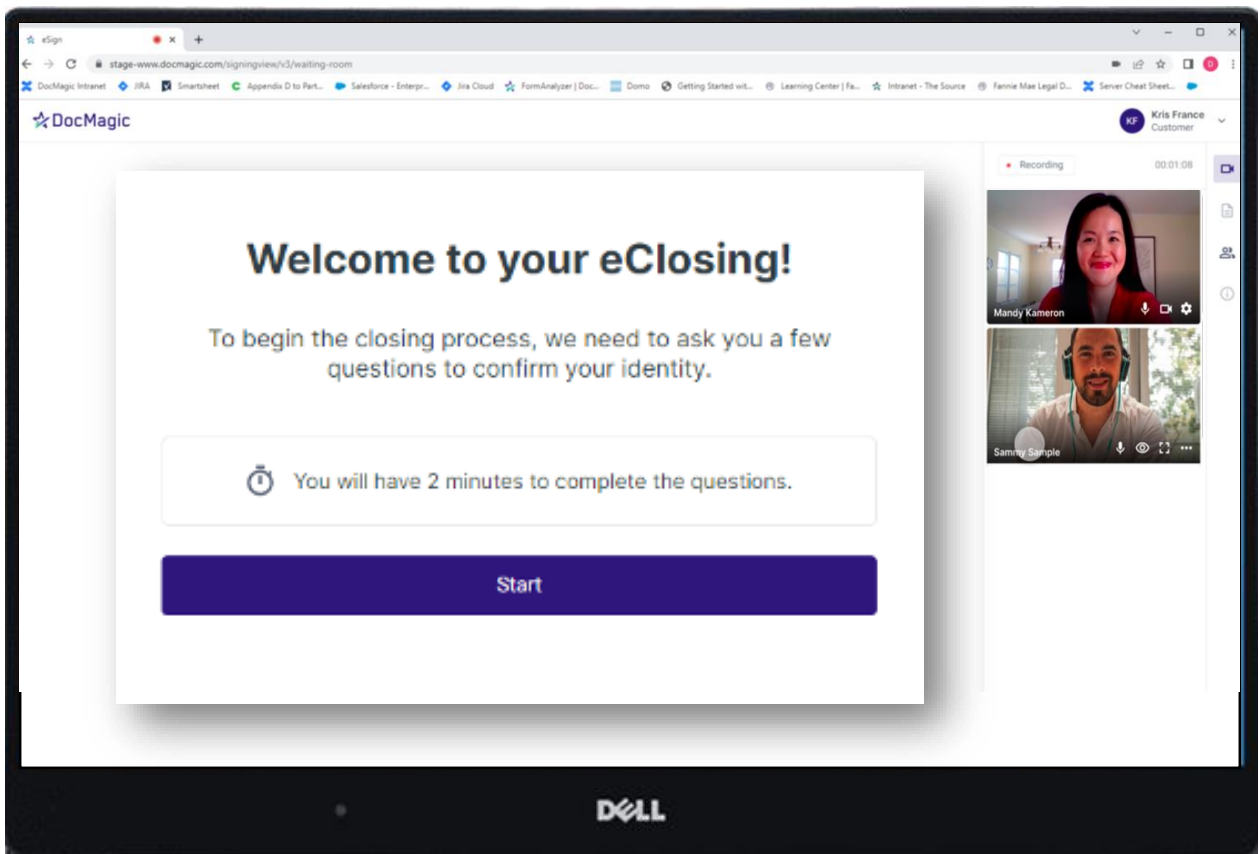


The borrower will then be given the option to include others in the meeting.



# Identity Verification

When the borrower clicks on the start eClosing button in their email, they will be directed to complete the KBA process prior to joining the eClosing.



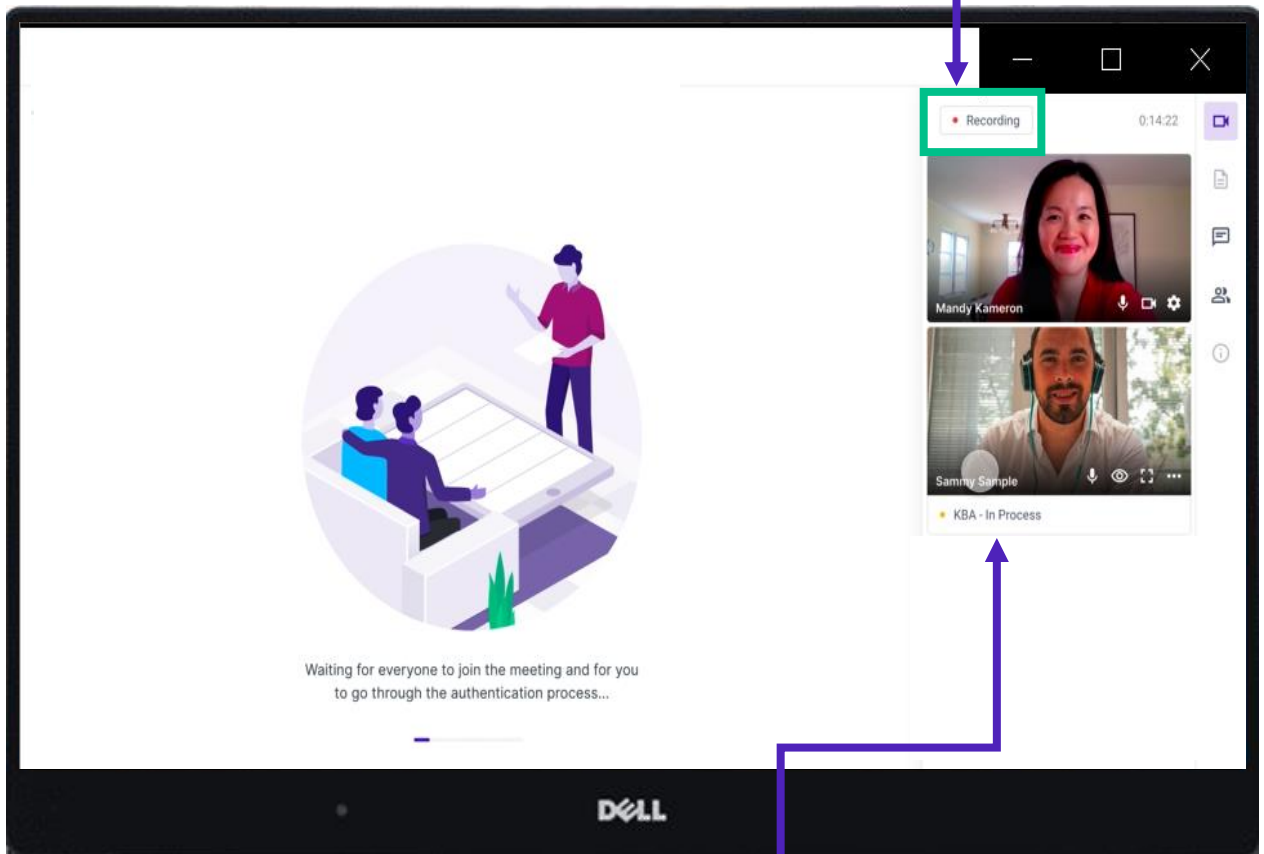
The Participant will then complete the questions and hit Submit to register their answers.

NOTE: The participant will only be allowed 2 attempts at a score of 4 out of 5 correct answers. If they do not pass after two attempts, they will be locked out for 24 hours.



# Preparing for eSignatures

The moment the meeting begins, the session is automatically recorded.

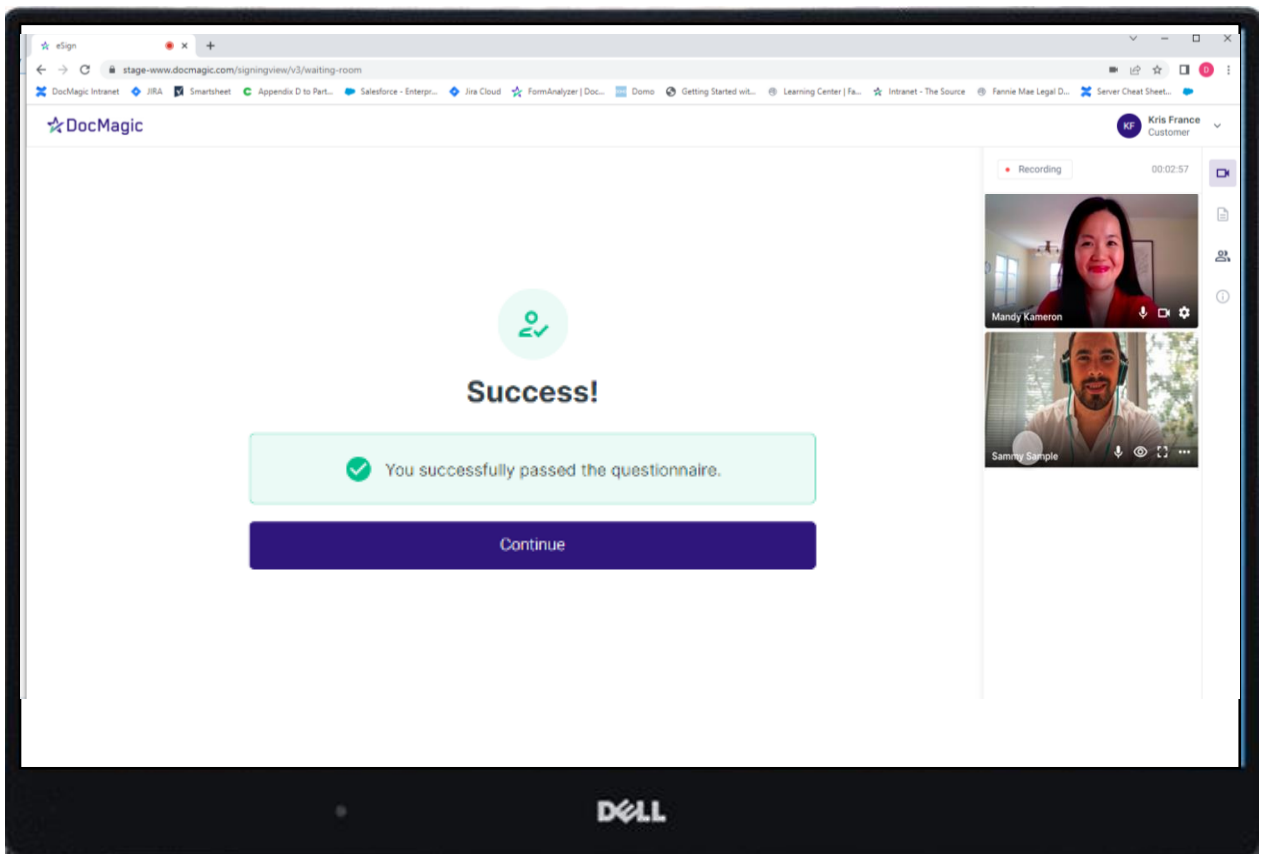


Borrowers may still be completing their KBA questions, if applicable.



# KBA Assessment

When the Participant successfully completes the assessment, they will receive this confirmation.

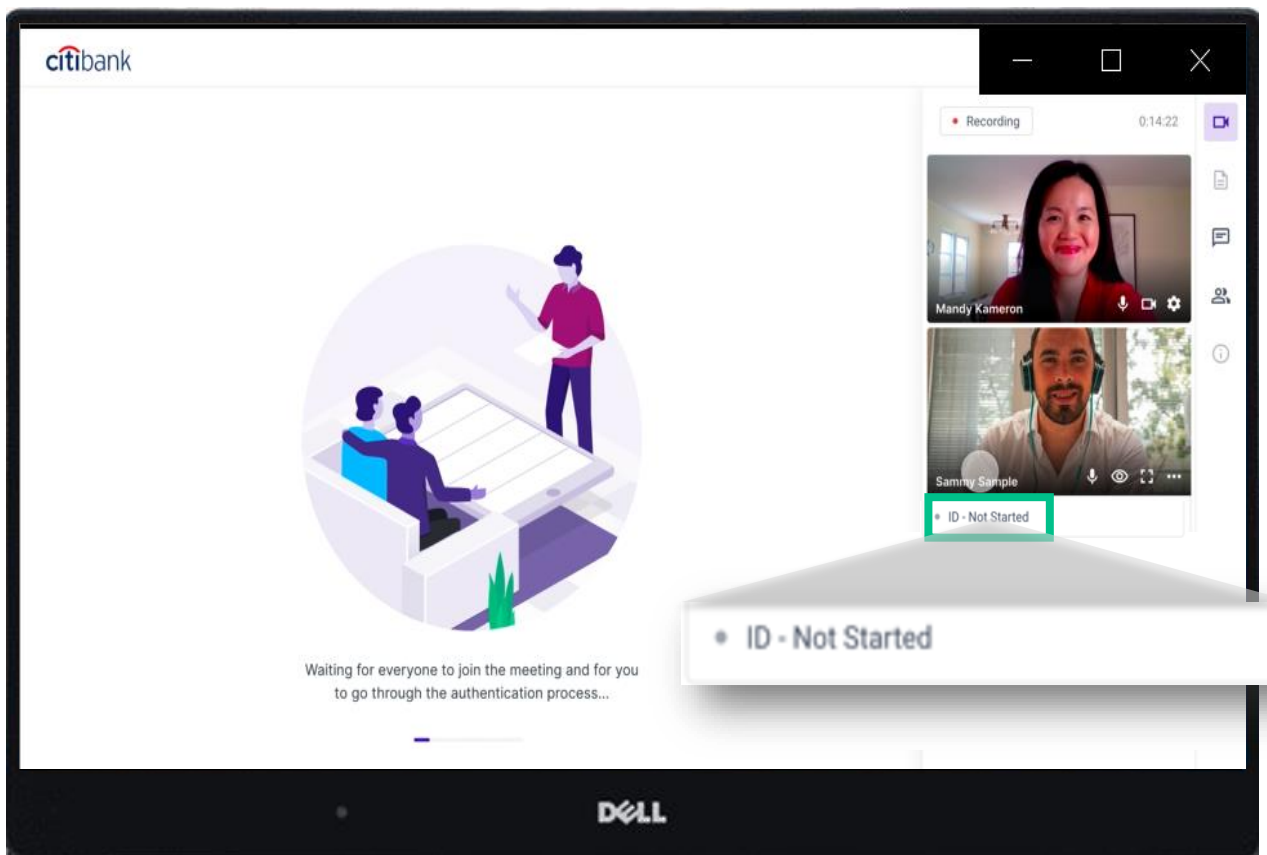


They will then be returned to the Notary signing room to begin signing documents.



# Preparing for eSignatures

If required, the Notary would initiate completion of the I.D. Verification process.



# Identity Validation Request

Go back to your Notary Portal and click on the Smart Phone Icon.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. The LOAN section shows Loan #: 1636481916201, Primary Borrower: John Smith, Type: EClosing, Package ID: 417659, and Worksheet #: 1636481916201. The LENDER section shows Company: SAMPLE SONS L., Contact: Michael Morford, Email: mikem@docmagic.com, and Phone: (555) 555-5555. The SETTLEMENT AGENT section shows Company: Settlement Closing, Contact: Sally Settlement, Email: struth@docmagic.com, and Phone: (987) 555-4321. A COUNTDOWN TO CLOSING section shows a timer for 12:00am PST on Nov 9, 2021. Below these sections is a 'Signers (3)' table with columns: #, Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The table lists two signers: John Smith (Borrower) and Oliver Originator (Originator). The 'ID Verify / Status' column for John Smith is highlighted with a green box, showing a smartphone icon. An arrow points from the text box above to this icon. Below the table, an 'Identity Verification' modal is open. It has a title bar with a close button. The modal contains a 'Text Identity Verification' section with a 'Mobile Phone #' field containing '(800) 555-1212-' and a text area for 'Enter additional comments to be sent with the Identity Verification'. Below this is an 'Identity Verification Link' section with a 'Copy Link' button. At the bottom of the modal are 'Cancel' and 'Text Identity Verification' buttons, with the latter highlighted by a green dashed box.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith struth@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			Not Started	Open Signing Room
2	Oliver Originator oliver.originator@mailnat...	Originator					Ready to Sign	Open Signing Room

**Identity Verification**

Text Identity Verification

Mobile Phone # (800) 555-1212-

Enter additional comments to be sent with the Identity Verification

Add comments here (max: 145 characters)

Identity Verification Link: [Identity Verification Link is displayed here]

Copy Link

Cancel Text Identity Verification

Verify the phone number and click Text Identity Verification.



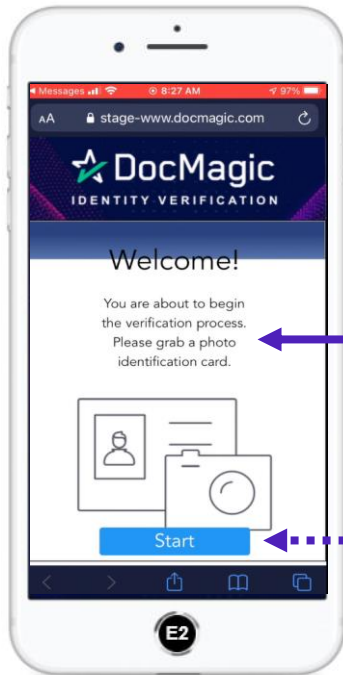
## I.D. Validation via Smart Device



The Participant will receive a text message containing a link to complete the I.D. Verification process.

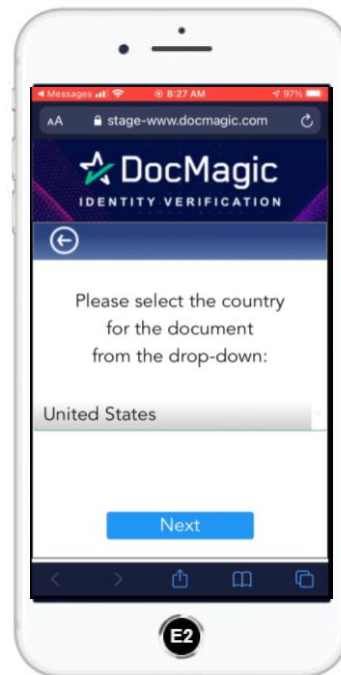


## I.D. Validation via Smart Device



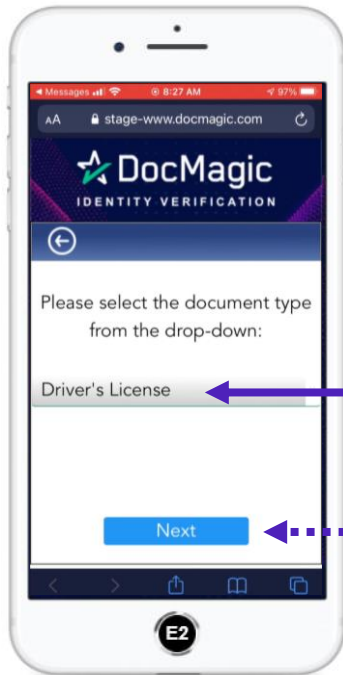
This welcome screen alerts them to retrieve a photo ID or driver's license

First, the Borrower must select the Country in which they reside.



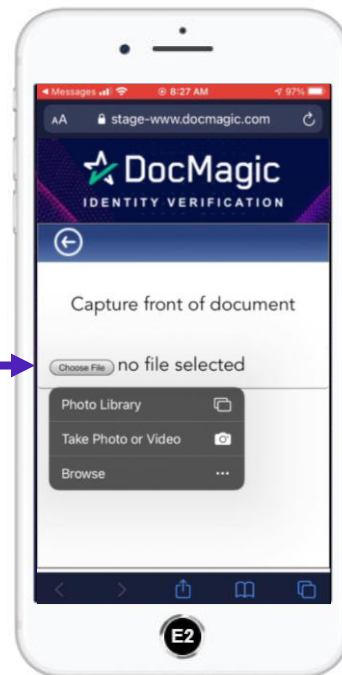


## I.D. Validation via Smart Device



The Borrower will then choose their form of I.D. from the Drop-down menu

The Borrower will then choose the I.D. or License photo as a file on their device.



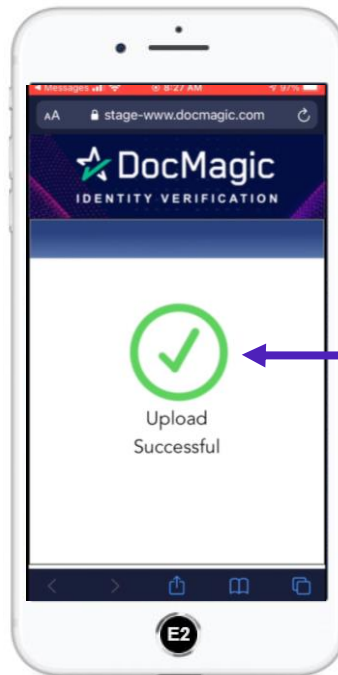
## I.D. Validation via Smart Device



The Borrower will be prompted to include both sides of the I.D.

This check mark indicates that the upload of the I.D. was successful.

The Borrower may be asked to also take a 'selfie' so the system can compare the image with the official identification.



# Verification Complete

The goal at this point is to have both circles green and checked as successful.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows Loan #: 0001018220001, Primary Borrower: Stephen Trutt, Type: EClosing, Package ID: 93584272, and Worksheet #: 783 (Version: 1). The LENDER section shows Company: DSI TEST LENDER..., Contact: Stephen Trutt, Email: strutt@docmagic..., and Phone: (310) 463-9056. The SETTLEMENT AGENT section shows Company: SETTLEMENT CL..., Contact: Steve Settlement, Email: strutt@docmagic..., and Phone: (987) 555-4321. The COUNTDOWN TO CLOSING section shows a timer at 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Oct 18, 2022 (Tue) and time of 12:00pm PDT. Below these sections are tabs for Details, eJournal, and Action Log, and a Start eClosing button.

The Signers (2) section contains a table with the following data:

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Stephen Trutt signrightskts@gmail.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic RON 10/18/2022 - 12:00pm			Ready to Sign	<a href="#">Open Signing Room</a>
2	Steve Settlement strutt@docmagic.com	Settlement Agent						<a href="#">Open Signing Room</a>

The Documents (23) section shows a list of documents with columns for #, eSign Enabled, and Completed. The documents are:

- 1 Freeze/Close Letter
- 2 Uniform Residential Loan Application
- 3 Multistate Fixed Rate Electronic Note
- 4 Minnesota Mortgage (MERS)
- 5 Specific Closing Instructions
- 6 Borrower's Certification, Authorization and Consent
- 7 Hazard Insurance Authorization and Requirements
- 8 IVES Request for Transcript of Tax Return

An Identity (ID) Verification Results pop-up window is displayed over the table, showing a green checkmark and the text: "Signer has Passed the Identity Verification Test", "Confidence Score: 100%", and a "View Report" link. The window also has "Close" and "Add ID" buttons.



# Verification Complete

If the I.D. Verification fails, click on the red circle. You can manually enter the Borrower's I.D. information (including photos) and approve the necessary information.

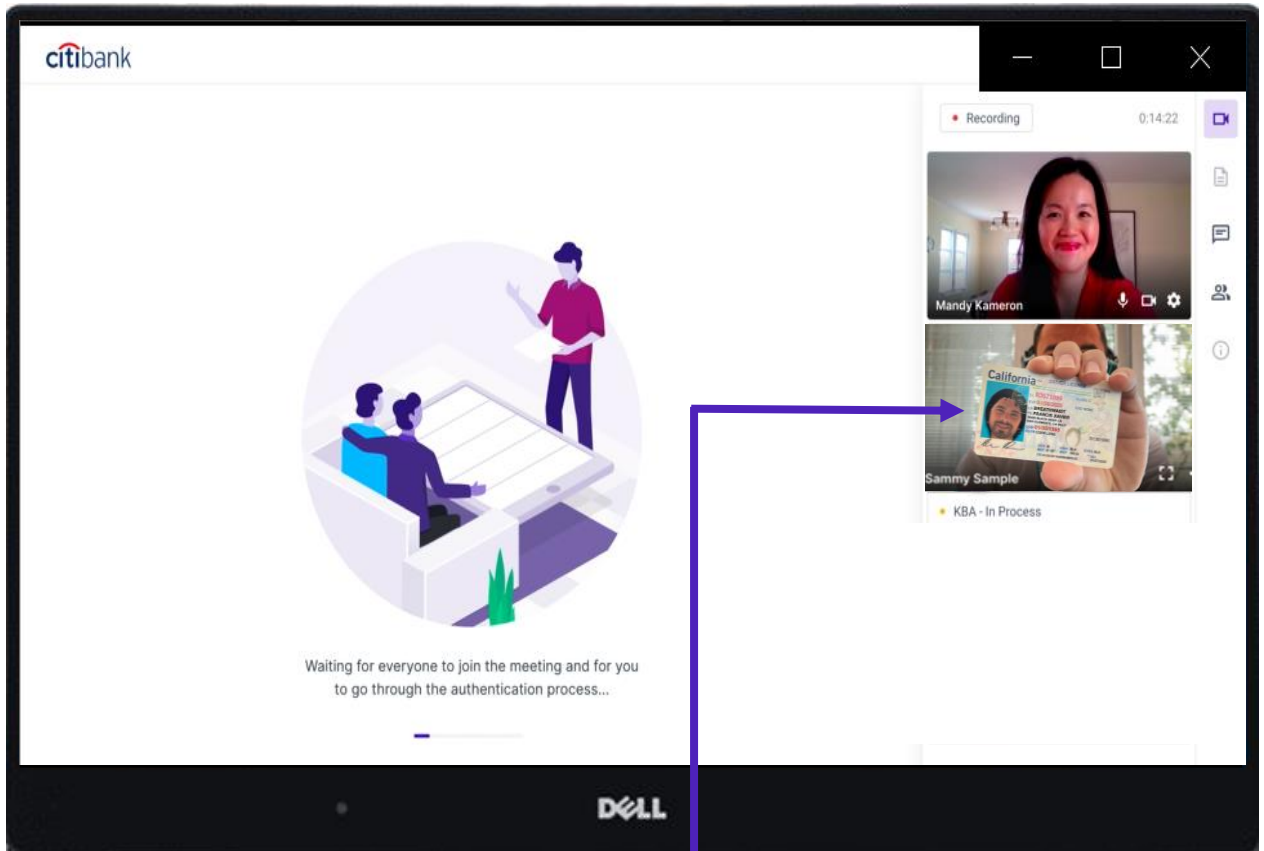
The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a purple header with the DocMagic logo and navigation tabs. Below the header, there are sections for LOAN, LENDER, and SETTLEMENT AGENT details. A 'COUNTDOWN TO CLOSING' widget shows the date and time. The main section is titled 'Signers (3)' and contains a table with columns: #, Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The first signer, John Smith (Borrower), has a red circle in the 'ID Verify / Status' column. A pop-up window titled 'Identity (ID) Verification Results' is open, showing a red 'X' icon and the text 'Signer has Failed the Identity Verification Test'. Below this, it says 'Confidence Score: 0%'. There are fields for 'ID Type' (set to Driver's License), 'ID Number' (with a placeholder 'Enter ID Number'), and 'Expiration' (with a placeholder 'MMDDYYYY'). A checkbox at the bottom states '\* I have checked the signer's identification and verified that all of the information is correct'. The 'Documents (6)' section at the bottom lists various documents like 'Closing Disclosure', 'Multistate Fixed Rate Electronic Note', etc.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00pm			ID - Failed	Open Signing Room
2	Oliver Originator oliver.originator@mailnat...	Originator						Open Signing Room
3	Sally Settlement struitt@docmagic.com	Settlement Agent						Open Signing Room

#	eSign Enabled	Page(s)
1	Closing Disclosure	5
2	Multistate Fixed Rate Electronic Note	4
3	MERS New Jersey Mortgage	15
4	Specific Closing Instructions	4
5	Occupancy and Financial Status Affidavit	3
6	Signature Affidavit and AKA Statement	2



# Preparing for eSignatures

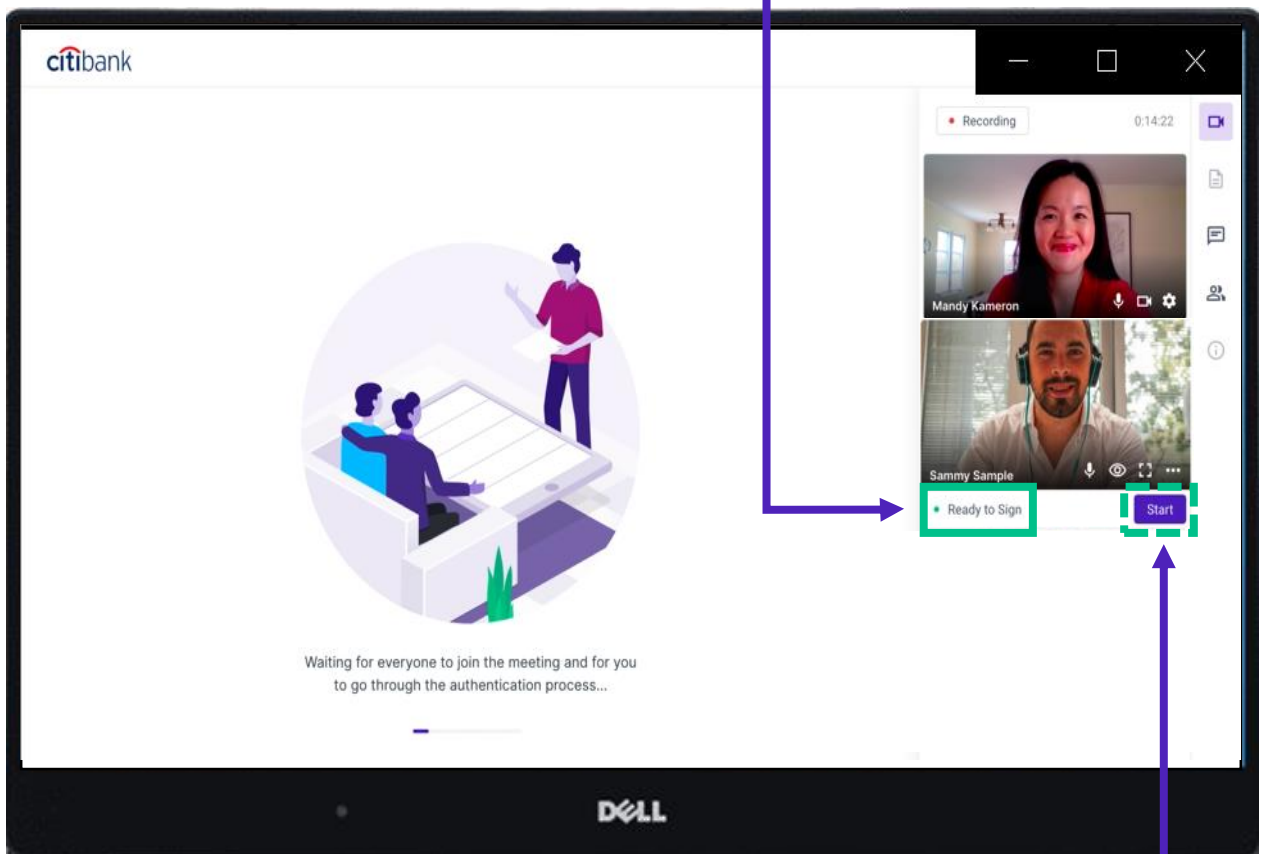


*PRO TIP: If for some reason the upload of the license or I.D. in the I.D. Verify phase is rejected, you may use the video to establish proof of possession of the government issued I.D.*



## Ready to Sign

Once the signer completes their KBA (if applicable) and ID verification, their status will change to **Ready to Sign** and their **Start** button will illuminate indicating it is safe to begin the signing process.



Only one signer can execute documents at a time.

When you're ready for the signer to begin, click their Start button and they can begin the eSignature process.



# Signer's View

Along the top, the borrower will find indicators that show progress of the Review, Ink-sign, and e-Sign processes

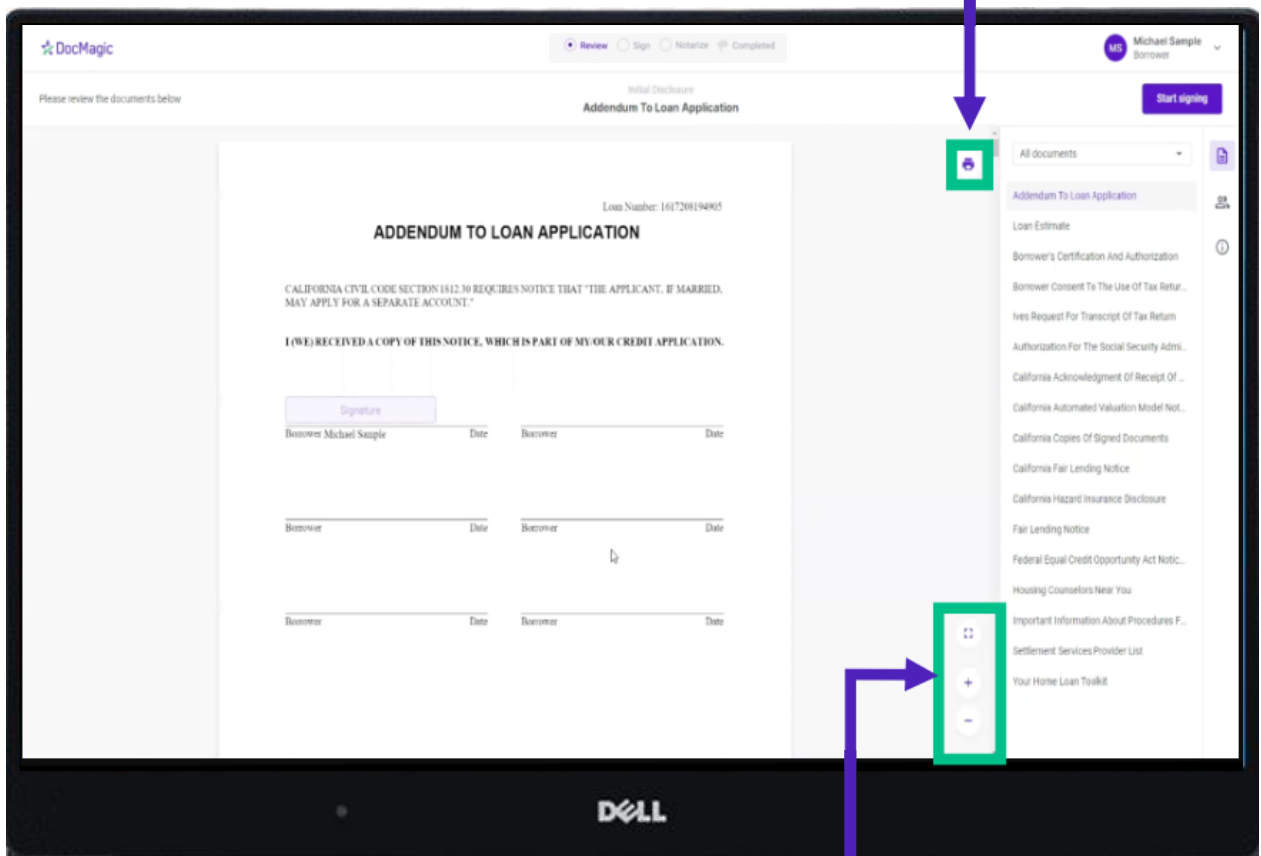
The screenshot shows the DocMagic Signer's View interface. At the top, a navigation bar includes 'Review' (selected), 'Sign', 'Notarize', and 'Completed'. The main document area displays 'ADDENDUM TO LOAN APPLICATION' with fields for 'Borrower Michael Sample' and 'Date'. A sidebar on the right lists all documents currently in review, including 'Addendum To Loan Application', 'Loan Estimate', 'Borrower's Certification And Authorization', 'Borrower Consent To The Use Of Tax Return', 'Request For Transcript Of Tax Return', 'Authorization For The Social Security Administration', 'California Acknowledgment Of Receipt Of...', 'California Automated Valuation Model Not...', 'California Copies Of Signed Documents', 'California Fair Lending Notice', 'California Hazard Insurance Disclosure', 'Fair Lending Notice', 'Federal Equal Credit Opportunity Act Notice', 'Housing Counselors Near You', 'Important Information About Procedures For...', 'Settlement Services Provider List', and 'Your Home Loan Toolkit'. A 'Start signing' button is visible in the top right corner.

All documents are listed in this column on the right and are currently in a review only mode. We advise that the borrower reviews all documents during the review only mode, so that when they are in the signing mode, they can simply focus on signing the documents.



## Signer's View

The printer icon allows the borrower to print the documents at any time.



They can expand the signing window and increase or decrease the zoom ratio.





# Signer's View

**citibank**

Review Sign Notarize Completed

33 Sammy Sample Borrower

Please review the documents below

Closing Documents  
Addendum To Loan Application

Loan Number: 0001070947

**CALIFORNIA DOMESTIC PARTNERSHIP ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION**

Date: JANUARY 7, 2020  
Provided by: DSI TEST LENDER  
Borrower: SAMMY SAMPLE  
Property Address: 456 MAIN, TORRANCE, CALIFORNIA 90501

On and after January 1, 2005, California law extends the same rights, protections, benefits, and duties of marriage to persons registered as domestic partners in the State of California. Thus, a non-borrowing domestic partner whose domestic partnership is registered in California will be presumed to have a community property interest in the real property of the borrowing domestic partner that will secure repayment of this loan transaction regardless of whether regardless of whether that holds, or will hold, legal title to that property.

Furthermore, a legal union of two persons of the same sex persons of the same sex, that is validly formed in another jurisdiction and that is substantially equivalent to a domestic partnership under California law is recognized as a valid domestic partnership in California regardless of whether it bears the name domestic partnership.

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

You should consult an attorney for specific legal advice regarding community property rights and for specific legal advice regarding rights, protections, benefits, and duties under California law.

The undersigned Borrower hereby represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns, the following:  
Please check all of these statements below that apply.

- ☐ I am not involved in a domestic partnership in California or in any other jurisdiction recognizing a domestic partnership or civil union.
- ☐ I do not have a pending intention or judgment of dissolution or nullity of a domestic partnership or civil union.
- ☐ I have registered a domestic partnership with the State of California. The Lender may request that you provide a Certificate of Domestic Partnership issued by the California Secretary of State.
- ☐ I am involved in a domestic partnership or civil union formed in a jurisdiction outside the State of California.

My civil union, domestic partnership or civil union is not recognized in California, or I am not a domestic partner or civil union in another jurisdiction.

**DELL**

When the borrower has completed their review and is ready to sign, they can click on the start signing button which will make the signature buttons active. You as the Notary will be able to watch them sign.



# Applying Signer eSignatures

There are three different ways a participant can sign their documents.

DocMagic

Review • Sign • Notarize • Completed

Michael Sample Borrower

Please complete all the signatures

Initial Disclosure  
Addendum To Loan Application

Signatures to Go 15

Loan Number: 1617208194905

**ADDENDUM TO LOAN APPLICATION**

CALIFORNIA CIVIL CODE SECTION 1812.30 REQUIRES NOTICE THAT "THE APPLICANT, IF MARRIED, MAY APPLY FOR A SEPARATE ACCOUNT."

I (WE) RECEIVED A COPY OF THIS NOTICE, WHICH IS PART OF MY/OUR CREDIT APPLICATION.

1

2

3

Sign

Borrower Michael Sample Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

Previous Sign Next

All documents

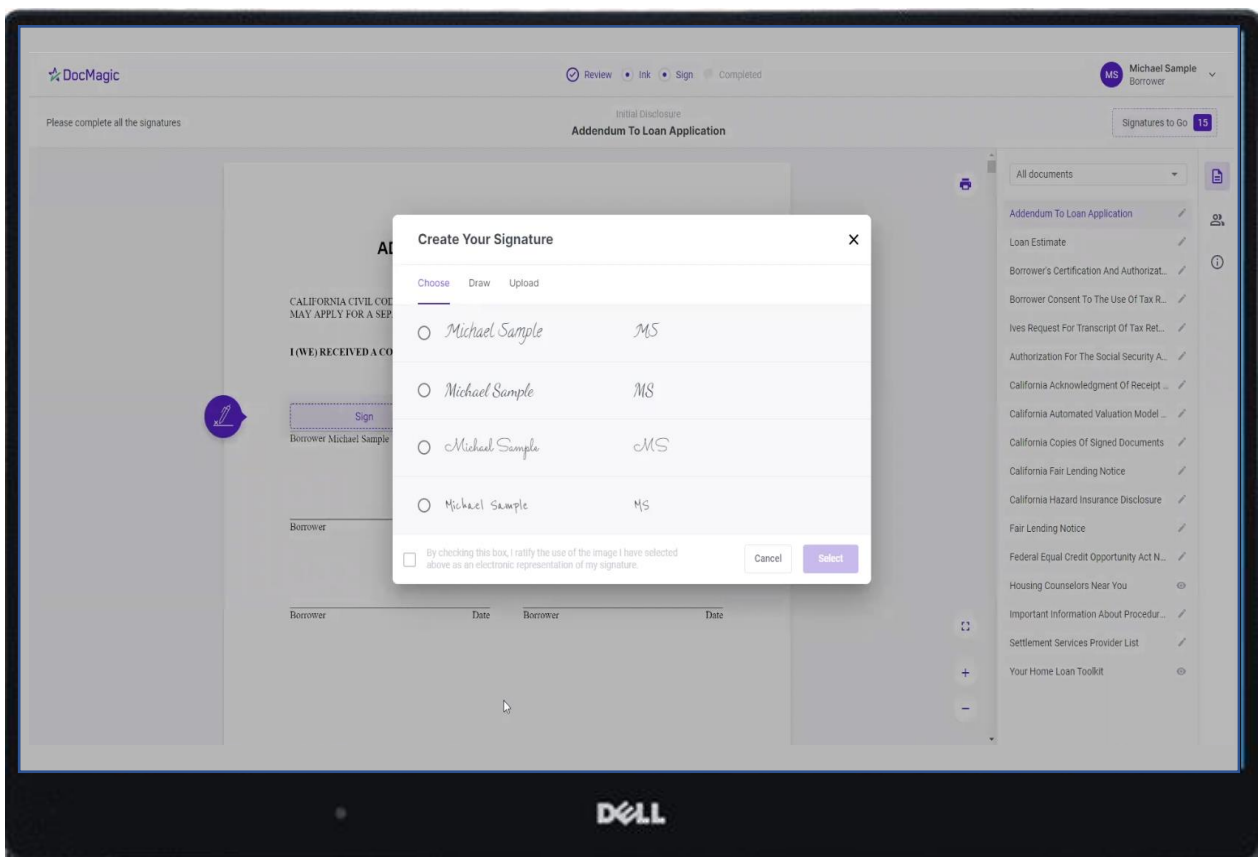
- Addendum To Loan Application
- Loan Estimate
- Borrower's Certification And Authorizat...
- Borrower Consent To The Use Of Tax R...
- Ives Request For Transcript Of Tax Ret...
- Authorization For The Social Security A...
- California Acknowledgment Of Receipt ...
- California Automated Valuation Model ...
- California Copies Of Signed Documents
- California Fair Lending Notice
- California Hazard Insurance Disclosure
- Fair Lending Notice
- Federal Equal Credit Opportunity Act N...
- Housing Counselors Near You
- Important Information About Procedur...
- Settlement Services Provider List
- Your Home Loan Toolkit

- 1) Click on the pencil icon to the left of the signature line;
- 2) Click the box that says **Sign**;
- 3) Click the **green Sign** box on the bottom of the page.



# Applying Signer eSignatures

The borrower will have the option of choosing a representation of their signature, draw their own, or upload a .png or .jpg of their signature to be used.



Once a signature is applied, the page will automatically advance to the next signature tag, Postfill box or text box.



## Applying Signer eSignatures

Some forms may request additional data entry or option selection, such as checkboxes.

**DocMagic**

Please complete all the signatures

Review | Ink | Sign | Completed

### Initial Disclosure Ives Request For Transcript Of Tax Return

Signatures to Go **11**

---

**Section C:** This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.

a. <b>Return Transcript</b> , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120S, and Form 1120-SL. Return transcripts are available for the current year and return processed during the prior 3 processing years.	<input checked="" type="checkbox"/>
b. <b>Account Transcript</b> , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.	<input type="checkbox"/>
c. <b>Record of Account</b> , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.	<input type="checkbox"/>

**7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2019, filed in 2021, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**8. Select if you need a copy of Form W-2 or Form 1099.** You should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your state, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9. Year or period requested.** Enter the ending date of the tax year or period using the mm/dd/yyyy format. (see instructions)

12/31/2019      12/31/2018

**10. Section C:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information reported. If the required applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to receive transcripts. Note: This form must be received by IRS within 30 days of the signature date.

**11. Every signer attests that he/she has read the attention clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

Name (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
<div>Print Type name <b>Michael Sample</b></div>	<div>Sign Here</div>	(800)649-1362
<div>Sponsors signature</div>	<div>Date</div>	
<div>Print Type name</div>		

Catalog Number 72027P  
For Privacy Act and Paperwork Reduction Act Notice, see page 2.  
www.irs.gov Page 1 of 2

Form 4506-C (9-2020)  
DocMagic

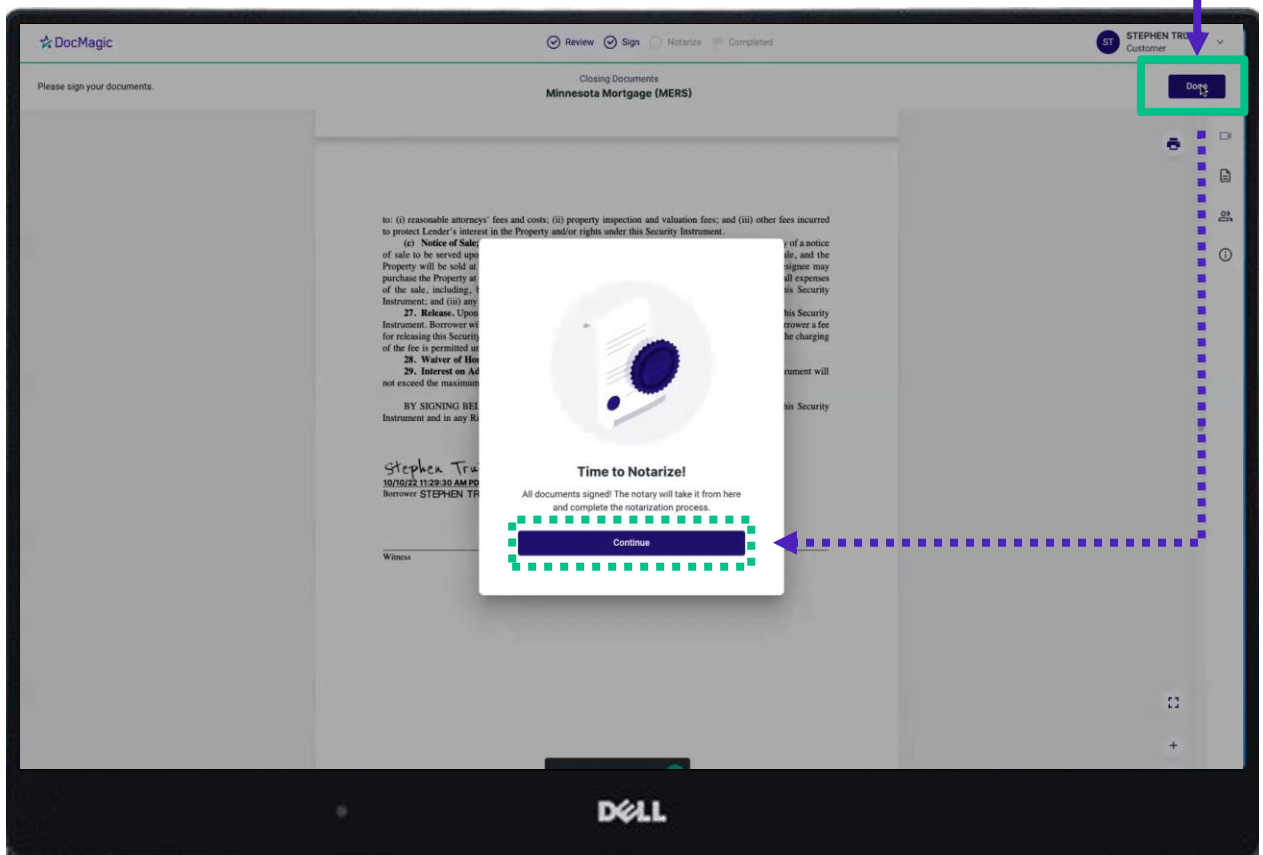
Previous Check Skip

**Loan Number: 1617208194905**



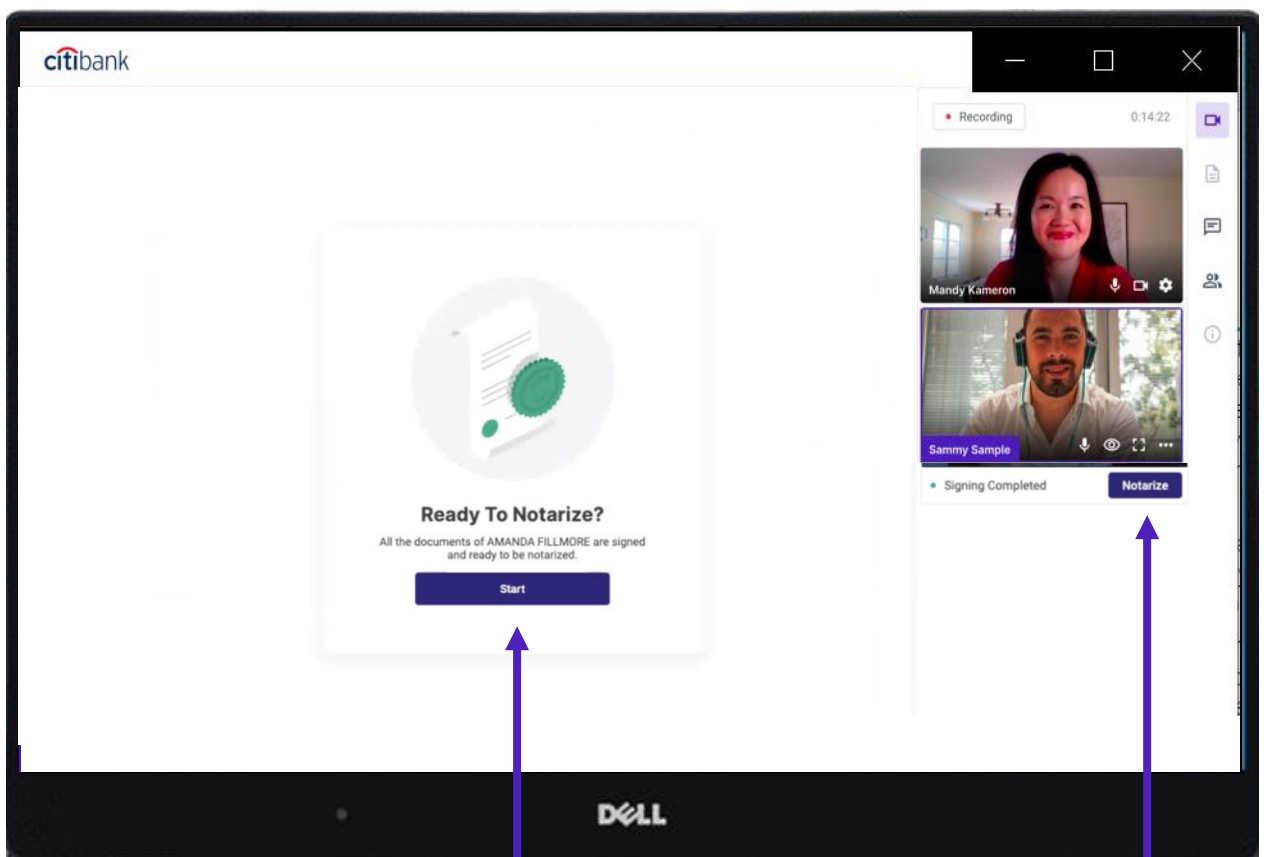
# Applying Signer eSignatures

When the borrower is done signing, they must click DONE and then Continue to set you up for Notary signatures.



# The Notarization Process

Now, control and signing ability is transferred to the Notary.

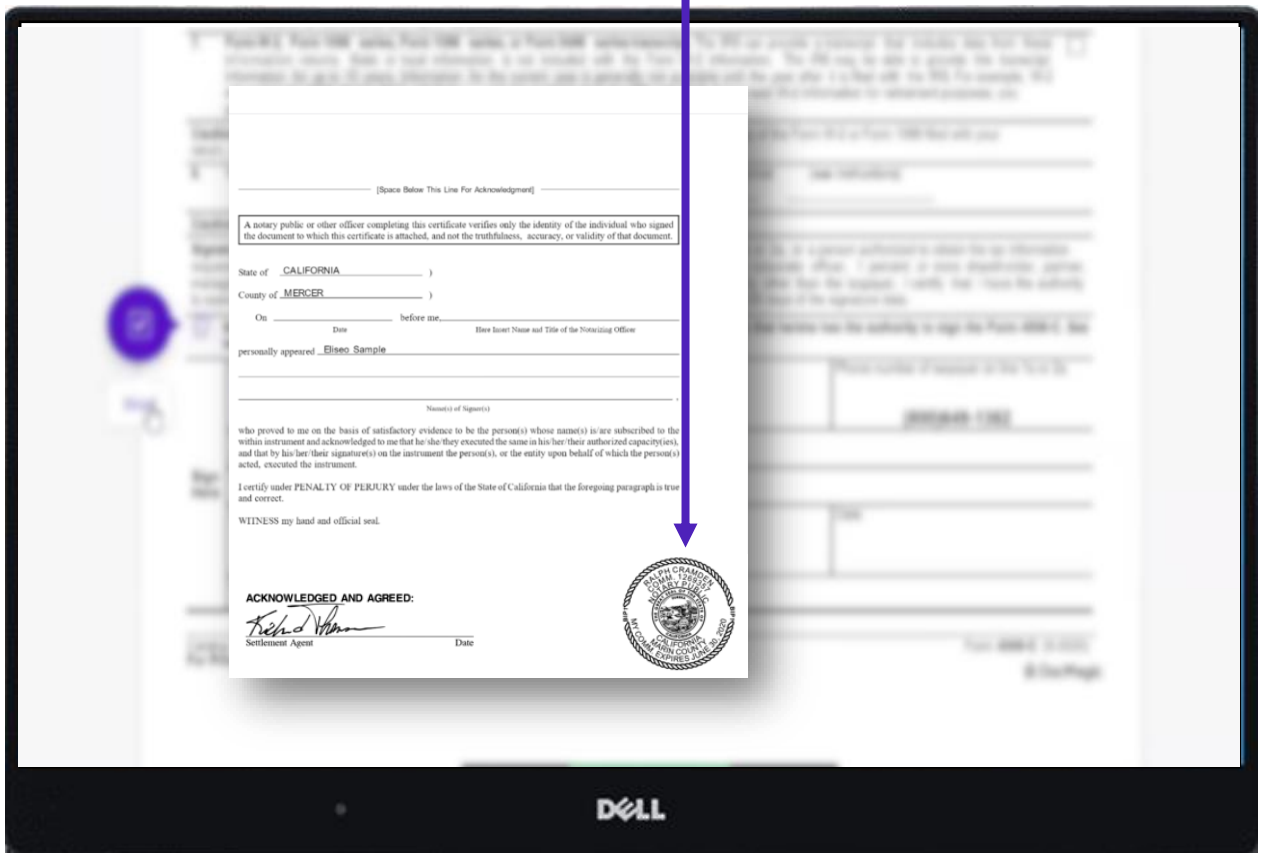


The Notary will now start the signing process.



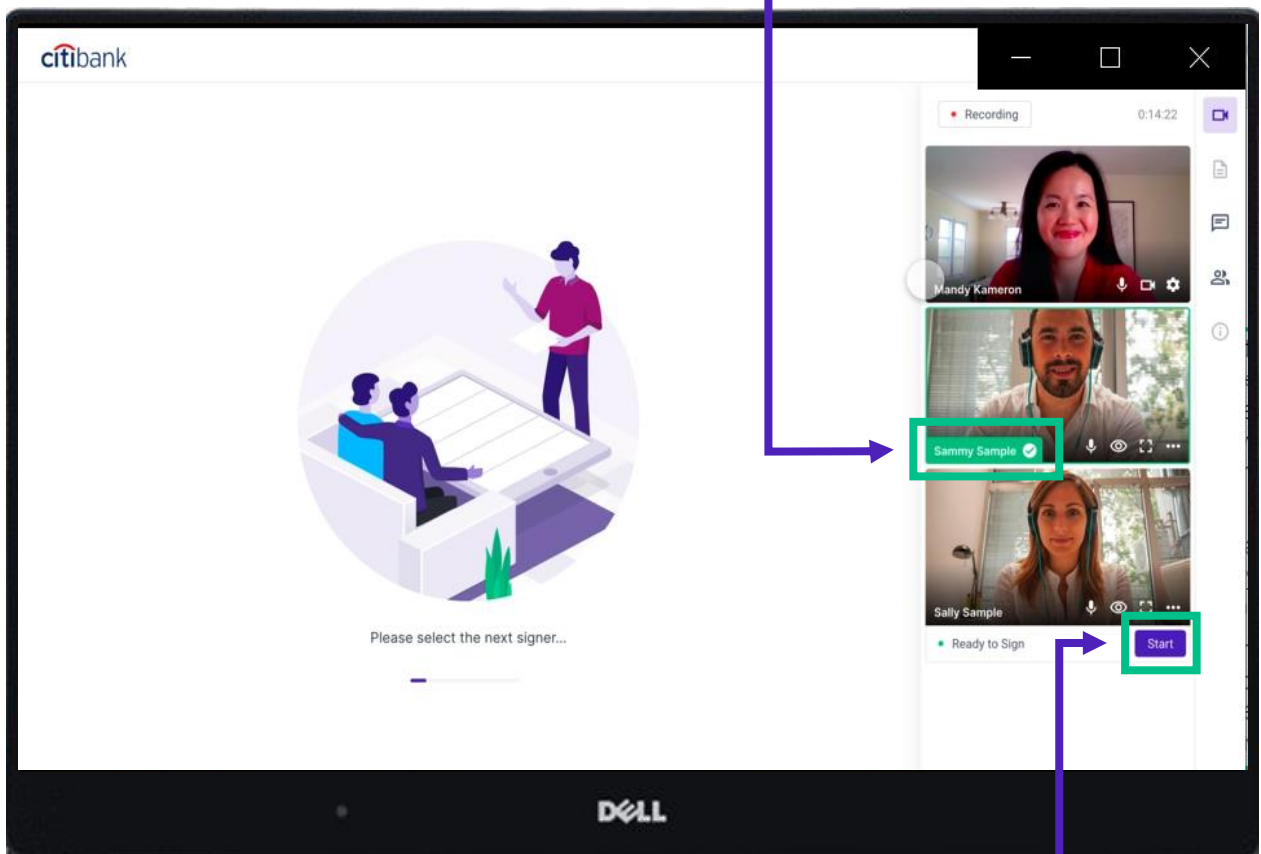
## Add Your Signature, Seal, and more

When the Notary clicks on the signature line, their signature and any other pertinent data, such as their Notary seal, will be automatically inserted.



## Status **Green** When Complete

Once the first signer is finished, (If you have more than one signer) the notary sees the status change to Signing Complete...



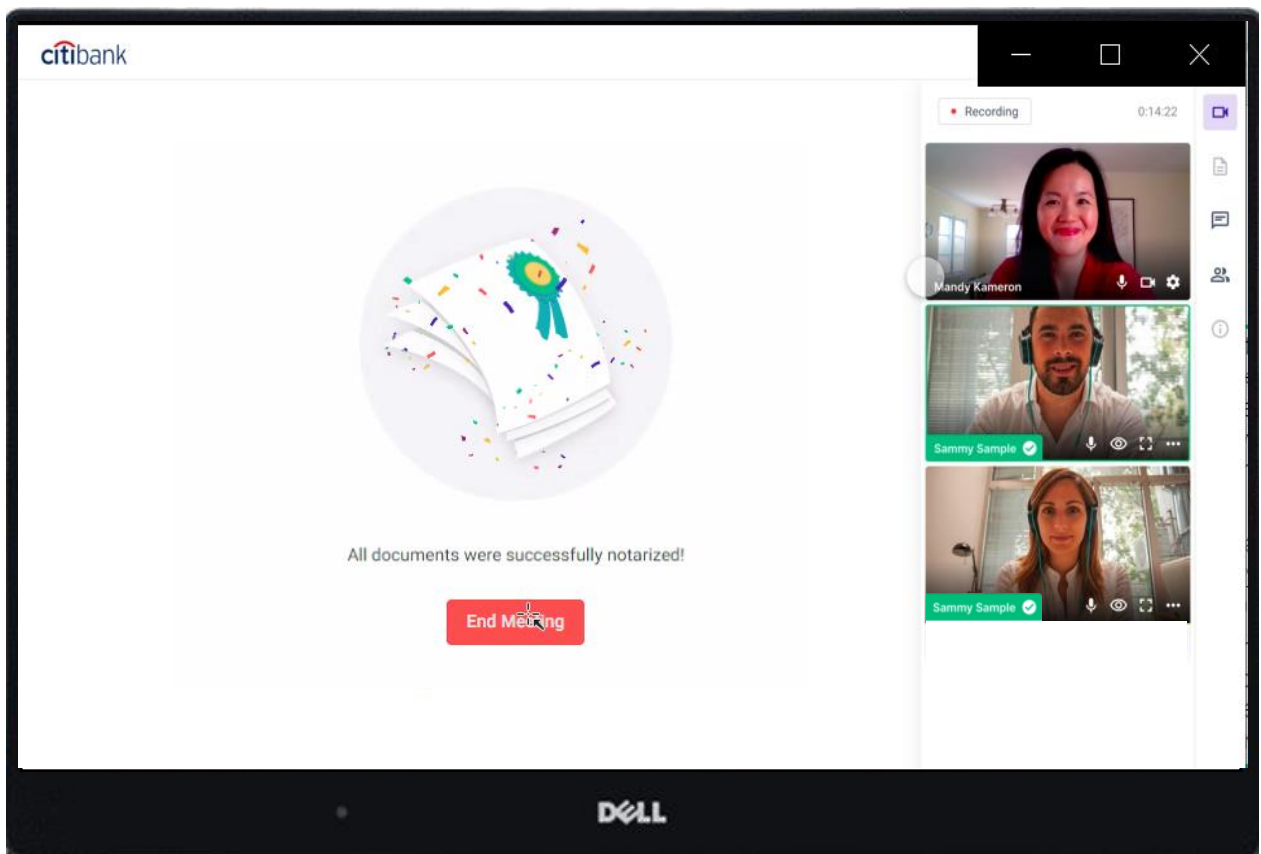
...and you can then repeat the process for the next Signer by clicking their Start button. You must do this for all Signers one at a time.





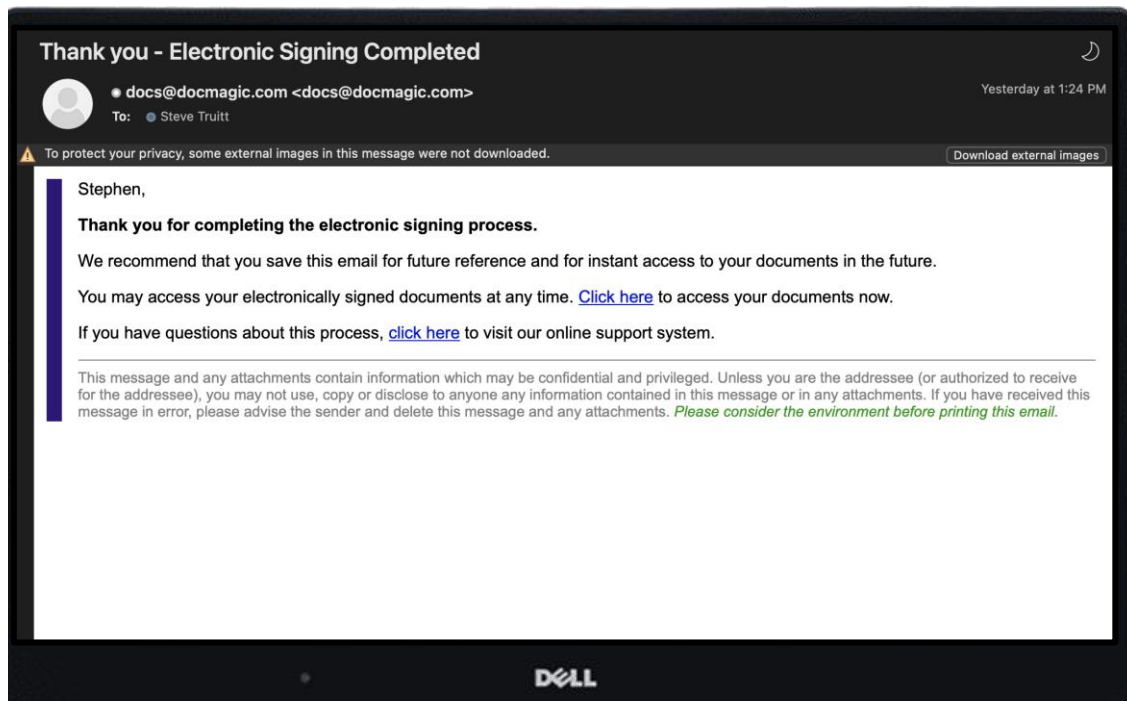
## Ending the Meeting

The process is complete once all the participants' and Notary's signatures have been captured. The meeting may now end.



# Email Confirmation

Notification emails are sent to all parties.



The email will allow the Borrower to download their signed and notarized document package from a provided link.



CONGRATULATIONS!

Back on the Notary eClose Console, click on this tab to access the eJournal.

DocMagic eClose Console (Notary)

Who can see your viewing activity? X

**LOAN** Loan #: 16364819162  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 16364819162

**LENDER** Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic...  
Phone: (555) 555-5555

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: struitt@docmagic.c...  
Phone: (987) 555-4321

**CLOSING COMPLETED** Congratulations!

Details **eJournal** Action Log

**Journal**

#	Signer	Notarization Date and Time
1	John Smith	November 9, 2021 • 10:32am PST

**Recordings**

#	File	Date Recorded
1	417659_2021-11-09T18:27:54.132Z.mp4	November 9, 2021 • 10:27am PST

Click on the down arrow to access the borrower's journal.



# eJournal

Use the dropdown menus to select the type of Notarial Service. Toggle choices by clicking on the box and using the up and down arrow keys.

The screenshot displays the DocMagic eClose Console (Notary) interface. The top navigation bar includes the DocMagic logo, the title "eClose Console (Notary)", a user profile icon labeled "Doc", and a dropdown menu "Who can see your viewing activity?". The main content area is divided into several sections: "LOAN" (Loan #: 1636481916201, Primary Borrower: John Smith, Type: EClosing, Package ID: 417659, Worksheet #: 1636481916201), "LENDER" (Company: SAMPLE SONS L..., Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (555) 555-5555), "SETTLEMENT AGENT" (Company: Settlement Closing..., Contact: Sally Settlement, Email: struitt@docmagic.com, Phone: (987) 555-4321), and "CLOSING COMPLETED" (Congratulatory message). Below these is a "Journal" section with a table of signers. The first signer is John Smith, with a notarization date and time of November 9, 2021, at 10:32am PST. The "Journal" section includes a "Signer's Details" panel (John Smith, 222333 Peachtree Place, Atlanta, GA 30318, Contact Information: Mobile: (800) 649-1362, Home: (800) 649-1362, Email: struitt@docmagic.com, Signature: John Smith, Identification Details: Driver's License: 123456789 • Exp. 2/20/2025) and a "Document Notarized" panel (MERS New Jersey Mortgage, Nov 9, 2021 • 10:32am PST, Occupancy and Financial Status Affidavit, Nov 9, 2021 • 10:32am PST, Signature Affidavit and AKA Statement, Nov 9, 2021 • 10:32am PST). A table titled "\*Notarial Service" and "Fee" is highlighted with a green box. It contains three rows: "Acknowledgement" with a fee of \$30.00, "Jurat" with a fee of \$45.00, and "Affidavit" with a fee of \$10.00. The "Acknowledgement" dropdown menu is open, showing the selection process. At the bottom right of the "Journal" section are "Cancel" and "Save" buttons. A purple arrow points from the instruction text to the dropdown menus, and another purple arrow points from the instruction text to the Save button.

*Notarial Service	Fee
Acknowledgement	\$30.00
Jurat	\$45.00
Affidavit	\$10.00

Enter the fee for each Notarial Service performed here.



# eJournal

The notary journal contains the audio and video of each RON signing session.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a purple header with the DocMagic logo and navigation links. Below the header, a navigation bar includes 'Details', 'eJournal', and 'Action Log'. The 'eJournal' section is active, showing a table of notary sessions. The first session is for John Smith, dated December 15, 2021, at 1:40pm CST. The session details include the signer's information, document type (MERS New Jersey Mortgage), notarial service (Acknowledgement), and fee (\$0.00). A signature of John Smith is visible. Below the session details, there's a 'Recordings' section with a table showing the recording file (437477\_2021-12-15T19:35:38.012Z.mp4) and its date recorded (December 15, 2021, at 1:35pm CST). A green box highlights the 'Download' button next to the recording file.

#	Signer	Notarization Date and Time
1	John Smith	December 15, 2021 • 1:40pm CST

Signer's Details	Document Notarized	*Notarial Service	Fee
John Smith 22333 PEACHTREE PLACE ATLANTA, GA 30318 Contact Information Mobile: (562) 652-2578 Home: (502) 767-8509 shsmith@docmagic.com Signature John Smith Identification Details Driver's License: 123456 • Exp. 4/14/2022	MERS New Jersey Mortgage Dec 15, 2021 • 1:38pm CST Signature Affidavit and AKA Statement Dec 15, 2021 • 1:40pm CST	Acknowledgement Affidavit	\$0.00 \$0.00

#	File	Date Recorded
1	437477_2021-12-15T19:35:38.012Z.mp4	December 15, 2021 • 1:35pm CST

Download

The best practice would be to store these materials right after the signing experience. Click here to download.



# Action Log

Click here to see the Action Log. This tab shows the actions that everyone involved in the process has taken, and when.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there's a purple header with the DocMagic logo and navigation tabs: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. The LENDER tab is active, showing details for 'SAMPLE SONS L...'. Below the tabs, there's a navigation bar with 'Details', 'eJournal', and 'Action Log' (highlighted with a green box). The Action Log table lists activities with columns for Date & Time (PST), User Name, IP Address, and Description. At the bottom, there's a text input field and a button labeled 'Add Internal Note To Action Log'.

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:06 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@example.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@example.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 ()
3/24/21 5:11 PM	Erica Sample		Multistate Fixed Rate Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.98	Document AZACPRS.TTL.pdf added to package

You may also add notes at the bottom.

