



RON Certification Program

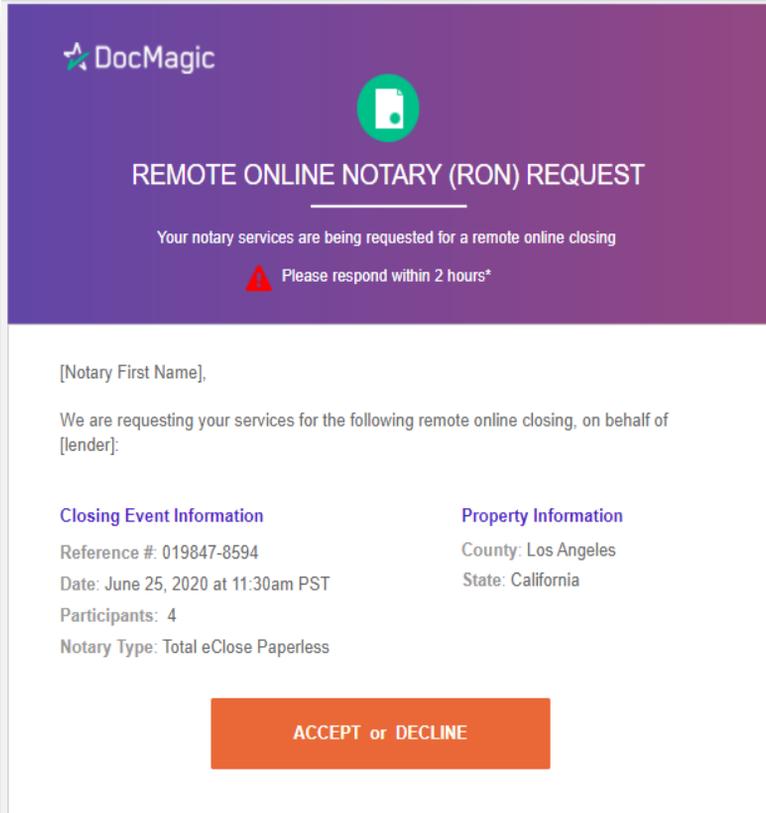
Connect Better. Close Faster.

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 template for a Remote Online Notary (RON) request. The header is purple with the DocMagic logo and a document icon. The main title is "REMOTE ONLINE NOTARY (RON) REQUEST". Below the title, it states "Your notary services are being requested for a remote online closing" and includes a red warning triangle with the text "Please respond within 2 hours*". The body of the email is white and contains a placeholder for the notary's first name, followed by a request for services on behalf of a lender. It then lists "Closing Event Information" and "Property Information" in two columns. At the bottom, there is an orange button labeled "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



System Requirements

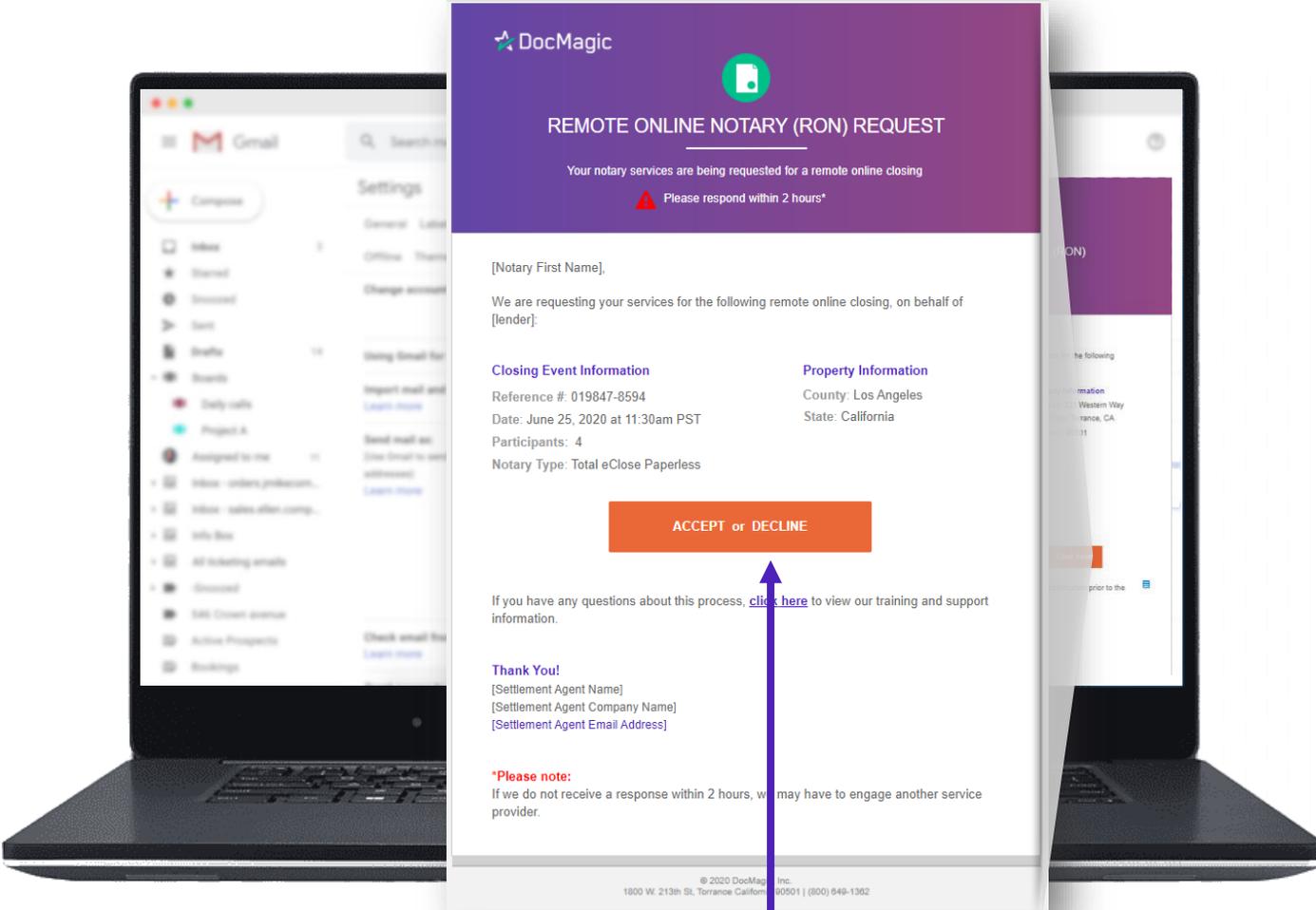
- Laptop
- Tablet
- Mobile Device
- Camera
- Microphone
- Secure Internet Connection

DELL



Remote Online Notary Request

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



The email includes a link to accept or decline the request.



Accept or Decline

The Notary will be taken to a page where they can accept or decline the RON request and provide comments for the Settlement Agent.

The screenshot displays the DocMagic Notary interface. At the top, the DocMagic logo is visible on the left, and navigation links for SOLUTIONS, SERVICES, COMPLIANCE, SUPPORT, COMPANY, REQUEST A DEMO, and DASHBOARD (with a LOG OUT button) are on the right. The main content area features a header with the DocMagic logo and a navigation menu. Below this, a message states: "Your services are requested for a remote online notarization for 1 participants on October 29, 2022 at 12:00pm PDT for a property in Burlington, NJ." Two buttons, "ACCEPT" (teal) and "DECLINE" (orange), are positioned below the message. A red asterisk followed by "Please note:" is present, with the text: "If we do not receive a response within 2 hours, we may have to engage another service provider." At the bottom, a "Thank You!" message is displayed, identifying Sally Settlement from Settlement Closing Company with the email sally.settlement223@mailinator.com. A blue arrow points from the text box above to the "ACCEPT" button.

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.

DocMagic

REMOTE ONLINE NOTARY (RON)
Congratulations!

DocMagic,

Thank you for accepting our request to provide eNotary services for the following remote online closing:

Closing Event Information	Property Information
Reference #: 1664478411568	Address: 935 Willow Street
Date: October 29, 2022 at 12:00pm PDT	City: Burlington
Participants: 1	State: NJ
Notary Type: Remote Online	Zip Code: 08016

Lender Information

Company Name: DOCMAGIC TEST LENDER
Contact: DOCMAGIC TEST LENDER

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

***Please note:** You must obtain your Total eClose™ eNotary certification prior to the closing on October 29, 2022.

If you have not conducted a Remote Online Notarization in the last 30 - 45 days, you have an opportunity to refresh your skills by re-taking our RON Certification course. Click [HERE](#) to access the course.

Take advantage of the **R.O.N. Guidebook!** Click [HERE](#) to download it.

Thank You!
Sally Settlement
Settlement Closing Company
sally.settlement223@mailinator.com

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.



Using Your Access Code

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

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
Secure Insight
CERTIFICATES/COURSES PAYMENT METHODS CHANGE PASSWORD

Valid for: 3 minutes 32 seconds

DOWNLOAD CERTIFICATE

DOWNLOAD DOCMAGIC RON NOTARY GUIDEBOOK

2089817
Access Code: **2089817-dYoGcUWCwe**

CONTACT INFO
Secure Insight
1000 Lambdin Plaza Suite 1201,
Ft. Worth, TX 76104

DELL



eClose Console

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

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: struitt@docmagic.c...
Phone: (987) 555-4321

COUNTDOWN TO CLOSING
DAYS: - HOURS: - MINUTES: - SECONDS: -
Date: Apr 18, 2023 (Wed) Time: 12:00am 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 struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			● Not Started	<input type="button" value="Open Signing Room"/>
2	Oliver Originator oliver.originator@mailinat...	Originator					● Ready to Sign	<input type="button" value="Open Signing Room"/>
3	Sally Settlement struitt@docmagic.com	Settlement Agent					● Ready to Sign	<input type="button" value="Open Signing Room"/>

Documents (6)

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	<input checked="" type="checkbox"/>	
2	Multistate Fixed Rate Electronic Note	4	1	<input checked="" type="checkbox"/>	
3	MERS New Jersey Mortgage	15	2	<input checked="" type="checkbox"/>	
4	Specific Closing Instructions	4	2	<input checked="" type="checkbox"/>	
5	Occupancy and Financial Status Affidavit	3	2	<input checked="" type="checkbox"/>	
6	Signature Affidavit and AKA Statement	2	2	<input checked="" type="checkbox"/>	

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



Countdown Clock

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

The Edit button at the bottom right of the Countdown Clock allows you to edit the closing time for all participants.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there is a purple header with the DocMagic logo and 'eClose Console (Notary)'. Below the header, there are three main sections: LOAN, LENDER, and SETTLEMENT AGENT. The LOAN section shows Loan #: 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: strullt@docmagic.com, and Phone: (987) 555-4321. A 'COUNTDOWN TO CLOSING' widget is highlighted with a green box, showing a timer for DAYS, HOURS, MINUTES, and SECONDS, with a date of Apr 18, 2023 (Wed) and a time of 12:00am PDT. An 'Edit' button is located at the bottom right of this widget. Below the countdown clock, there are buttons for 'Details', 'eJournal', 'Action Log', and 'Start eClosing'. The 'Signers (3)' section lists three signers: John Smith (Borrower), Oliver Originator (Originator), and Sally Settlement (Settlement Agent). The 'Documents (6)' section lists six documents: Closing Disclosure, Multistate Fixed Rate Electronic Note, MERS New Jersey Mortgage, Specific Closing Instructions, Occupancy and Financial Status Affidavit, and Signature Affidavit and AKA Statement. The Dell logo is visible at the bottom of the screen.



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.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top right, a user profile icon labeled 'Doc' is highlighted with a green box. A dropdown menu is open, listing options: Dashboard, My Account, Preferences, Contact Us, Help, and Sign Out. The 'Help' option is highlighted with a green box and an arrow pointing to it from the text above. Below the menu, the interface shows sections for LOAN, LENDER, and SETTLEMENT AGENT details, a Signers table, and a Documents table.

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

#	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 L...

LENDER

Signers (3)

#	Signer Name / Email	Role
1	John Smith struitt@docmagic.com	Borrower
2	Oliver Originator oliver.originator@mailinat...	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 + Guide

Click on the Pencil Icon to open the Document Editor that allows you to tag documents. *We strongly advise you to click [here](#) for the Document Editor guide.*

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: - HOURS: - MINUTES: - SECONDS: -
Date: Apr 19, 2023 (Wed) Time: 12:00am 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			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	<input checked="" type="checkbox"/>	

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 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 acquires or 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: It is the Notary's responsibility to insure all documents are tagged correctly. You must do this at least 3 hours before the RON signing experience.



Start eClose

When you're ready to Start the eClosing, click the Start eClosing button to activate 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)

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

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 eClose Control Panel

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.

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)

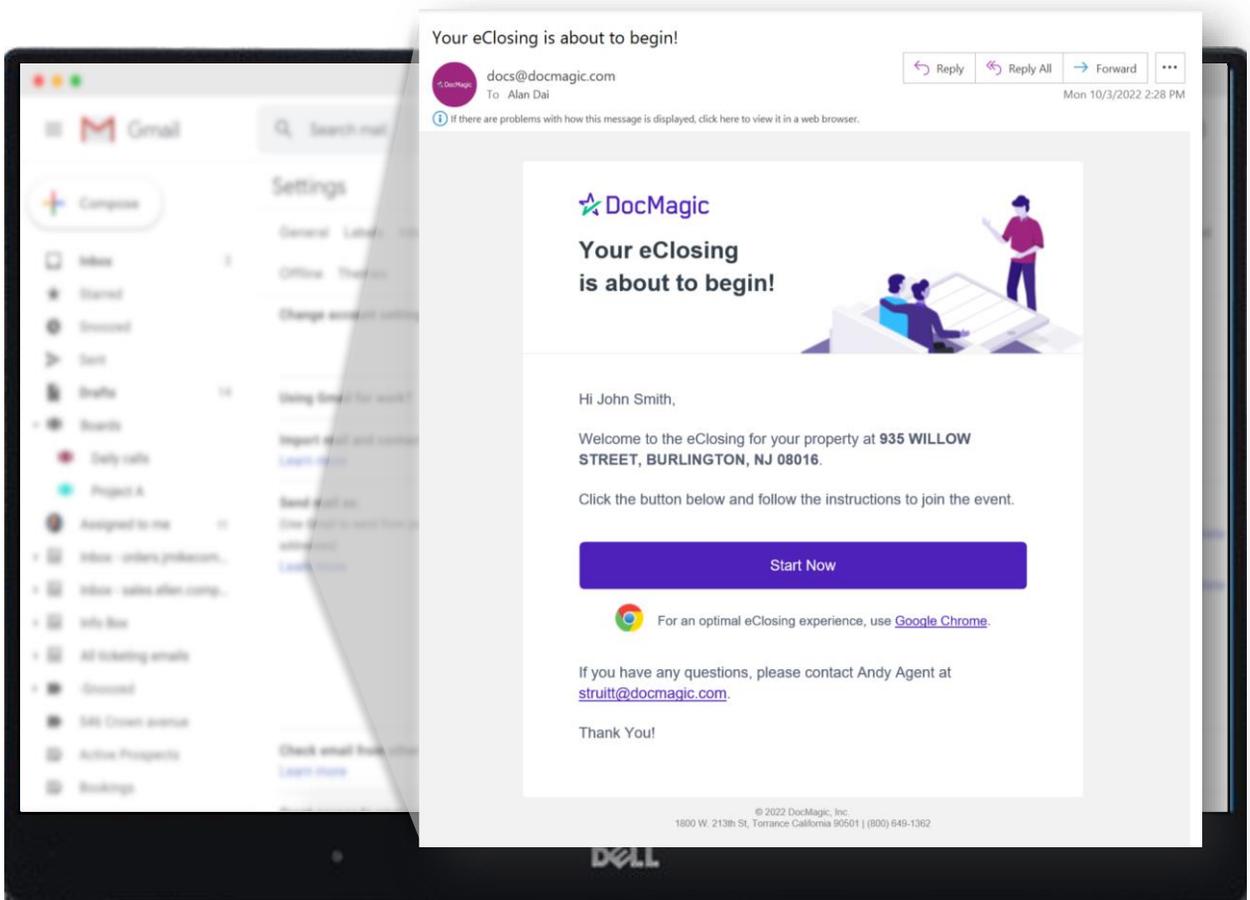
1 Closing Disclosure 5 1 ✓
2 Multistate Fixed Rate Electronic Note 4 1 ✓

Click Start eClosing when ready.



Invitation Email

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



Borrower Signing In

The Borrower logs in with the last four digits of their social security number and the viewing code.

DocMagic

Welcome **JOHN SMITH** !

To begin the review and signing of your documents, please complete the following information.

Last [4] digits of your SSN

Enter Viewing Code 5915

I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

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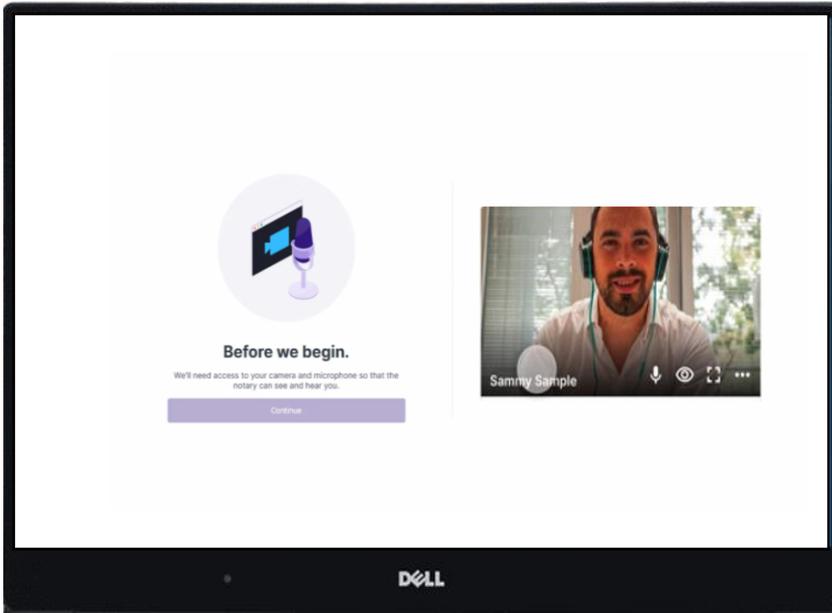
DELL

The borrower is required to click on and read the eSign Disclosure and Consent language before checking the box to get started.

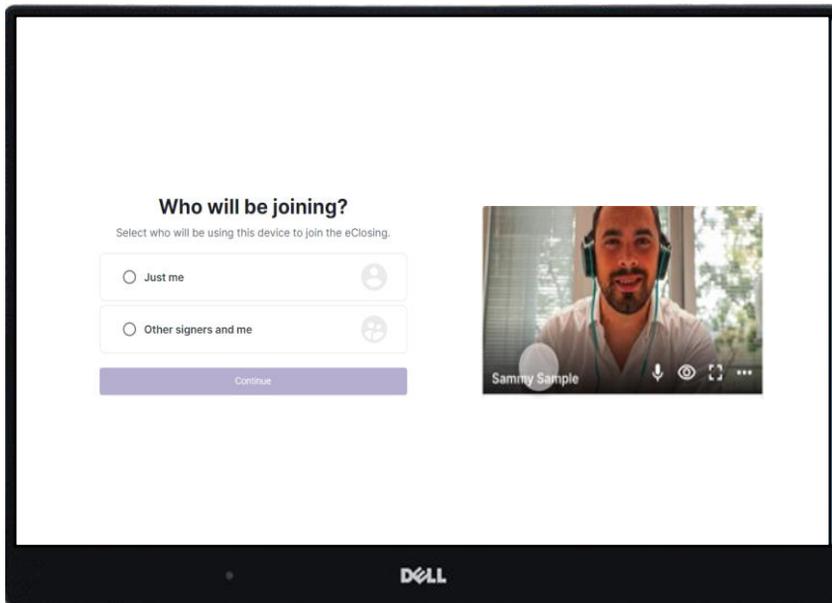
If the borrower gets a "login error" on this page, have them close the browser tab and click on the link in their email again.



Mic and Camera Access (Borrower)



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

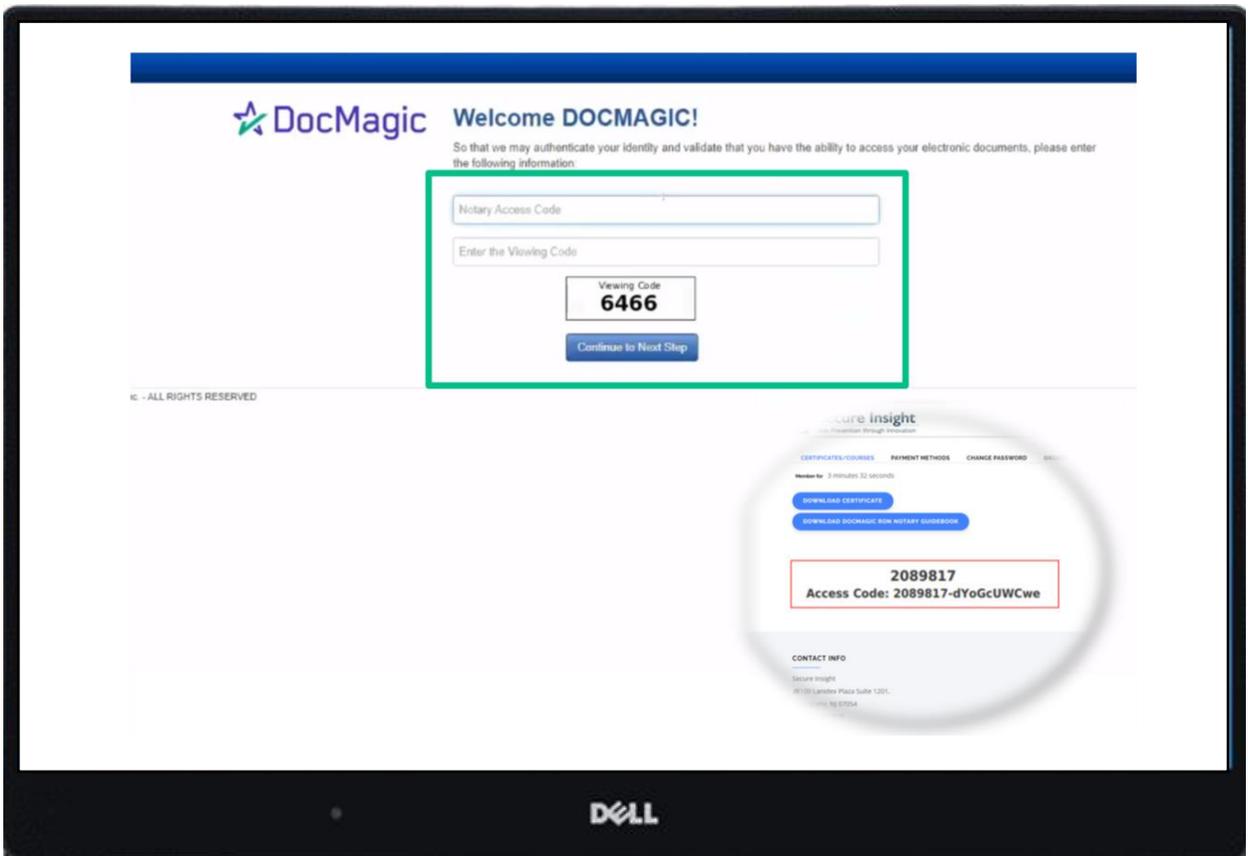


The borrower will then be given the option to include others in the meeting.



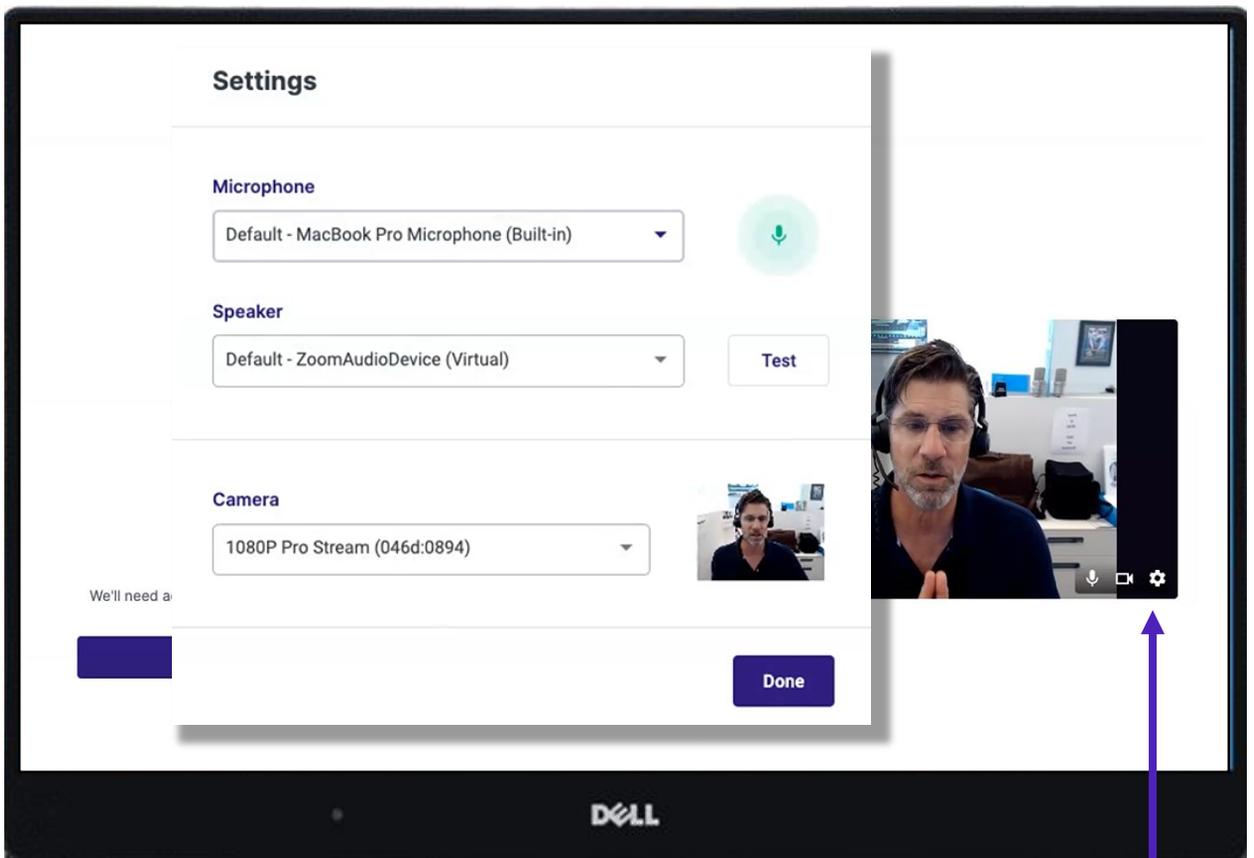
Using Your Access Code

Meanwhile, you'll be taken here after clicking Start eClose. Log in using the Notary Access Code that was given to you when you did your Secure Insight certification.



Mic and Camera Access (Notary)

Before you join the meeting, you'll also be brought to this meeting room to ensure that your camera and microphone are working.

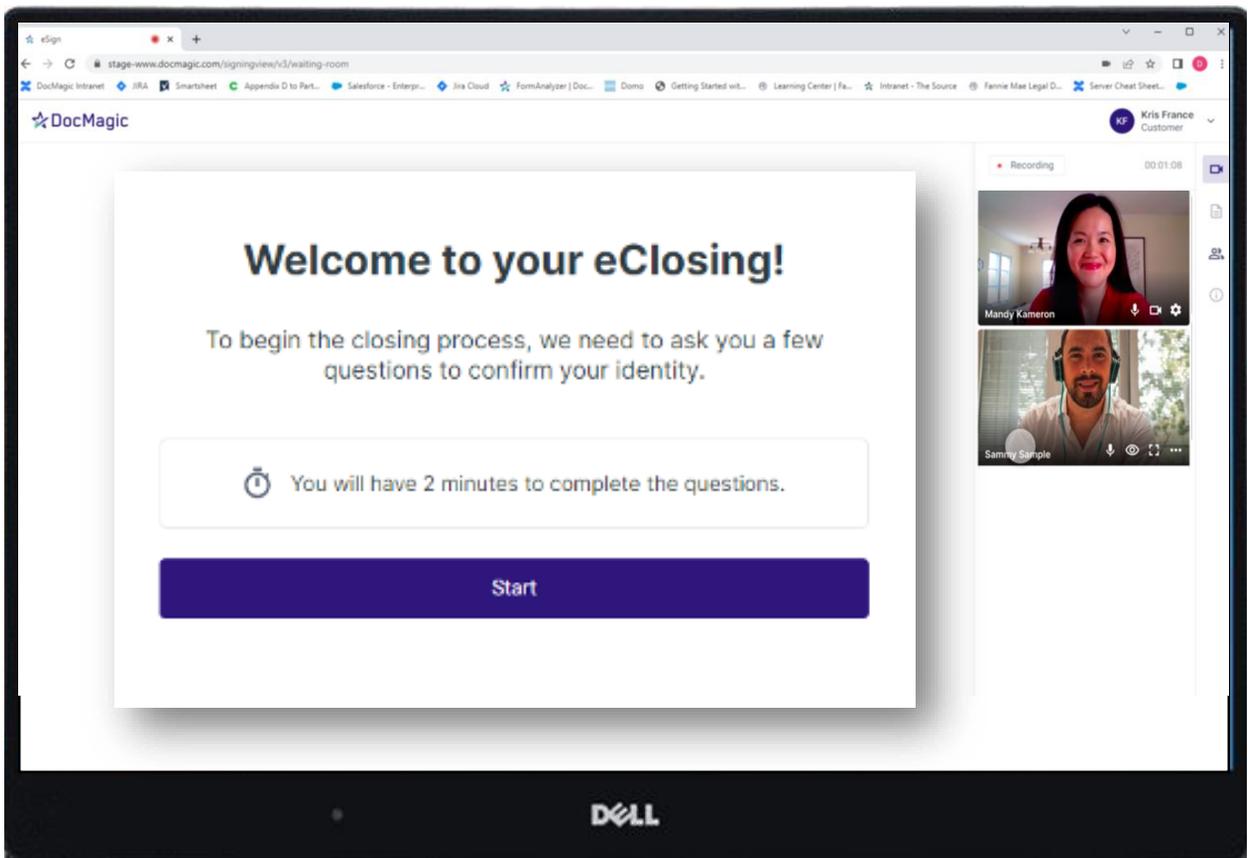


If you're having technical difficulties, click on the Settings icon to double check that the correct microphone, speaker, and camera are selected.



Identity Verification

At this point you and the borrower will be in the lobby together, but the borrower may be prompted to complete a KBA to validate their identity.



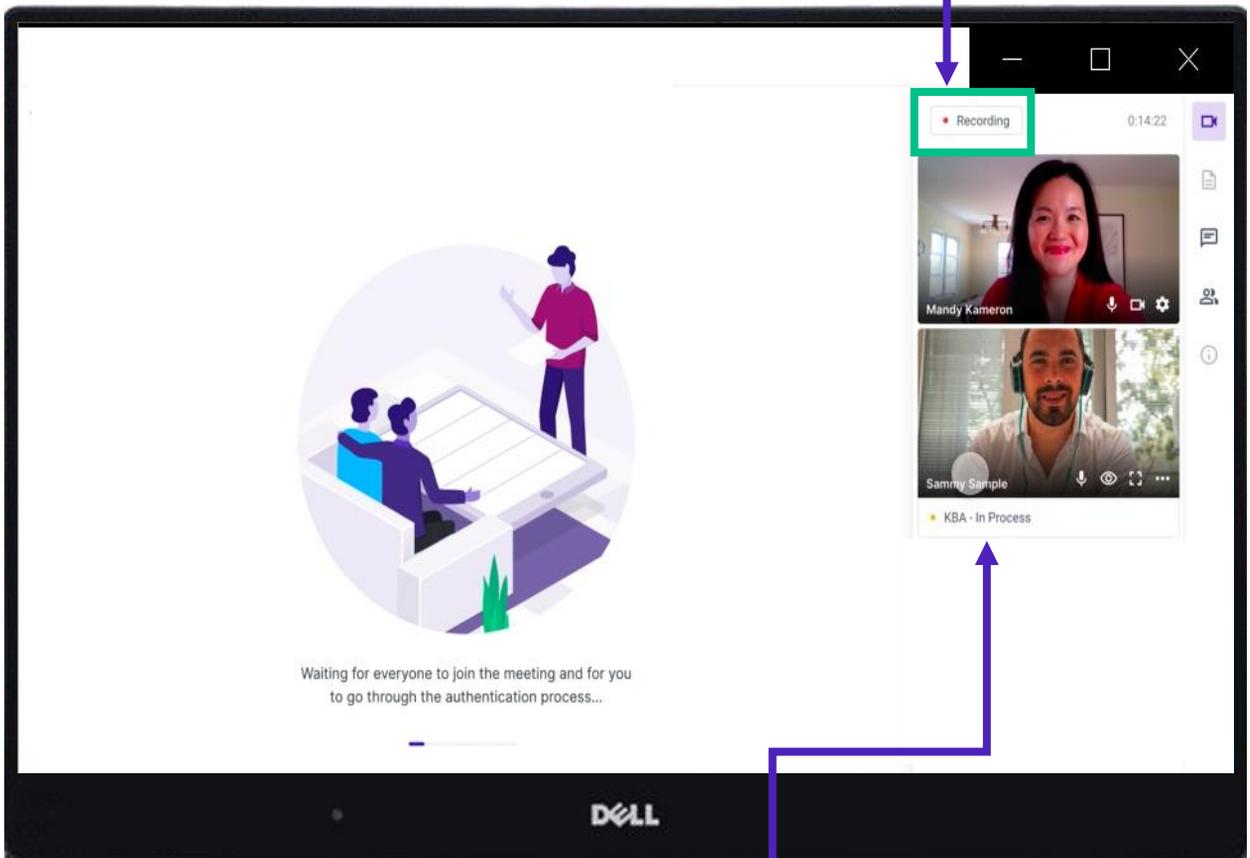
They have two minutes to answer their questions, which you will not be able to see.

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.

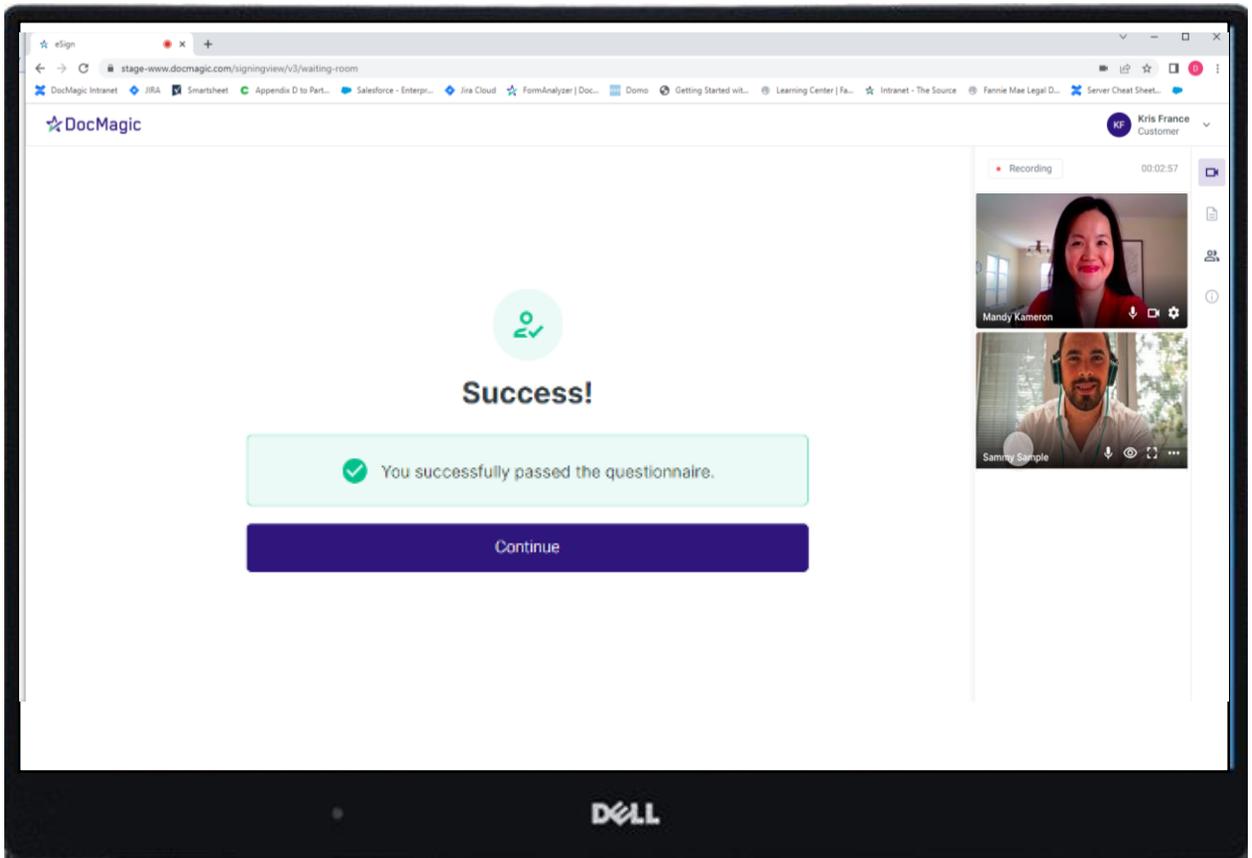


Borrowers may still be completing their KBA questions, if applicable.



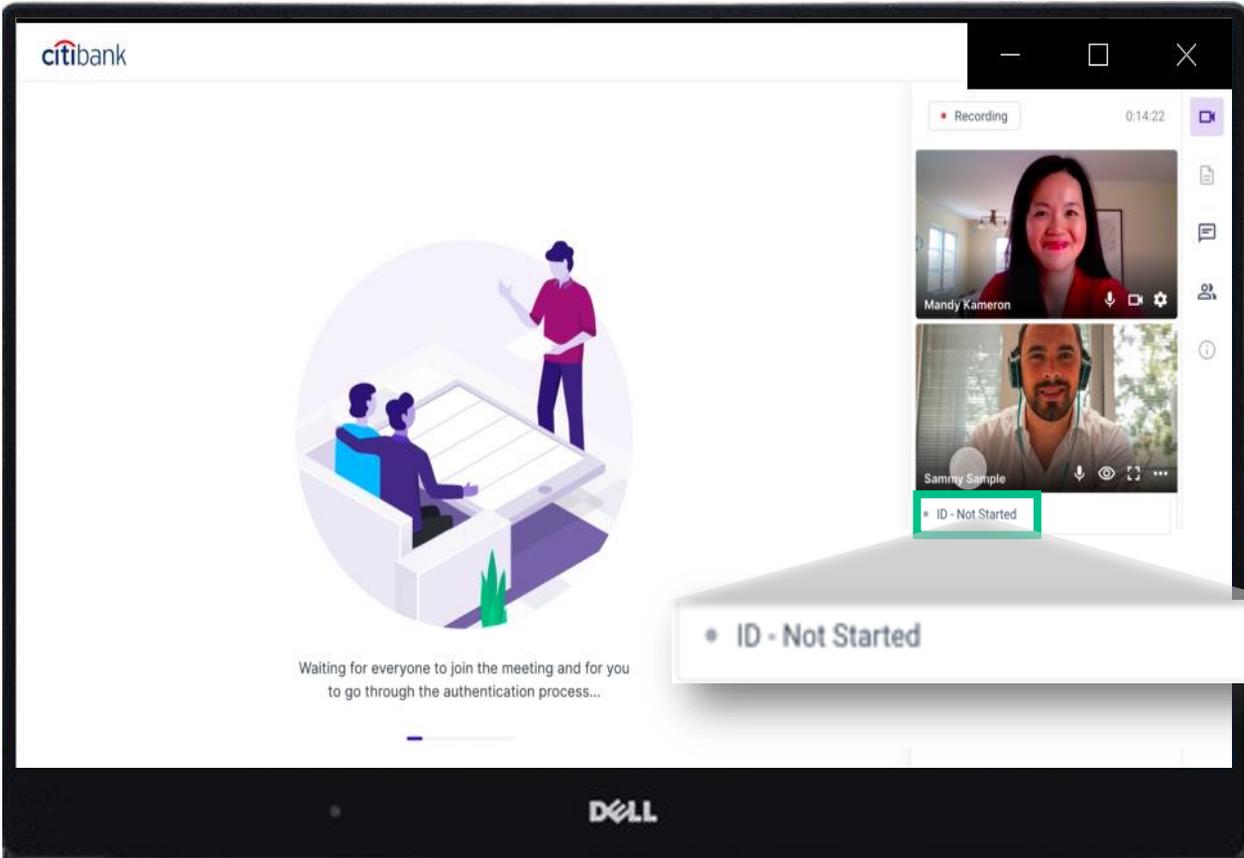
KBA Assessment

When the Participant successfully completes the assessment, they will receive this confirmation where they can click Continue to join the closing room.



Preparing for eSignatures

If required, the Notary would initiate 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. Below these is a 'Signers (3)' table. The 'ID Verify / Status' column in the table is highlighted with a green box. A blue arrow points from the text above to this column. A pop-up window titled 'Identity Verification' is open, showing a 'Text Identity Verification' form. The 'Mobile Phone #' field is highlighted with a green box and contains the number '(800) 555-1212 -'. Below the phone number field is a text area for comments. At the bottom of the pop-up, there are 'Cancel' and 'Text Identity Verification' buttons, with the latter button also highlighted with 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 struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			● Not Started	<input type="button" value="Open Signing Room"/>
2	Oliver Originator oliver.originator@mailnat...	Originator					● Ready to Sign	<input type="button" value="Open Signing Room"/>

Verify the phone number and click Text Identity Verification.



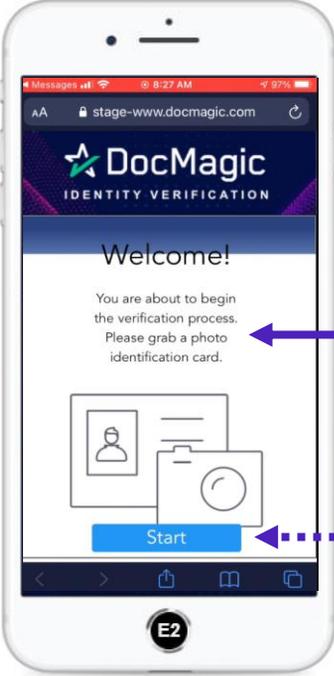
I.D. Validation via Smart Device



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

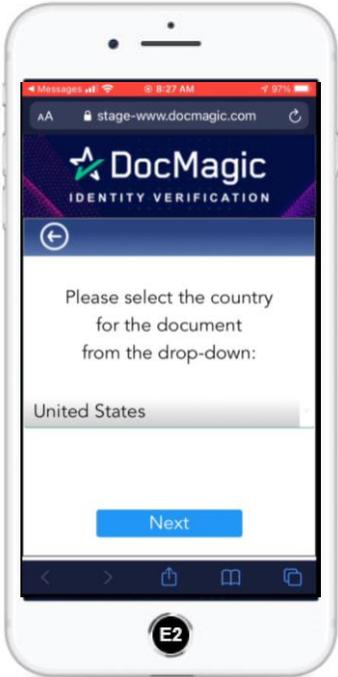


I.D. Validation via Smart Device

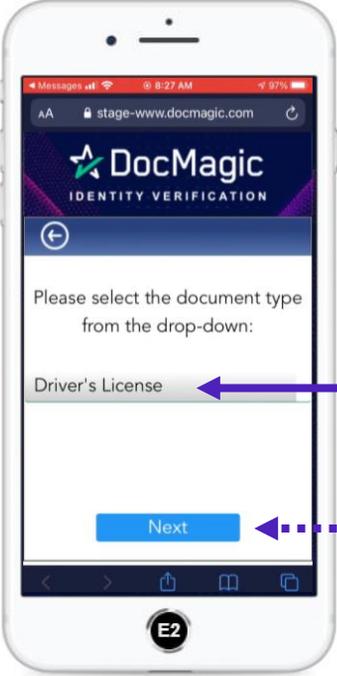


This welcome screen alerts them to retrieve a photo ID or driver's license

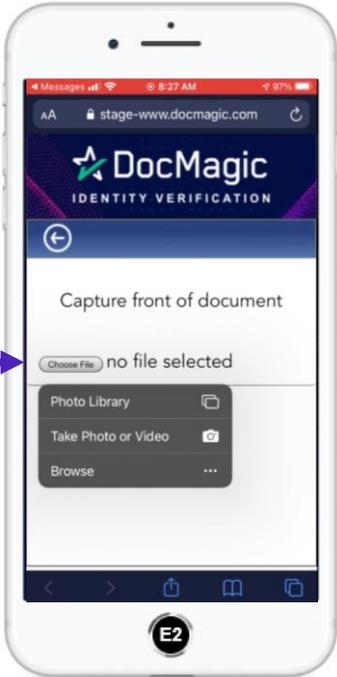
First, the Borrower must select the Country in which they reside.



I.D. Validation via Smart Device



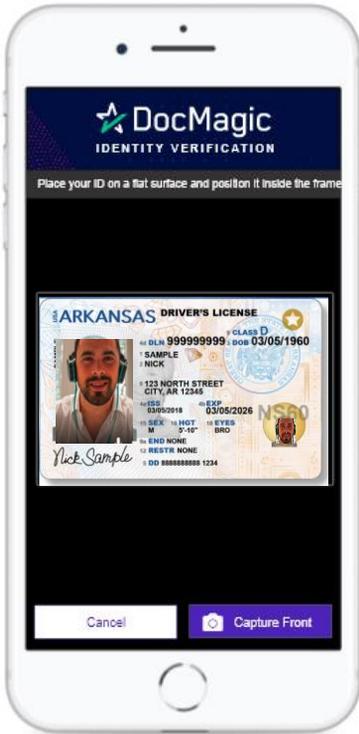
The Borrower will then choose their form of I.D. from the Drop-down menu



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



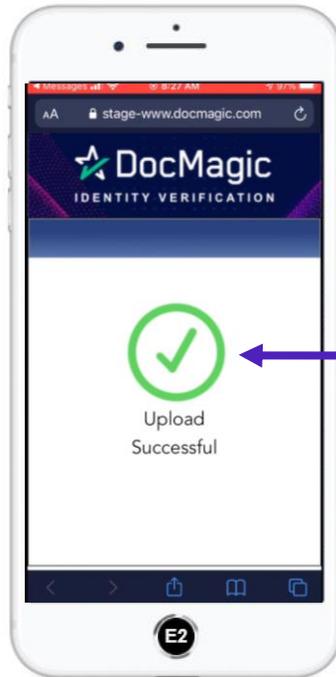
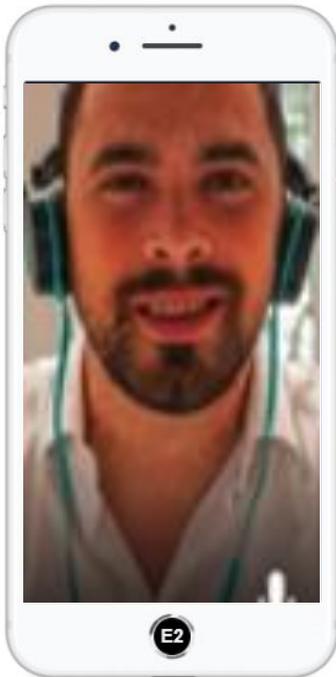
I.D. Validation via Smart Device



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, and SETTLEMENT AGENT. The LOAN section shows Loan #: 0001018220001, Primary Borrower: Stephen Truitt, Type: EClosing, Package ID: 93584272, and Worksheet #: 783 (Version: 1). The LENDER section shows Company: DSI TEST LENDER..., Contact: Stephen Truitt, Email: struitt@docmagic..., and Phone: (310) 463-9056. The SETTLEMENT AGENT section shows Company: SETTLEMENT CL..., Contact: Steve Settlement, Email: struitt@docmagic..., and Phone: (987) 555-4321. A COUNTDOWN TO CLOSING timer is visible, showing 0 seconds remaining. Below these sections are tabs for Details, eJournal, and Action Log, along with a Start eClosing button.

The Signers (2) table lists the following signers:

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Stephen Truitt signrightkits@gmail.com	Borrower	Docmagic Notary ron-test@docmagic.com	DocMagic RON 10/18/2022 - 12:00pm			Ready to Sign	Open Signing Room
2	Steve Settlement struitt@docmagic.com	Settlement Agent						Open Signing Room

The Documents (23) table lists the following documents:

#	eSign Enabled	Completed
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 modal window is open, showing a green checkmark and the text: "Signer has Passed the Identity Verification Test". The Confidence Score is 100%. The modal also includes a View Report link, a Close button, and an Add ID dropdown menu.



I.D. Verify Fail

If the I.D. Verification fails, click on the red circle. A window will appear where you can enter information related to the borrower's identity to override the failure.

Identity (ID) Verification Results

✖

⊗ Signer has Failed the Identity Verification Test

Confidence Score: **0%** [View Report](#)

Additional Verification *Required

*ID Type: Select

*ID Number: Enter ID Number

*Expiration: MM/DD/YYYY

Attachments +

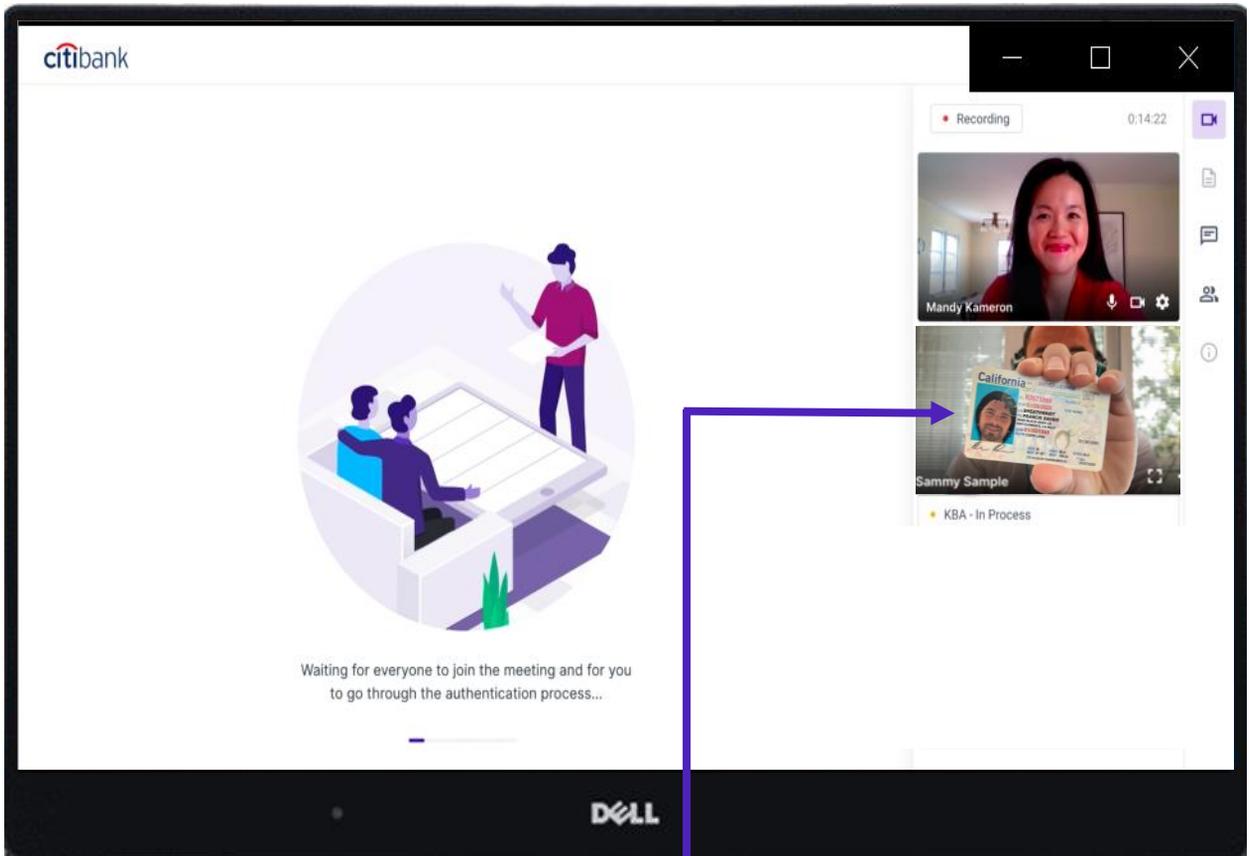
* I have checked the signer's identification and verified that all of the information is correct

Signer(s)	Completed	Delete
1	✓	
1	✓	
2	✓	
2	✓	
2	✓	
3	✓	
2	✓	

Fill out all required fields. You have the option to attach pictures of the ID, which we recommend. Click Save when done.



Preparing for eSignatures

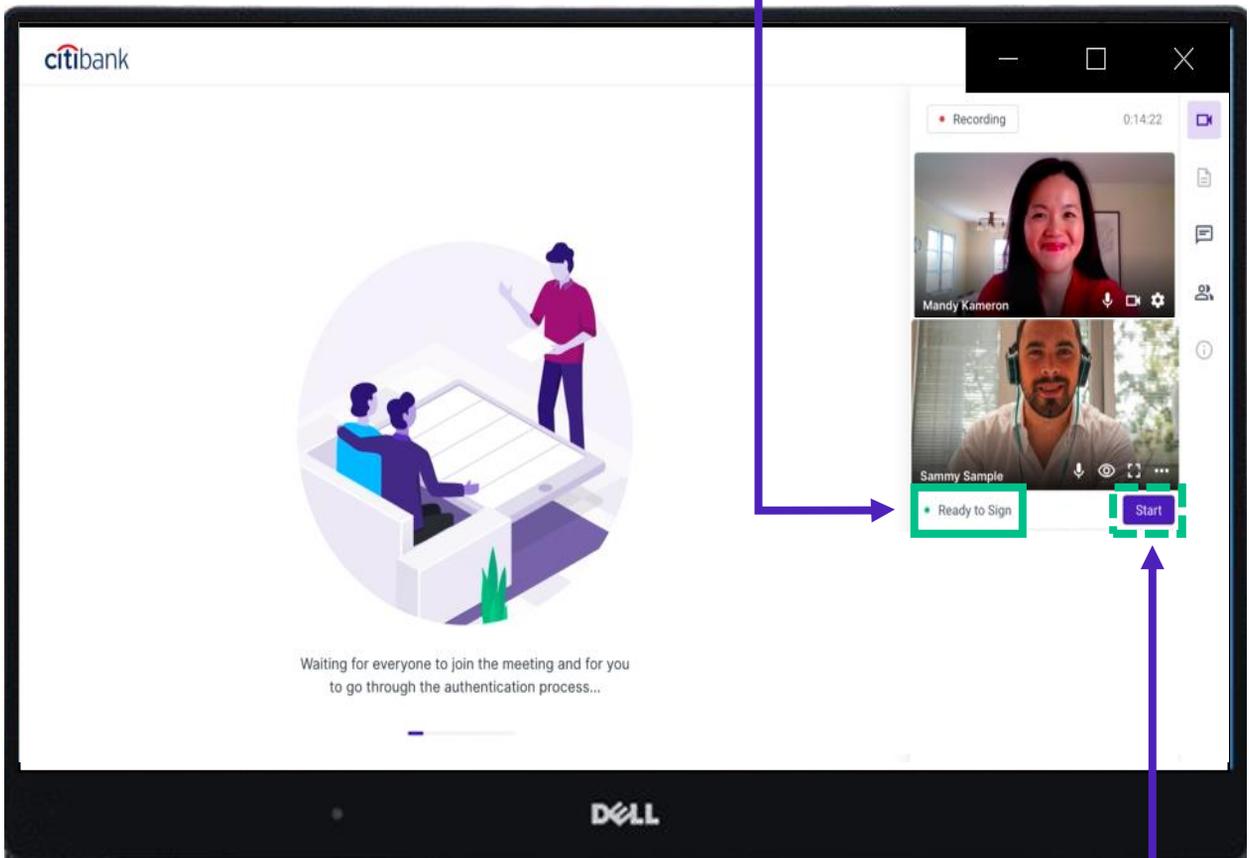


PRO TIP: If for some reason the upload of the license or I.D. in the I.D. Verify phase is rejected, you may use the video to establish proof of possession of the government issued I.D.



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.



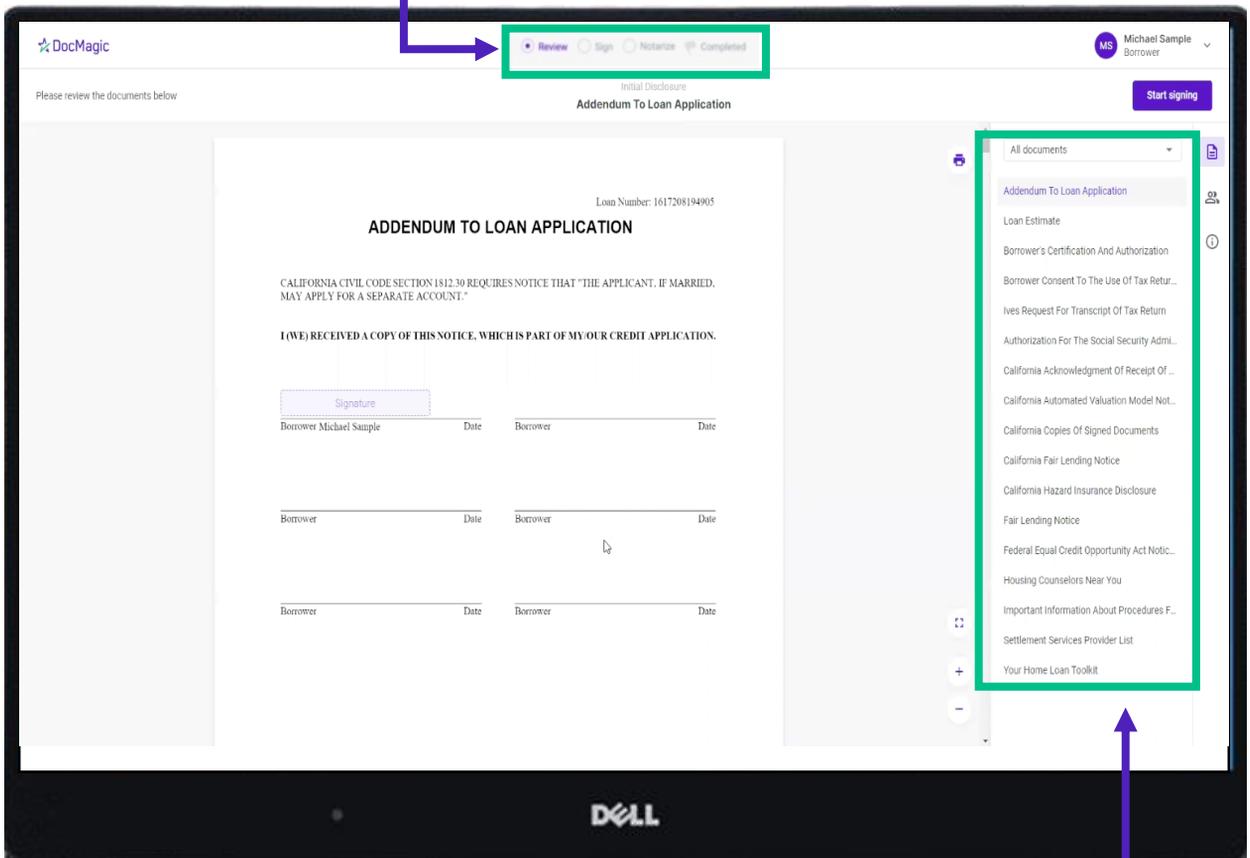
Only one signer can execute documents at a time.

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 eSign processes.

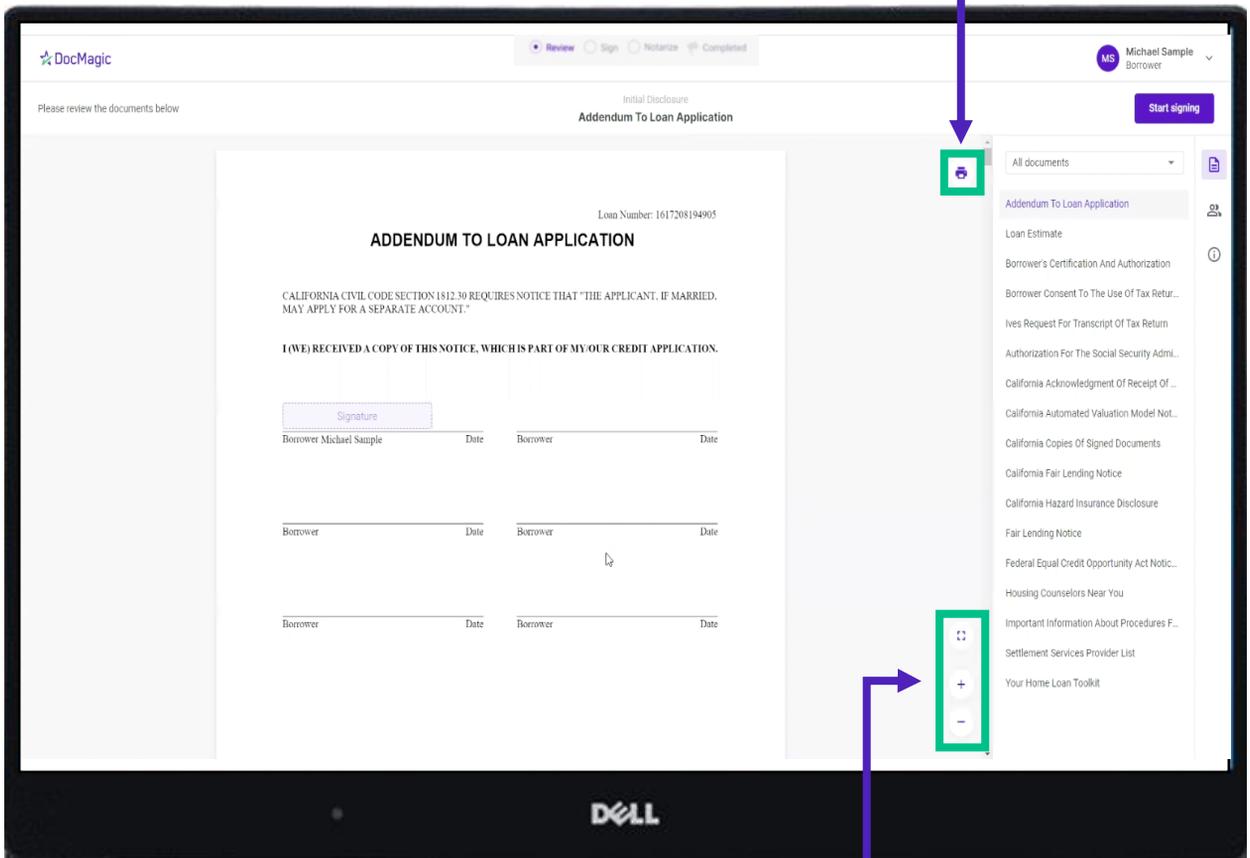


All documents are listed in this column on the right and are currently in a review only mode. We advise that the borrower reviews all documents during the review only mode, so that when they are in the signing mode, they can simply focus on signing the documents.



Signer's View

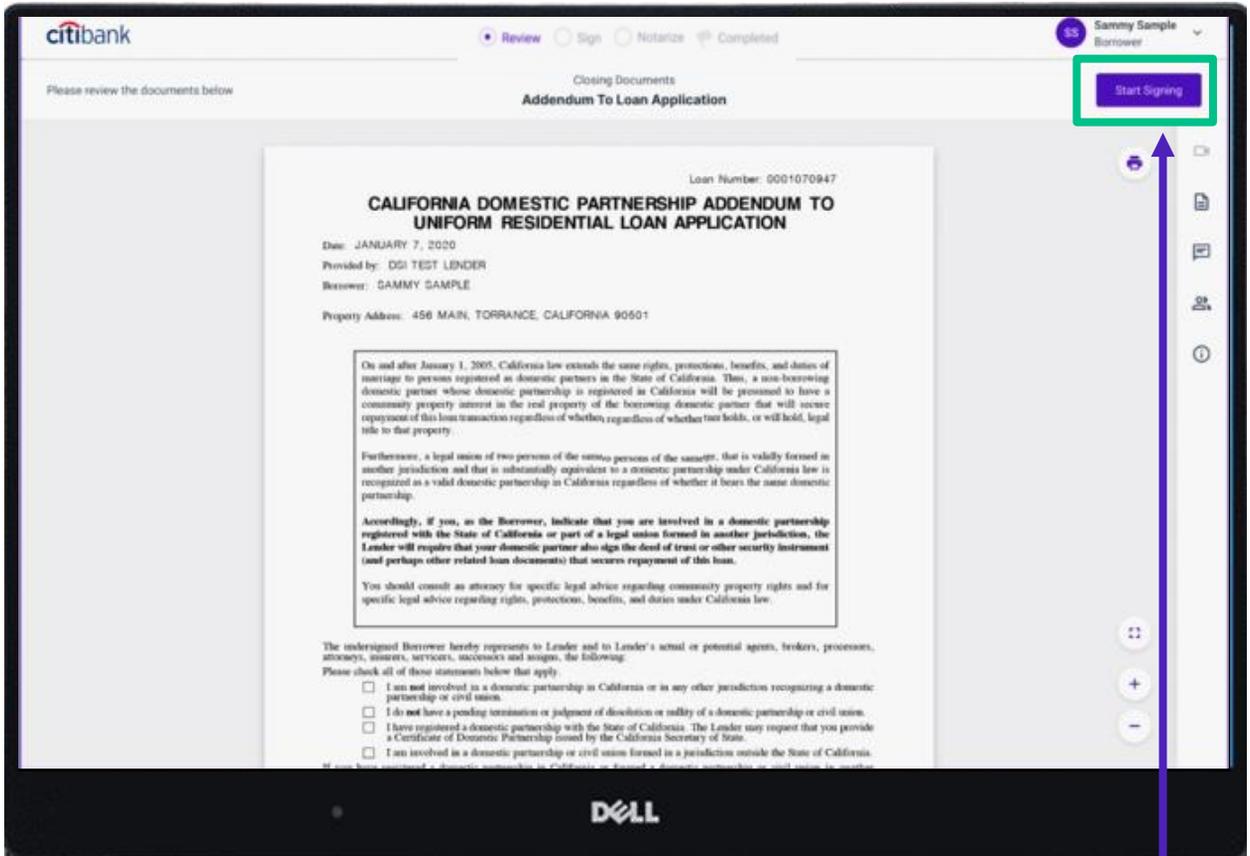
The printer icon allows the borrower to print the documents at any time.



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



Signer's View

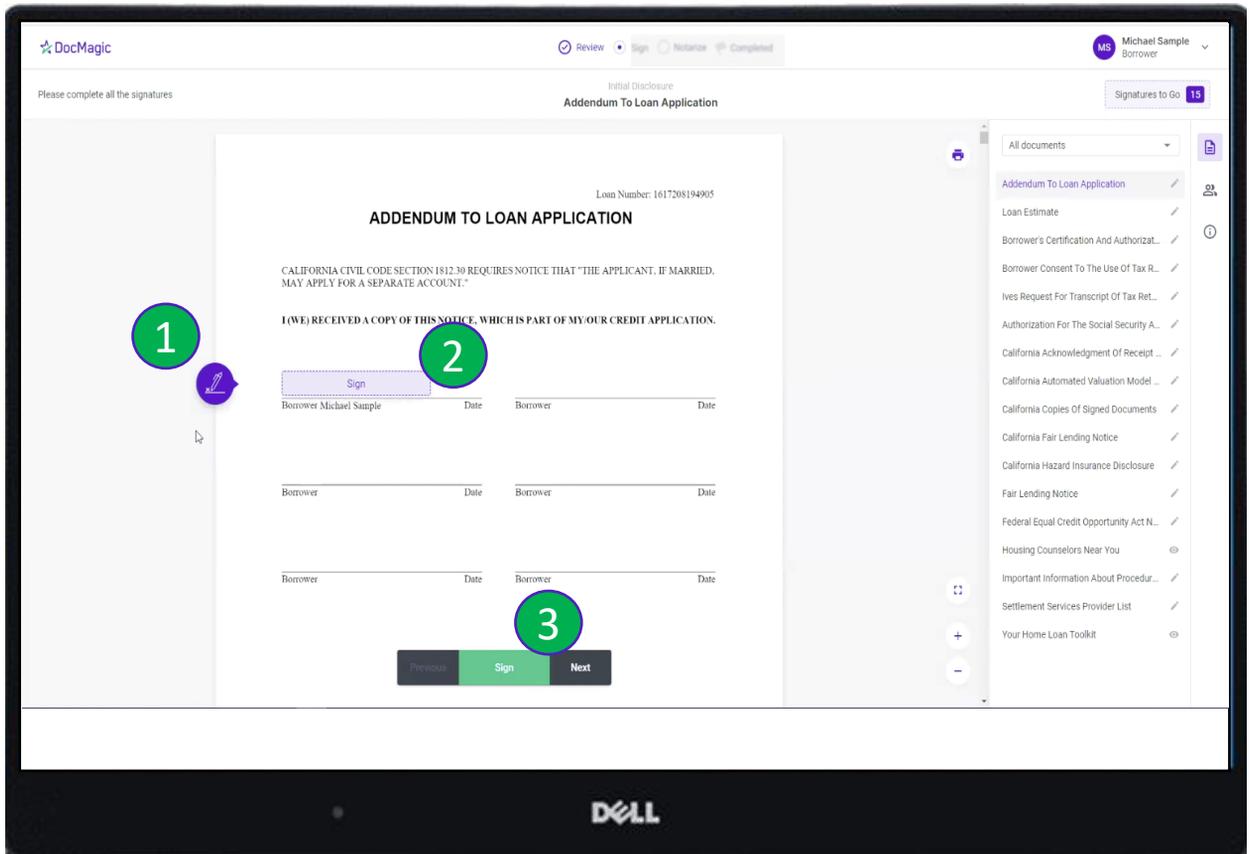


When the borrower has completed their review and is ready to sign, they can click on the start signing button which will make the signature buttons active. You as the Notary will be able to watch them sign.



Applying Signer eSignatures

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

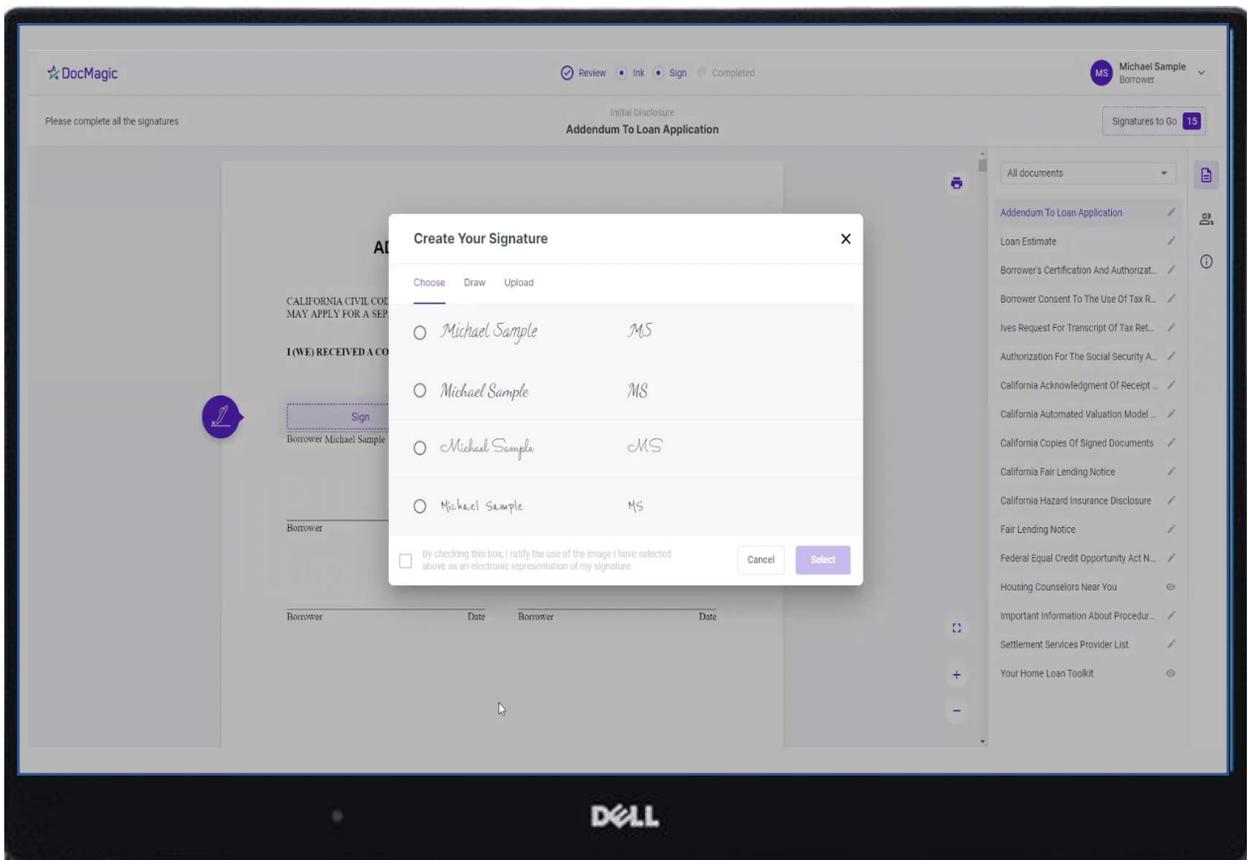


- 1) Click on the pencil icon to the left of the signature line;
- 2) Click the box that says **Sign**;
- 3) Click the **green Sign** box on the bottom of the page.



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.

NOTE: This screen will only show options permissible in your state. For example, in the state of Michigan, you will only be able to choose the Draw and Upload options.



Applying Signer eSignatures

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

The screenshot displays a DocMagic interface for reviewing a document titled "Request For Transcript Of Tax Return". The document is a "Request For Transcript Of Tax Return" form. The interface includes a top navigation bar with "Review", "Ink", "Sign", and "Completed" options, and a user profile for "Michael Sample Borrower". The document content includes instructions for returning transcripts, a section for "Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript", and a signature line. A purple box highlights the "Skip" button next to the signature line. The right sidebar shows a list of documents, including "Ives Request For Transcript Of Tax Ret...".

DocMagic

Review Ink Sign Completed

Michael Sample Borrower

Please complete all the signatures

Initial Disclosure

Signatures to Go 11

Request For Transcript Of Tax Return

Section 6011(b)(1)

6. Transcript request. 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. Return Transcript, 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 1120-H, Form 1120-C, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

b. Account Transcript, 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.

c. Record of Account, 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.

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 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need this information for enrollment purposes, you should contact the Social Security Administration at 1-800-772-1213.

8. 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

9. Sign. 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 the 1a or 2a, or a person authorized to obtain the tax information to assist. If the request applies to a joint return, all listed 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 execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

Sign Here Every attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Signature (see instructions) Date Phone number of taxpayer on line 1a or 2a

Sign Here

Print/Type name (800)649-1362

Michael Sample

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

Print/Type name

Category Number 72017P For Privacy Act and Paperwork Reduction Act Notice, see page 2. www.irs.gov Page 1 of 2 Form 4506-C (8-2020) DocMagic

Previous Check Skip

Loan Number: 1617208194905

All documents

Addendum to Loan Application ✓

Loan Estimate ✓

Borrower's Certification And Authoriza... ✓

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



Fixing Incorrectly Tagged Documents

If you find an improperly tagged document during the signing experience, you can still edit the document by making those changes here.

The screenshot shows the DocMagic eClosing Console (Notary) interface. At the top, there are sections for LOAN, LENDER, SETTLEMENT AGENT, and a COUNTDOWN TO CLOSING. Below these are tabs for Details, eJournal, and Action Log, along with a Start eClosing button. The Signers (3) section lists three participants: John Smith (Borrower), Oliver Originator (Originator), and Sally Settlement (Settlement Agent). The Documents (6) section is highlighted, showing a list of documents with columns for eSign Enabled, Page(s), Signer(s), Completed, and Delete. A red box highlights the pencil icon in the Documents (6) section, indicating the edit function.

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

#	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	✓	



Fixing Incorrectly Tagged Documents

When finished, click "Done" to return to the portal.

EClosing
Prepare documents for signing

Done

Add Signature AA Add Initial T Add Postfill Add Notary Seal

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	6/4/2021	Borrower	John Smith 222333 Peachtree Place Atlanta, GA 30318	Loan Term	30 years
Closing Date	6/4/2021			Purpose	Purchase
Disbursement Date	6/4/2021			Product	Fixed Rate
Settlement Agent	Settlement Closing Company	Seller	Steve Seller 2127 Adams Dr NW Atlanta, GA 30318	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #		Lender	Sample Sons Lending	Loan ID #	1622818945601
Property	2127 Adams Dr NW Atlanta, GA 30318			MIC #	
Sale Price	\$180,000				

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$162,000	NO	
Interest Rate	3.875%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$761.78	NO	

Prepayment Penalty		Does the loan have these features?	
		NO	
Balloon Payment		NO	

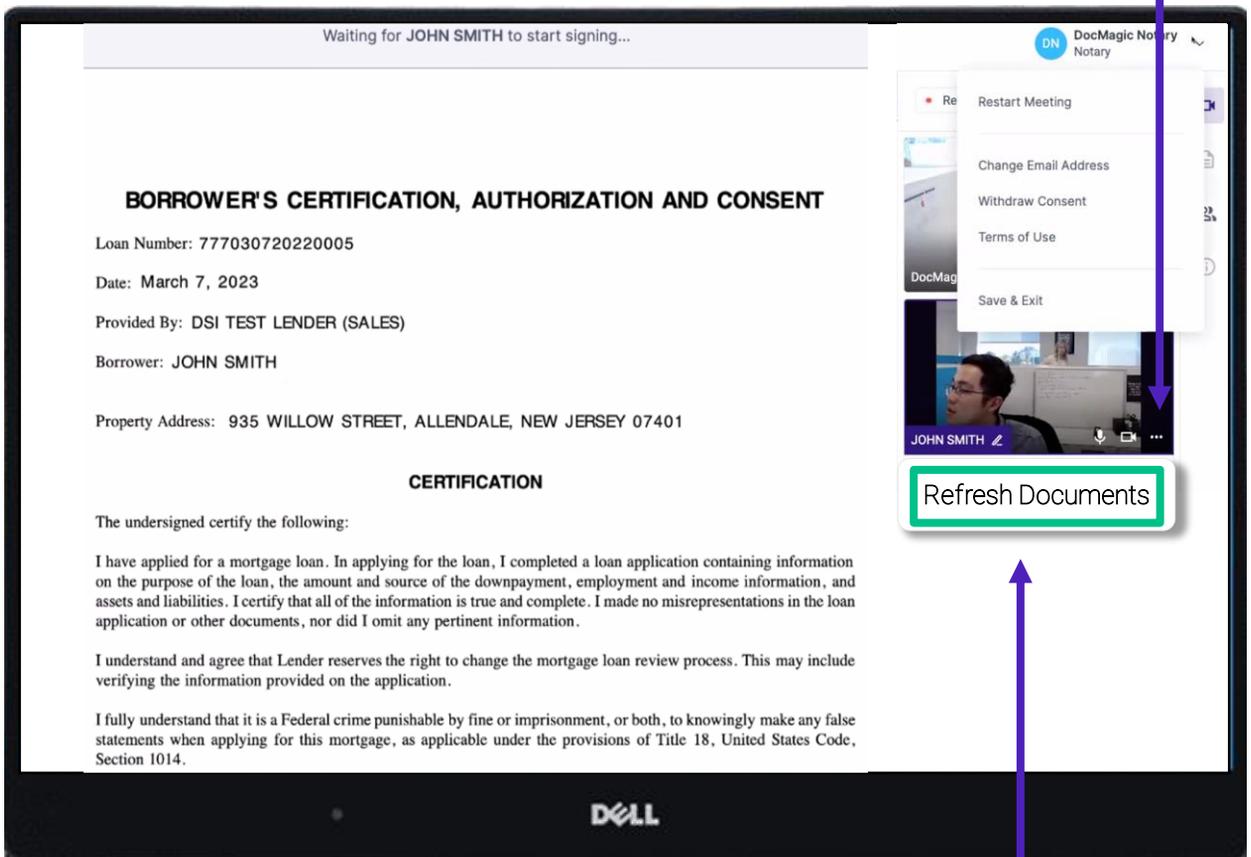
Projected Payments		
Payment Calculation	Years 1 - 7	Years 8 - 30
Principal & Interest	\$761.78	\$761.78

MULTISTATE
FIXED RATE
ELECTRONIC
NOTE



Refresh Documents

Go back to the signing experience. Click the three dots at the bottom right of the borrower's screen.



Click Refresh Documents.
Your changes should show.



Restart Meeting

If that doesn't work, you'll need to restart the meeting for the changes to take effect. From the signing experience, click your name in the top right, then Restart Meeting.

The screenshot displays a web interface for a notary signing session. At the top, a status bar reads "Waiting for JOHN SMITH to start signing...". The main content area is titled "BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT" and contains the following text:

Loan Number: 777030720220005
Date: March 7, 2023
Provided By: DSI TEST LENDER (SALES)
Borrower: JOHN SMITH
Property Address: 935 WILLOW STREET, ALLENDALE, NEW JERSEY 07401

CERTIFICATION

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

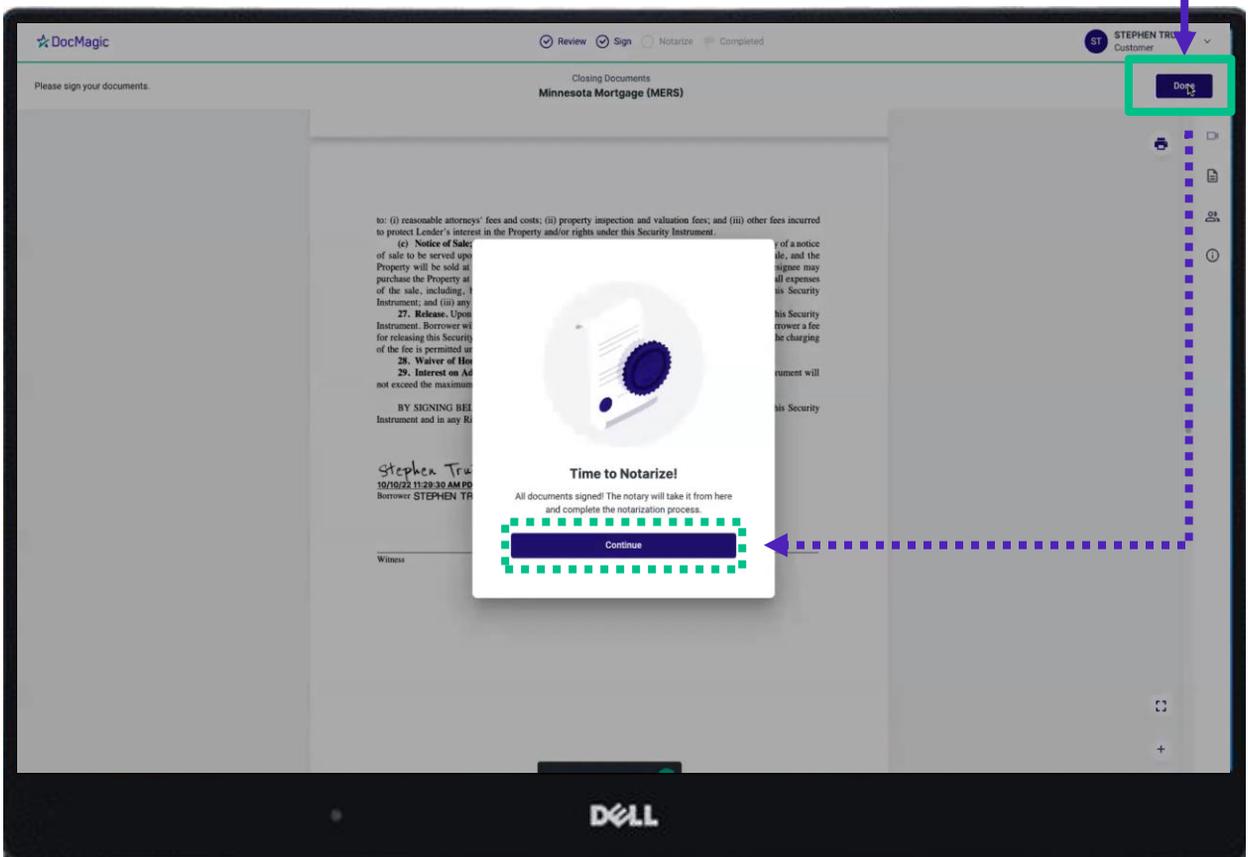
On the right side of the interface, there is a user profile for "JOHN SMITH" with a dropdown menu. The menu items are: "Restart Meeting" (highlighted with a green box), "Change Email Address", "Withdraw Consent", "Terms of Use", and "Save & Exit". A purple arrow points from the text box above to the "Restart Meeting" option. Below the menu is a video feed of the user, labeled "JOHN SMITH", with a "Signing" indicator.

If repeated technical glitches occur, try [clearing browser cache](#) or running the experience in an [incognito window](#).



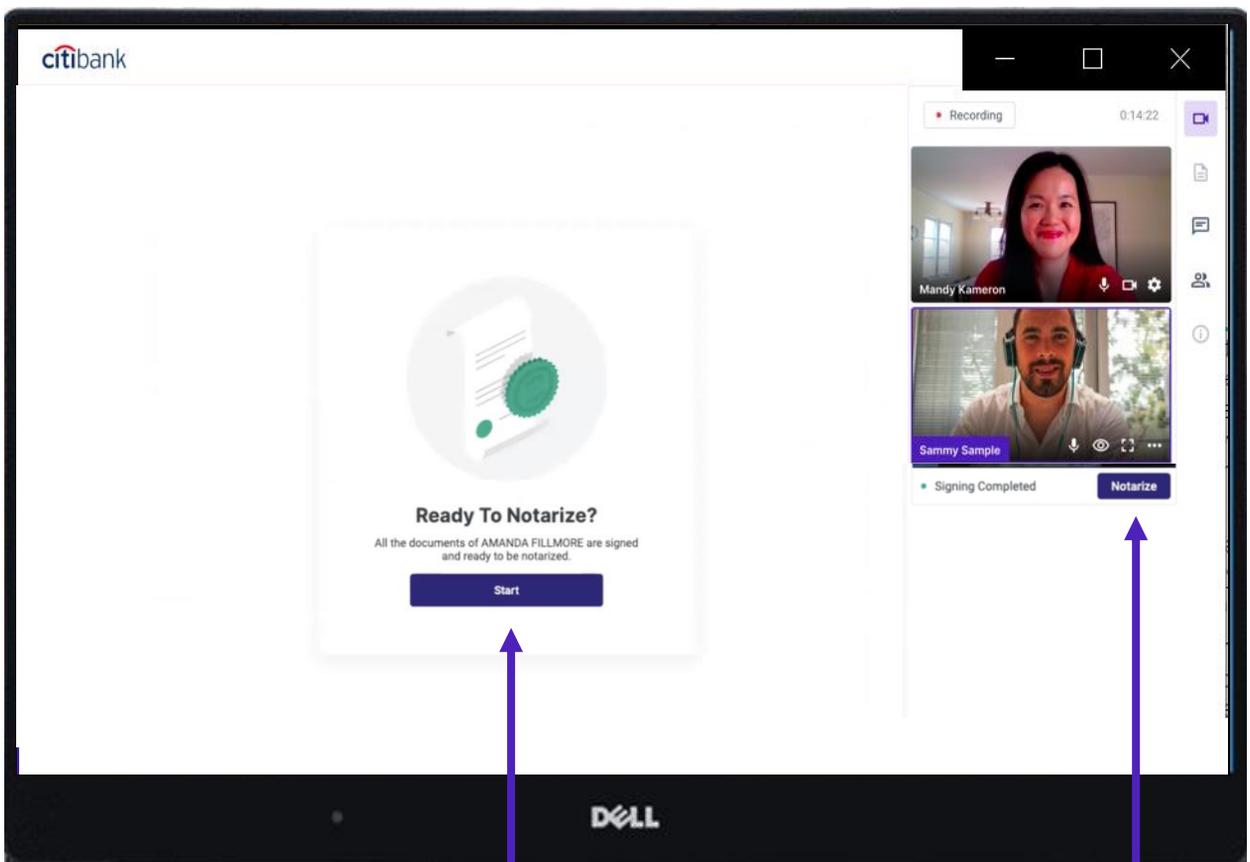
Applying Signer eSignatures

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.

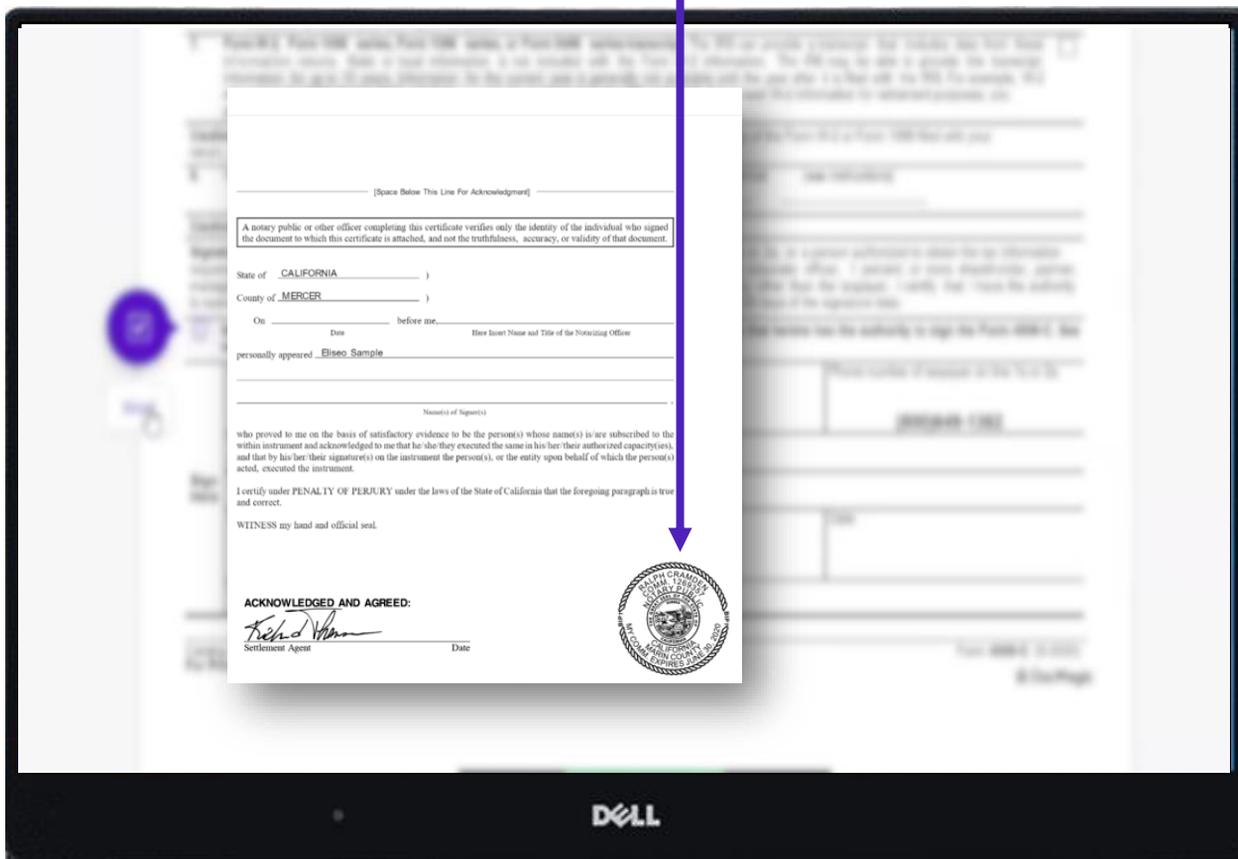


The Notary will now start the signing process.



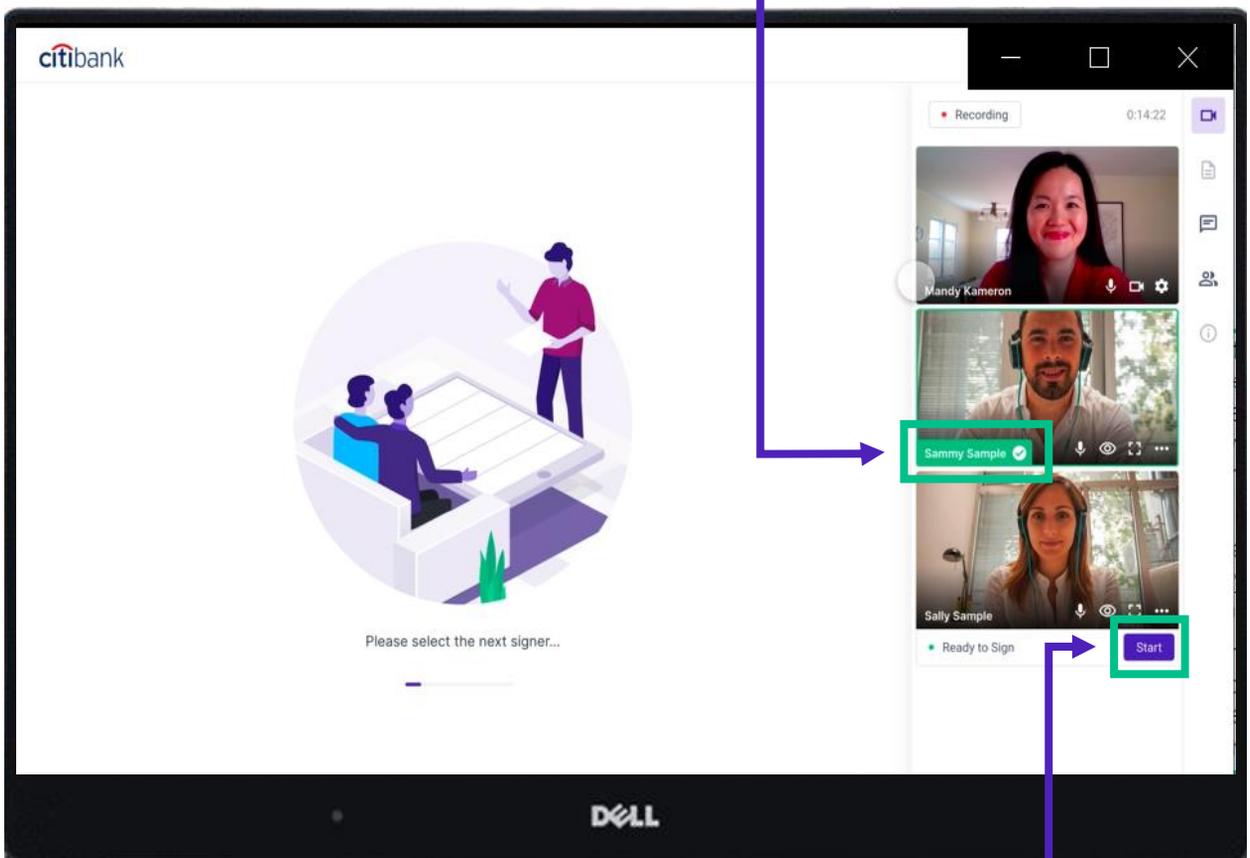
Add Your Signature, Seal, and more

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...

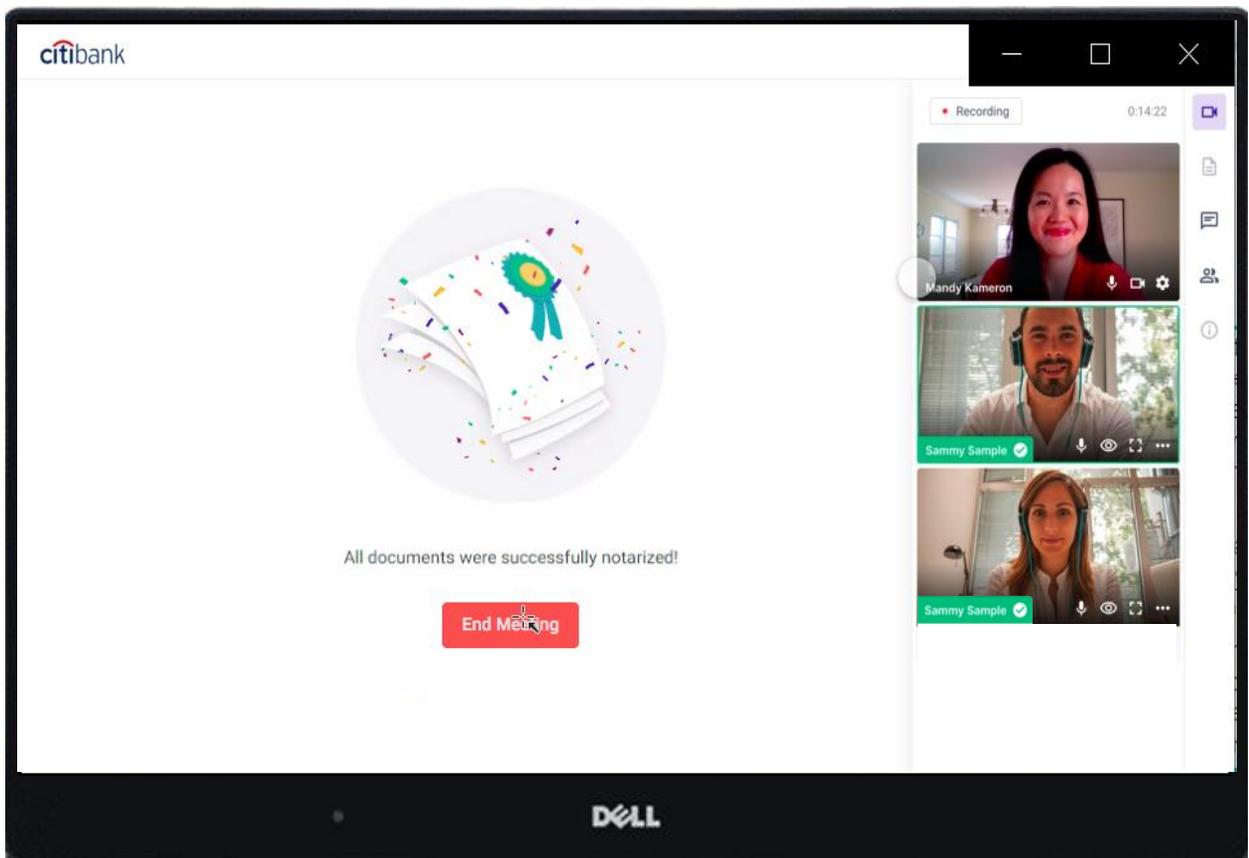


...and you can then repeat the process for the next Signer by clicking their Start button. You must do this for all Signers one at a time.



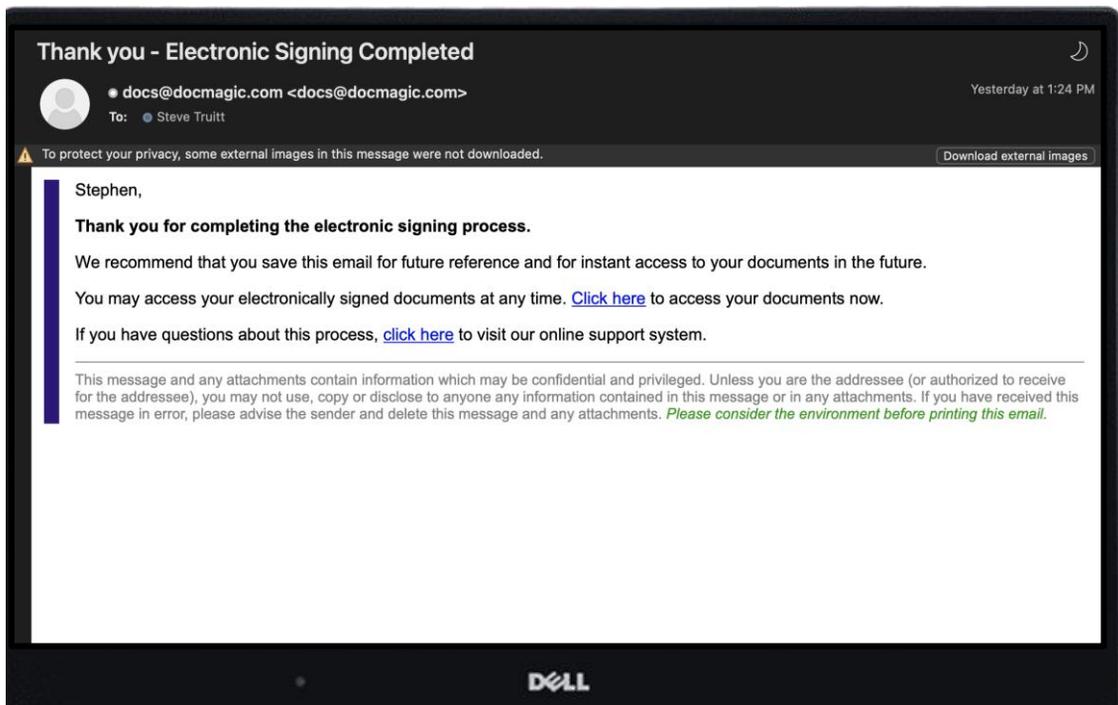
Ending the Meeting

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.

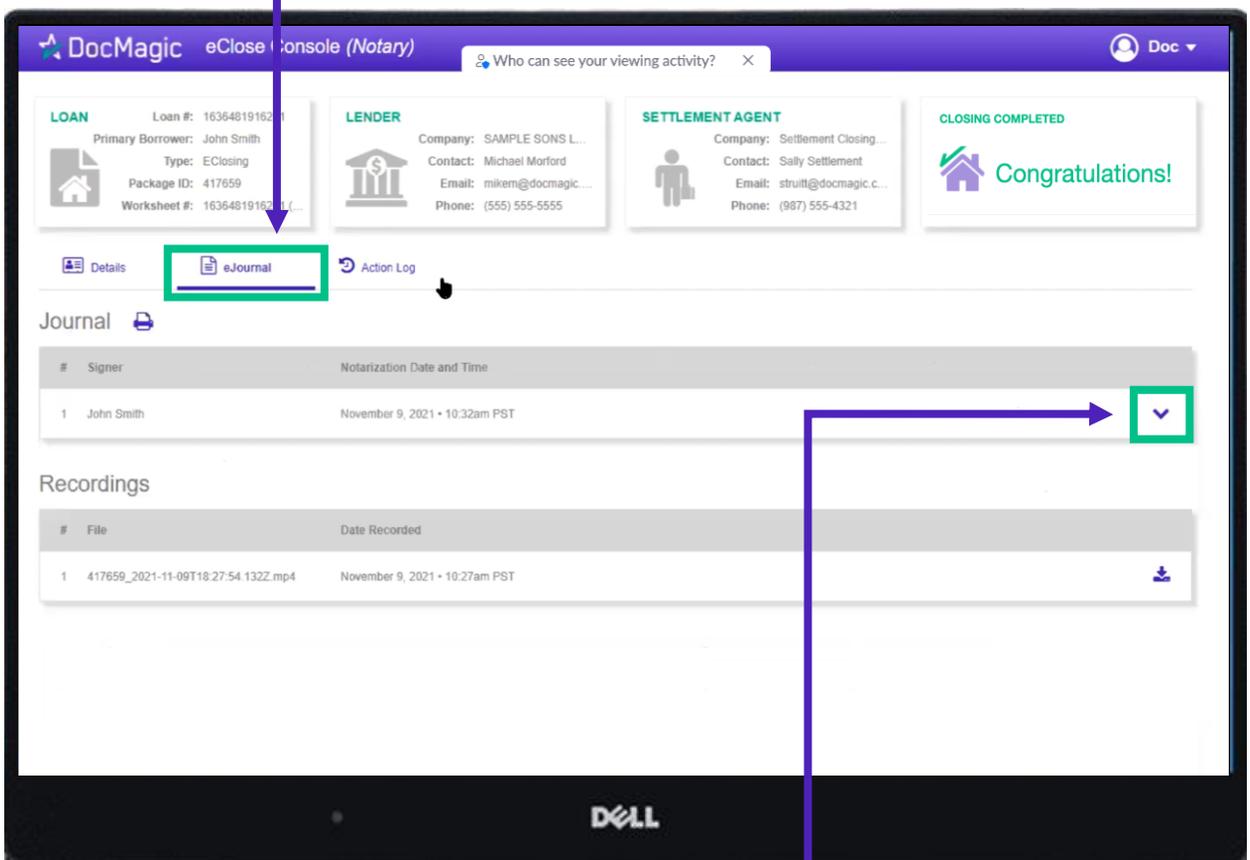


The email will allow the Borrower to download their signed and notarized document package from a provided link.



CONGRATULATIONS!

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



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. At the top, there is a navigation bar with the DocMagic logo, the text "eClose Console (Notary)", and a user profile icon labeled "Doc". Below the navigation bar, there are four main sections: "LOAN", "LENDER", "SETTLEMENT AGENT", and "CLOSING COMPLETED". The "LOAN" section shows details for 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..., and Phone (555) 555-5555. The "SETTLEMENT AGENT" section shows Company Settlement Closing..., Contact Sally Settlement, Email strullt@docmagic.c..., and Phone (987) 555-4321. The "CLOSING COMPLETED" section shows a house icon and the text "Congratulations!".

Below these sections, there are tabs for "Details", "eJournal", and "Action Log". The "eJournal" tab is selected, showing a "Journal" section with a table of signers. The table has columns for "#", "Signer", and "Notarization Date and Time". The first entry is for John Smith on November 9, 2021 at 10:32am PST.

Below the table, there is a form for "Notarial Services". The form has two columns: "*Notarial Service" and "Fee". The services listed are Acknowledgement (\$30.00), Jurat (\$45.00), and Affidavit (\$10.00). The "Acknowledgement" service is highlighted with a green box. Below the table, there are "Cancel" and "Save" buttons.

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 is a navigation bar with the DocMagic logo, 'eClose Console (Notary)', and a user profile icon labeled 'Doc'. Below the navigation bar, there are several utility boxes: 'Package ID: 437477', 'Worksheet #: 2192 (Version: 1)', contact information for Leah (@docmagic.com), and a 'Congratulations!' message. The main content area is titled 'Journal' and contains a table with one entry for 'John Smith' on 'December 15, 2021 • 1:40pm CST'. The entry details include 'Signer's Details' (John Smith, 2233 PEACHTREE PLACE, ATLANTA, GA 30318), 'Contact Information' (Mobile: (562) 652-2578, Home: (502) 767-8509, Email: john.s@docmagic.com), 'Signature' (Handwritten: John Smith), and 'Identification Details' (Driver's License: 123456 • Exp: 4/14/2022). To the right, 'Document Notarized' includes 'MERS New Jersey Mortgage' and 'Signature Affidavit and AKA Statement', with 'Notarial Service' options for 'Acknowledgement' and 'Affidavit', both with a fee of '\$0.00'. A 'Save' button is visible. Below the journal entry is a 'Recordings' table with one row: '# 1', 'File 437477_2021-12-15T19:35:38.012Z.mp4', and 'Date Recorded December 15, 2021 • 1:35pm CST'. A 'Download' button is located at the end of this row.

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 interface. At the top, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. Below these is a navigation bar with tabs for Details, eJournal, and Action Log. The Action Log tab is selected and highlighted with a green box. Below the navigation bar is a table with the following data:

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

At the bottom of the Action Log table, there is a text input field with a button labeled "Add Internal Note To Action Log".

You may also add notes at the bottom.

