



RON Certification Program

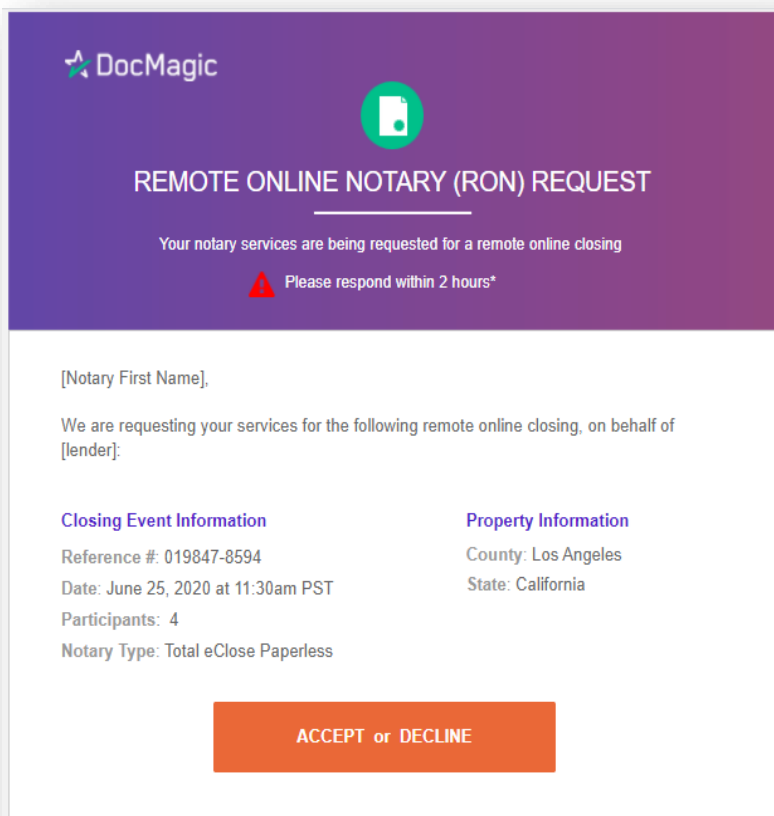
*Connect Better. Close Faster.*


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




 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 or Tablet
- Camera
- Microphone
- A reliable Internet Connection

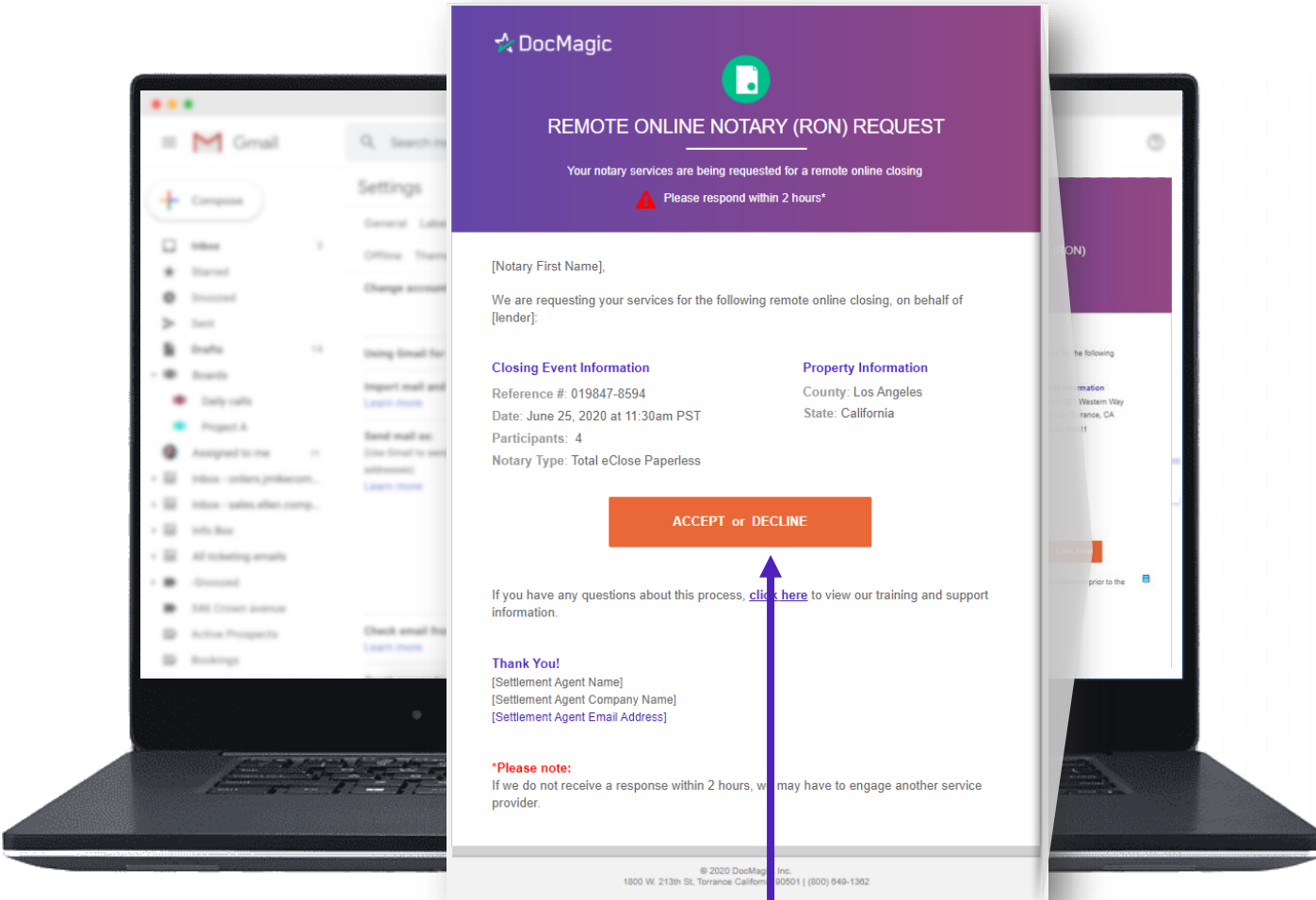


DELL



# Remote Online Notary Request

The Notary (you) 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

You'll be taken to a page where you can accept or decline the RON request.

DocMagic

SOLUTIONS SERVICES COMPLIANCE SUPPORT COMPANY REQUEST A DEMO DASHBOARD / LOG OUT

**Docmagic,**

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.**

**ACCEPT** **DECLINE**

**\*Please note:**  
If we do not receive a response within 2 hours, we may have to engage another service provider.

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

**Pro Tip:** You've got two (2) hours to accept or decline before the system alerts the Settlement Agent to assign another Notary.



# Optional: Add Comments

Once you click Accept, you can be done with the process.

**Docmagic,**  
Thank you for accepting our request!  
You are confirmed for the eClosing. Please check your email for additional information.

eClosing Information	Property Information
Date: November 28, 2023	City: FRISCO
Time: 10:30am PST	State: NJ
Participants: 1	Transaction Type: Conventional

**Additional Comments**  
Enter any comments you may have

**SUBMIT**

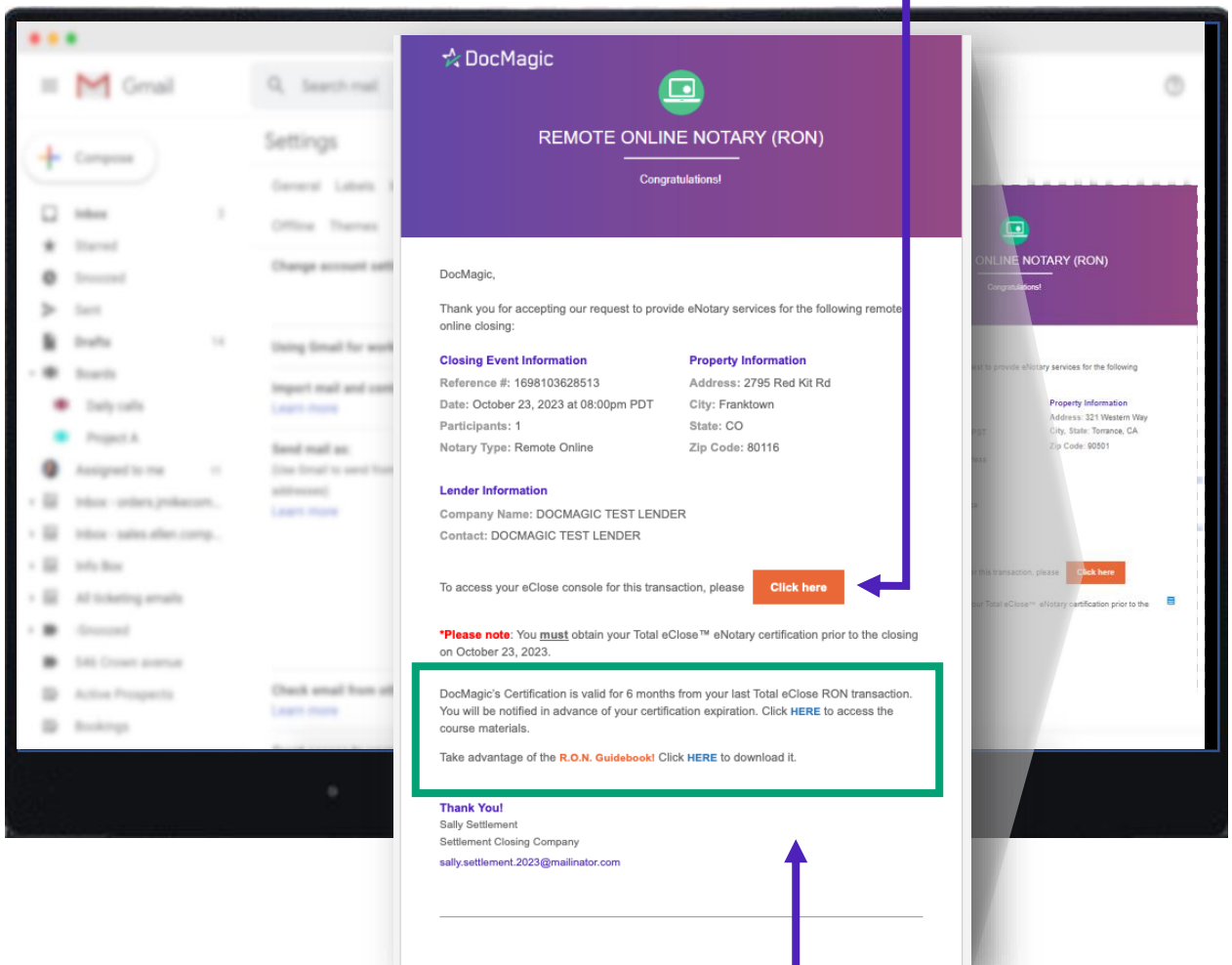
However, you may use this page to pass on information to the settlement agent. Just type what you want in the comment box and click Submit.

Note: Please don't try to log in from this page.



# Access to the eClose Console

Once you accept the request, you'll get this confirmation email that grants access to your eClose console. This is how you'll get into your portal – *you do not log in through our website.*



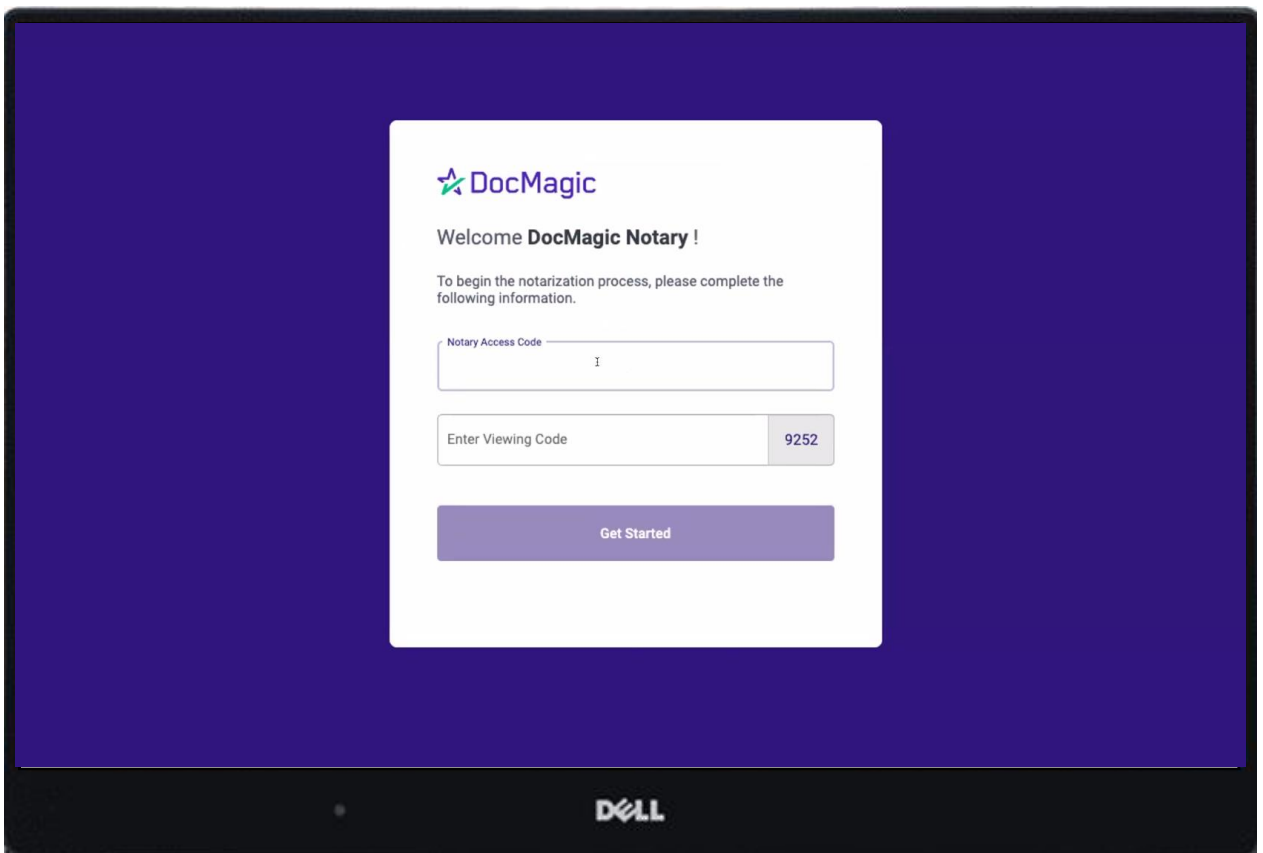
Note: You must re-certify if you haven't conducted a R.O.N. closing in 6 months. The link to accomplish this and the link to download this guidebook can both be found here.





# Using Your Access Code

You will log in using the Notary Access Code that was given to you with your **Secure Insight** Notary certification and enter the viewing code on your screen.

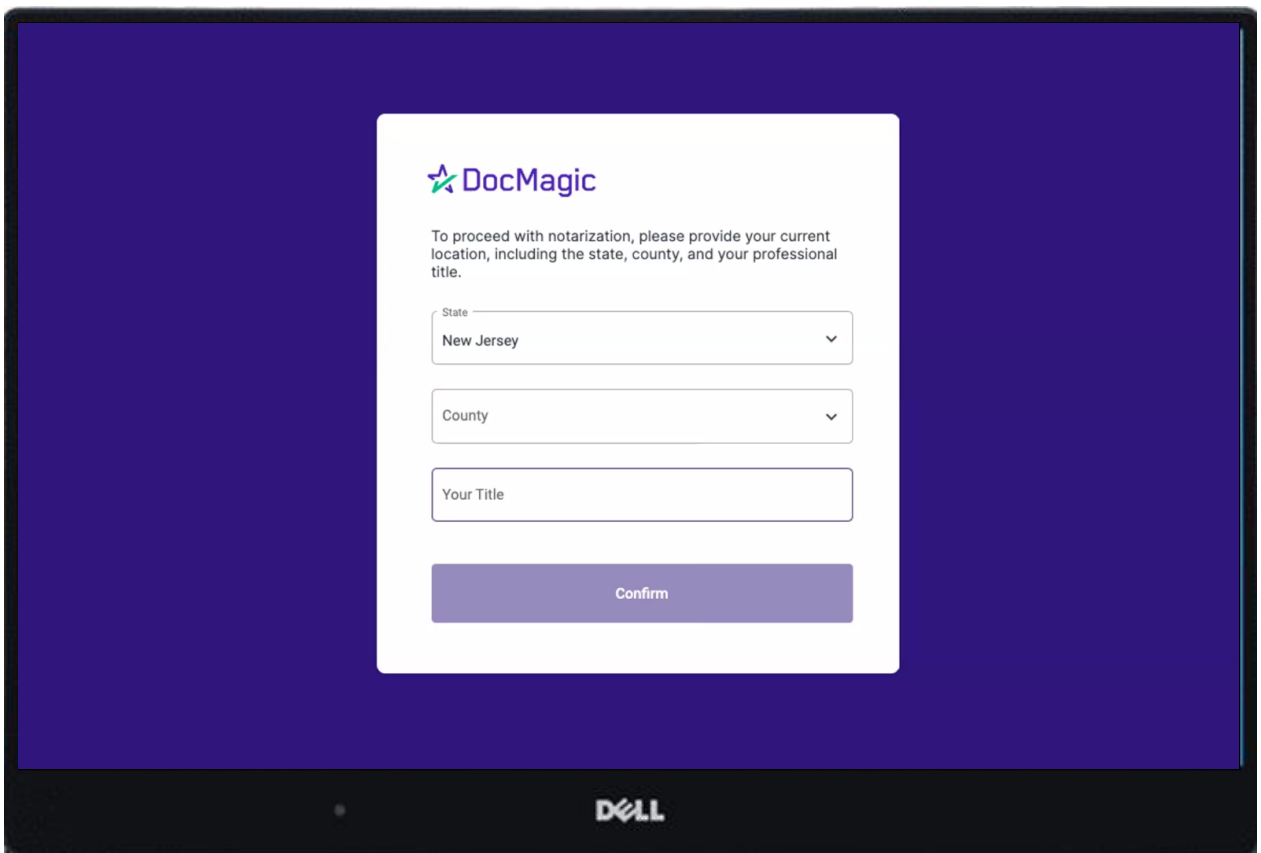


The screenshot shows a Dell monitor displaying the DocMagic Notary login page. The page has a white background with a purple border. At the top left is the DocMagic logo, which consists of a purple star with a green checkmark inside. Below the logo, the text reads "Welcome **DocMagic Notary** !". Underneath, it says "To begin the notarization process, please complete the following information." There are two input fields: the first is labeled "Notary Access Code" and contains the letter "I"; the second is labeled "Enter Viewing Code" and contains the number "9252". Below these fields is a purple button labeled "Get Started". At the bottom of the monitor, the "DELL" logo is visible.



## Additional Info

Select your state, county, and professional title, then hit Confirm.



The screenshot shows a white form centered on a dark blue background. At the top left of the form is the DocMagic logo, which consists of a stylized star icon followed by the text "DocMagic". Below the logo is a short instruction: "To proceed with notarization, please provide your current location, including the state, county, and your professional title." The form contains three input fields: a dropdown menu for "State" with "New Jersey" selected, a dropdown menu for "County", and a text input field for "Your Title". At the bottom of the form is a large, light blue button labeled "Confirm". The entire form is displayed on a monitor, with the "DELL" logo visible at the bottom center of the screen.



# eClose Console

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

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are three main sections: LOAN, LENDER, and SETTLEMENT AGENT, each with contact information. To the right is a 'COUNTDOWN TO CLOSING' timer showing days, hours, minutes, and seconds. Below these is a 'Signers (3)' table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The table lists three signers: John Smith (Borrower), Oliver Originator (Originator), and Sally Settlement (Settlement Agent). Below the signers is a 'Documents (6)' table with columns for #, eSign Enabled, Page(s), Signer(s), Completed, and Delete. The table 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. A 'Start eClosing' button is visible in the top right corner.

#	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"/>

#	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 are sections for LOAN, LENDER, and SETTLEMENT AGENT. The Countdown Clock is highlighted with a green box and an arrow pointing to the 'Edit' button. Below the Countdown Clock is a table of Signers (3) and a table of Documents (6).

#	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	<a href="#">Open Signing Room</a>
2	Oliver Originator oliver.originator@mailinat...	Originator					● Ready to Sign	<a href="#">Open Signing Room</a>
3	Sally Settlement struitt@docmagic.com	Settlement Agent					● Ready to Sign	<a href="#">Open Signing Room</a>

#	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	✓	



# 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 (highlighted with a green box and an arrow from the text above), and Sign Out. 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			
2	Oliver Originator oliver.originator@mailinat...	Originator					
3	Sally Settlement struitt@docmagic.com	Settlement Agent					

#	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. You can click on each document separately to review for accuracy.

The screenshot displays the DocMagic eClose Console (Notary) interface. The top navigation bar includes the DocMagic logo and the text "eClose Console (Notary)".

**Loan Summary:**

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

**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. This allows you to check existing tags and add new ones to your documents. [Click here](#) for the guide.

**DocMagic eClosing Console (Notary)**

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

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

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: strull@docmagic.c...  
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	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	

**Borrower's Certification, Authorization and Consent**  
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, reviewing, managing, monitoring, servicing, selling, leasing, and securitizing a loan; or  
(iii) as 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 servicer, guarantor, any servicer or service providers for these parties and any of aforementioned parties' successors and assigns.

Signature  
Borrower JOHN SMITH Date Borrower Date

**Signature & Initials**  
Signature  
Initials

**PostFill**  
Textbox  
Phone Number  
Date  
Checkbox  
Radio

**Notary**  
Signature  
Notary Name  
Notary Title

Please note that the Document Editor does not allow you to make modifications to tags programmed by DocMagic.



# 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)

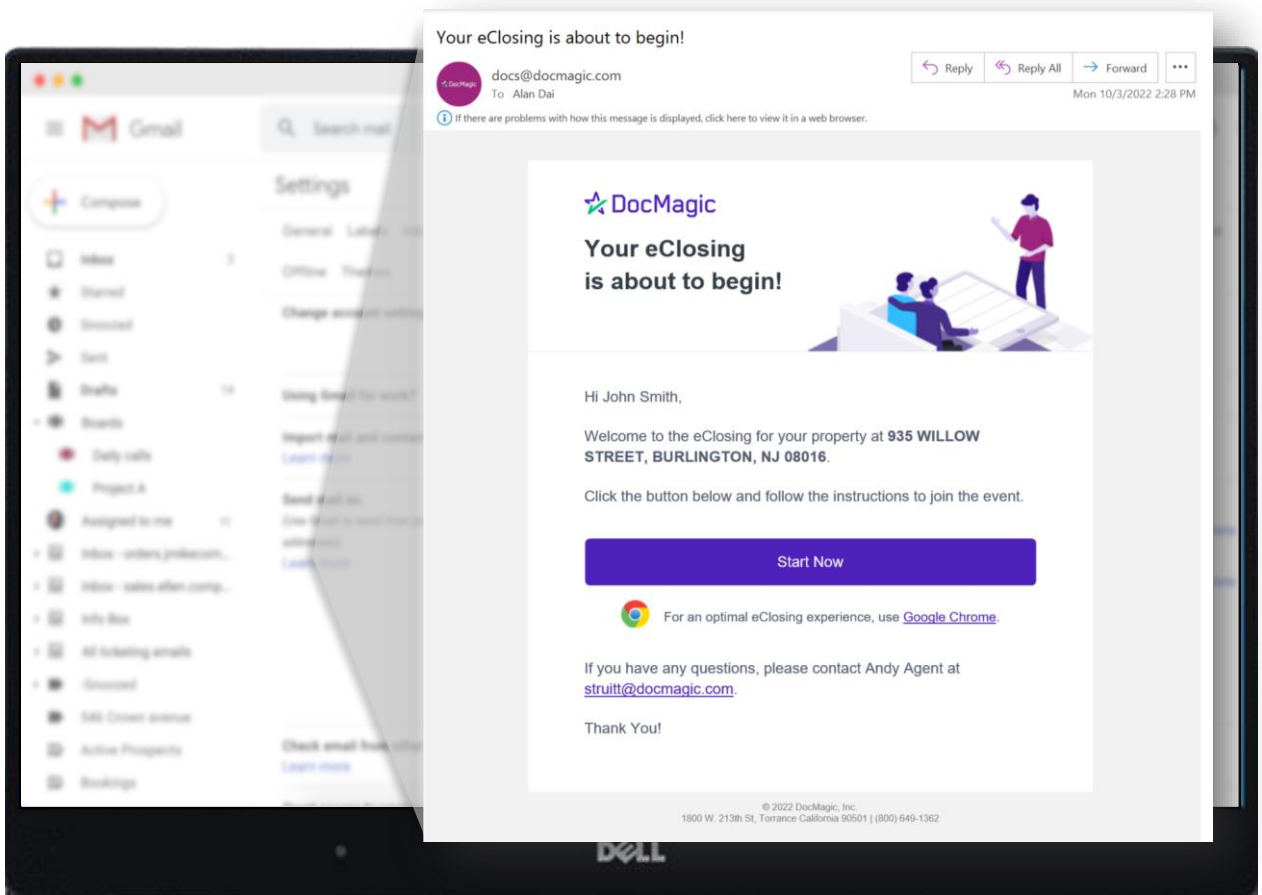
1 Closing Disclosure 5 1 ✓  
2 Multistate Fixed Rate Electronic Note 4 1 ✓

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.

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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

© 2022 DocMagic, Inc.

DELL

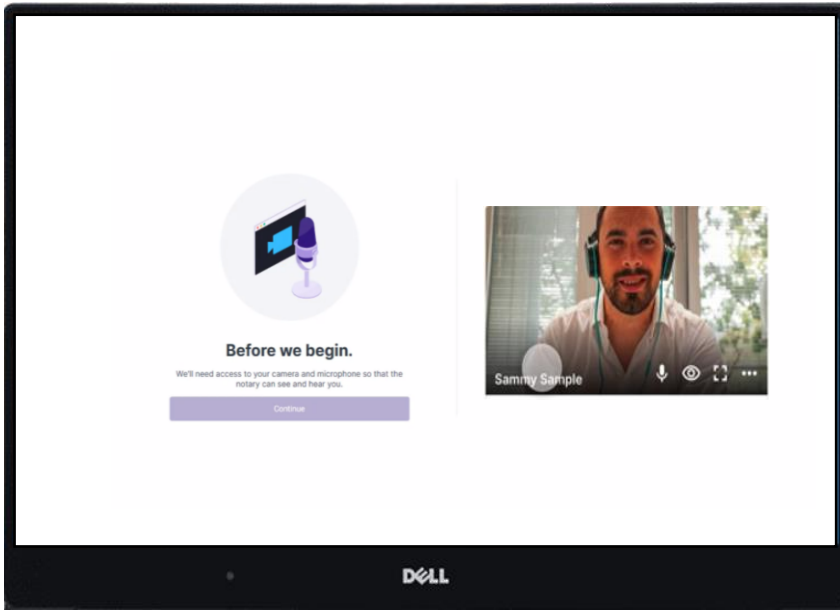
The borrower is required to click on and read the eSign Disclosure and Consent language before checking the box to get started.

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.

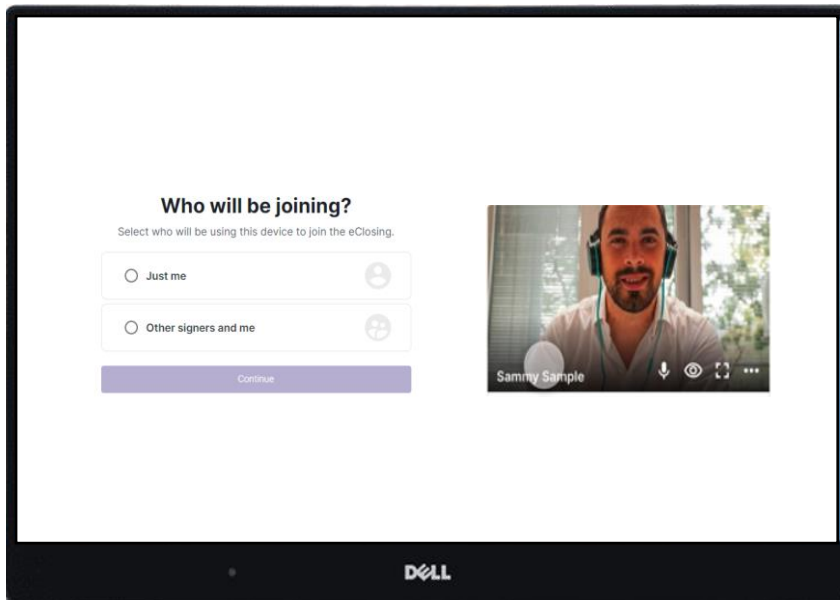
\*If the borrower does not have an SSN, a Settlement Agent or Lender can create an Access Code for the borrower to access the eSign experience.



# Mic and Camera Access (Borrower)



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

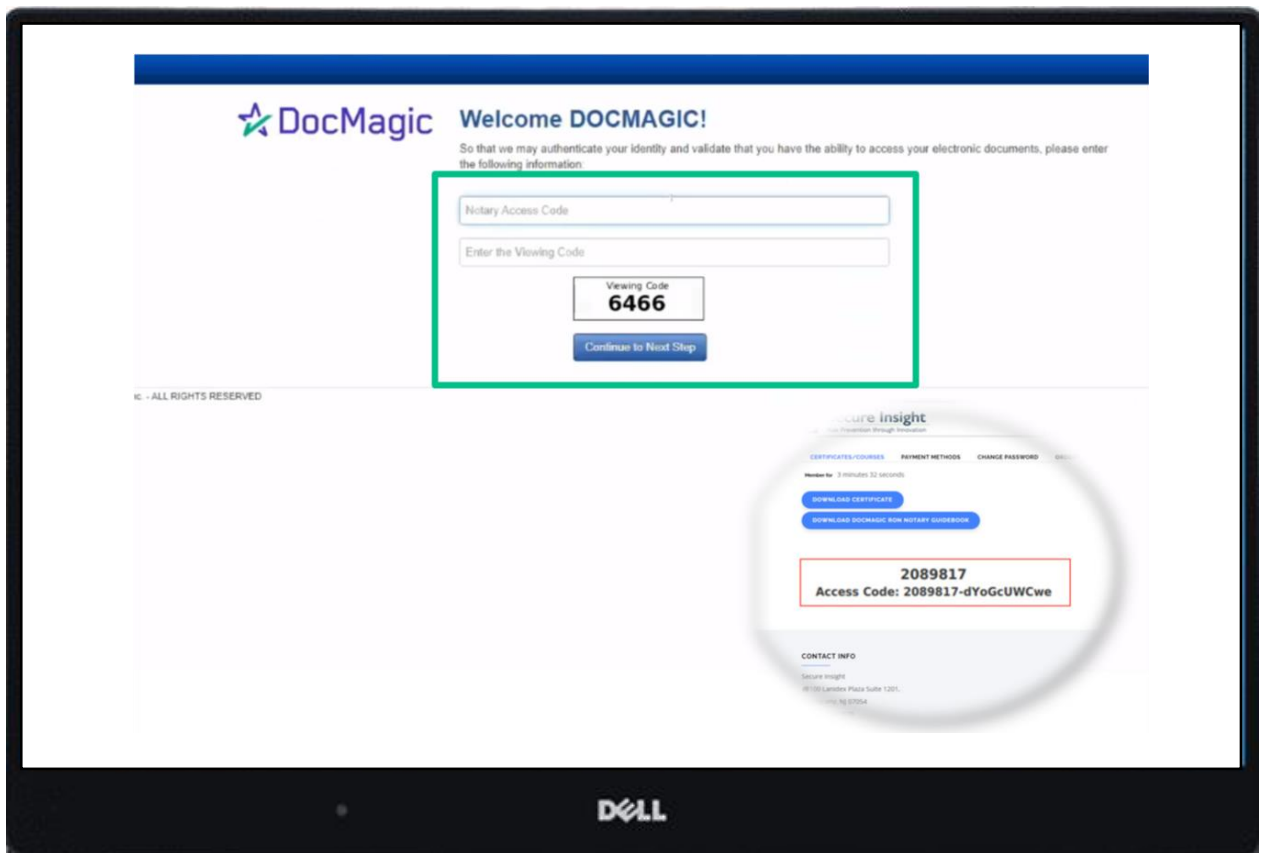


The borrower will then be given the option to include others in the meeting.



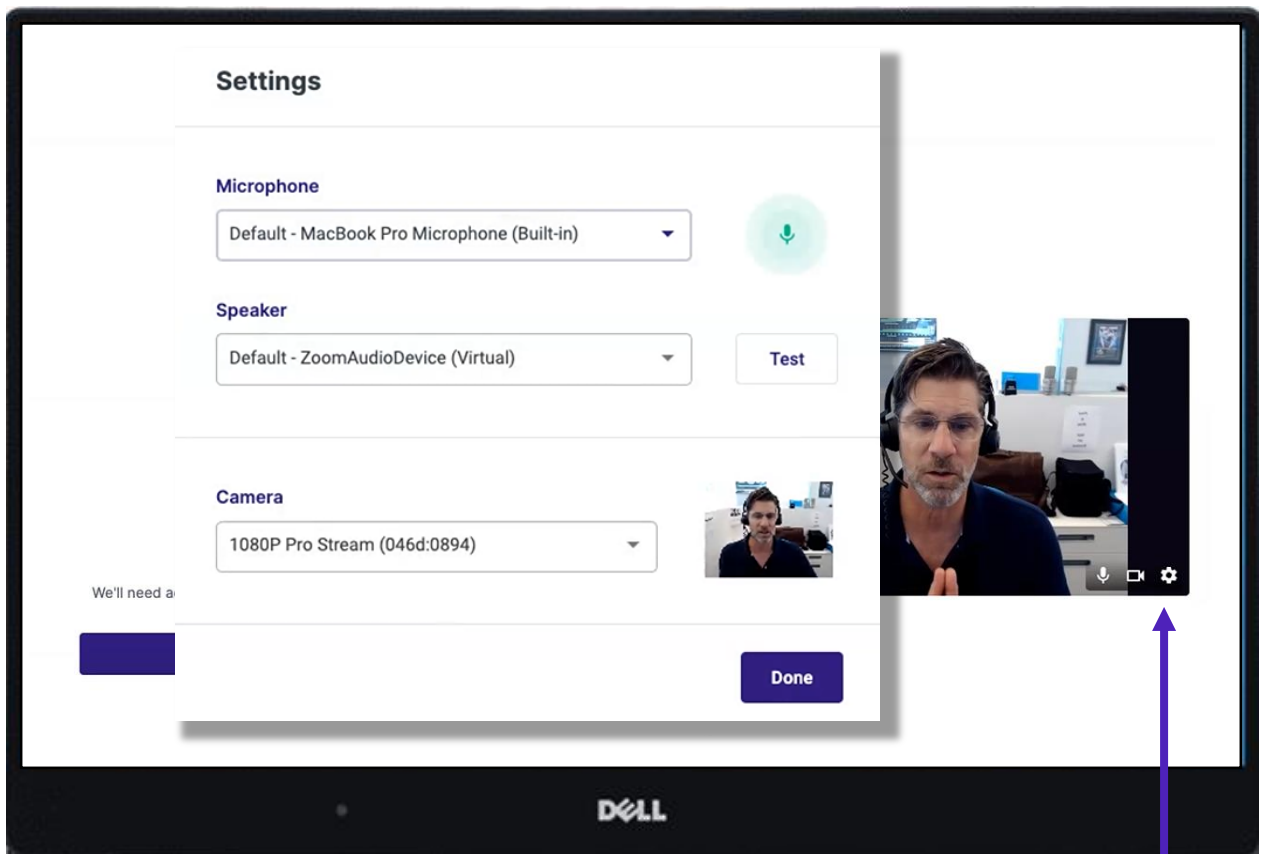
# Using Your Access Code

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.

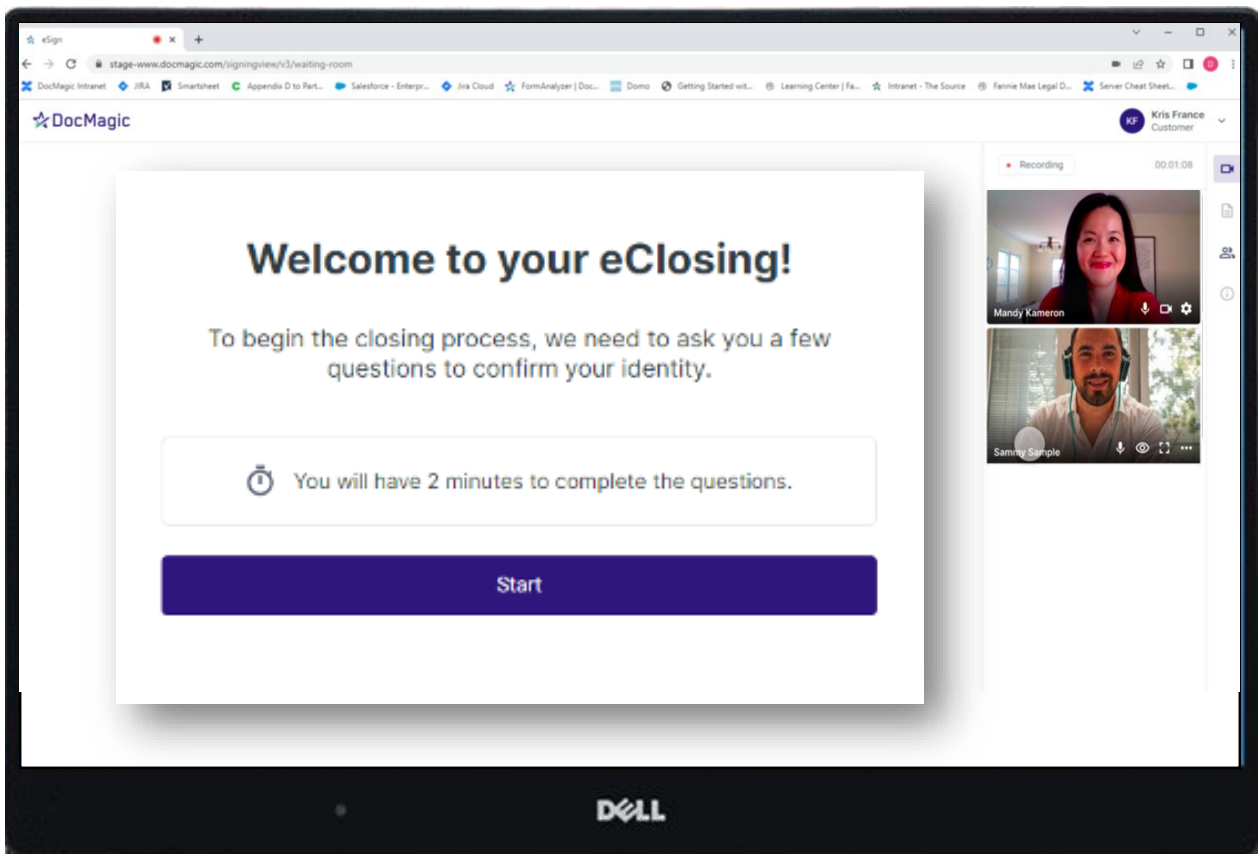


If you're having technical difficulties, click on the Settings icon to double check that the correct microphone, speaker, and camera are selected.



# 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.



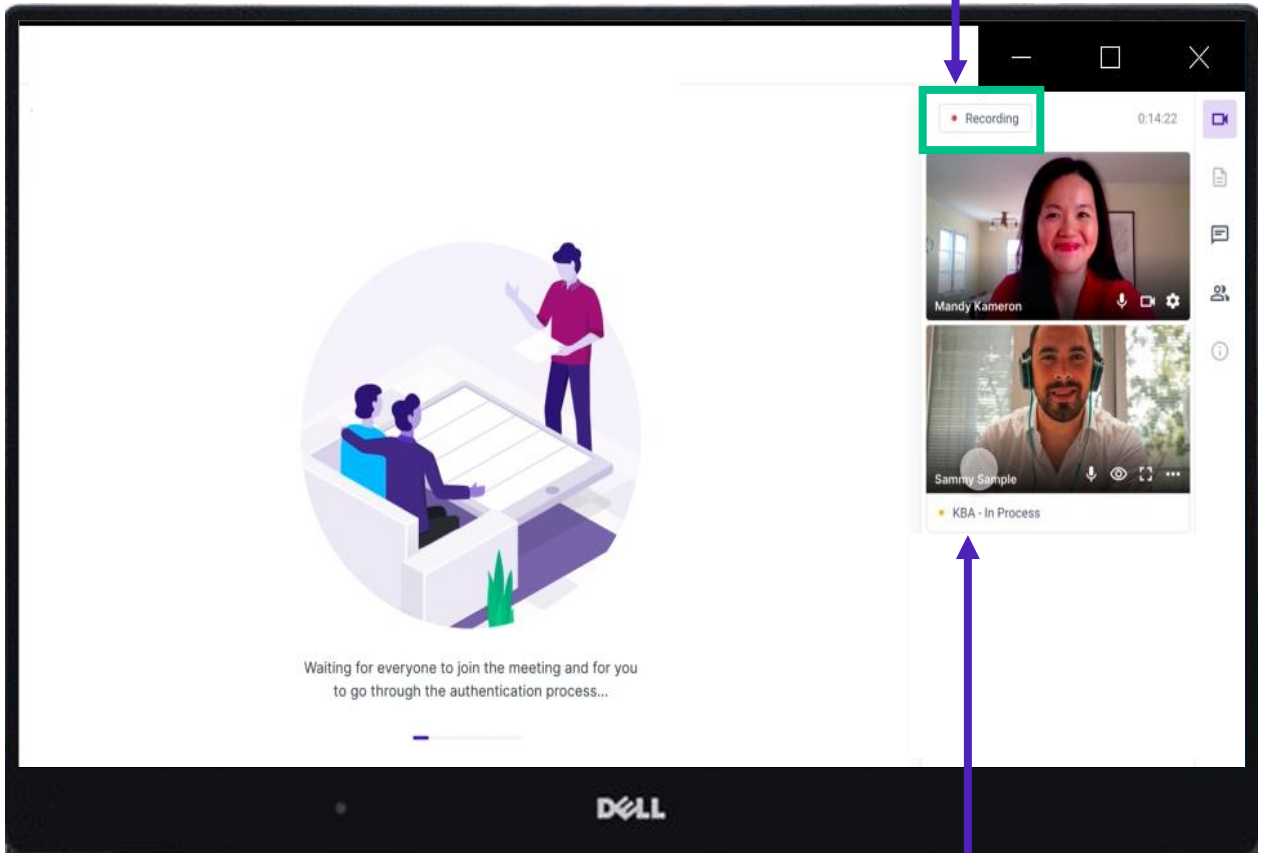
They have two minutes to answer their questions, which you will not be able to see.

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.



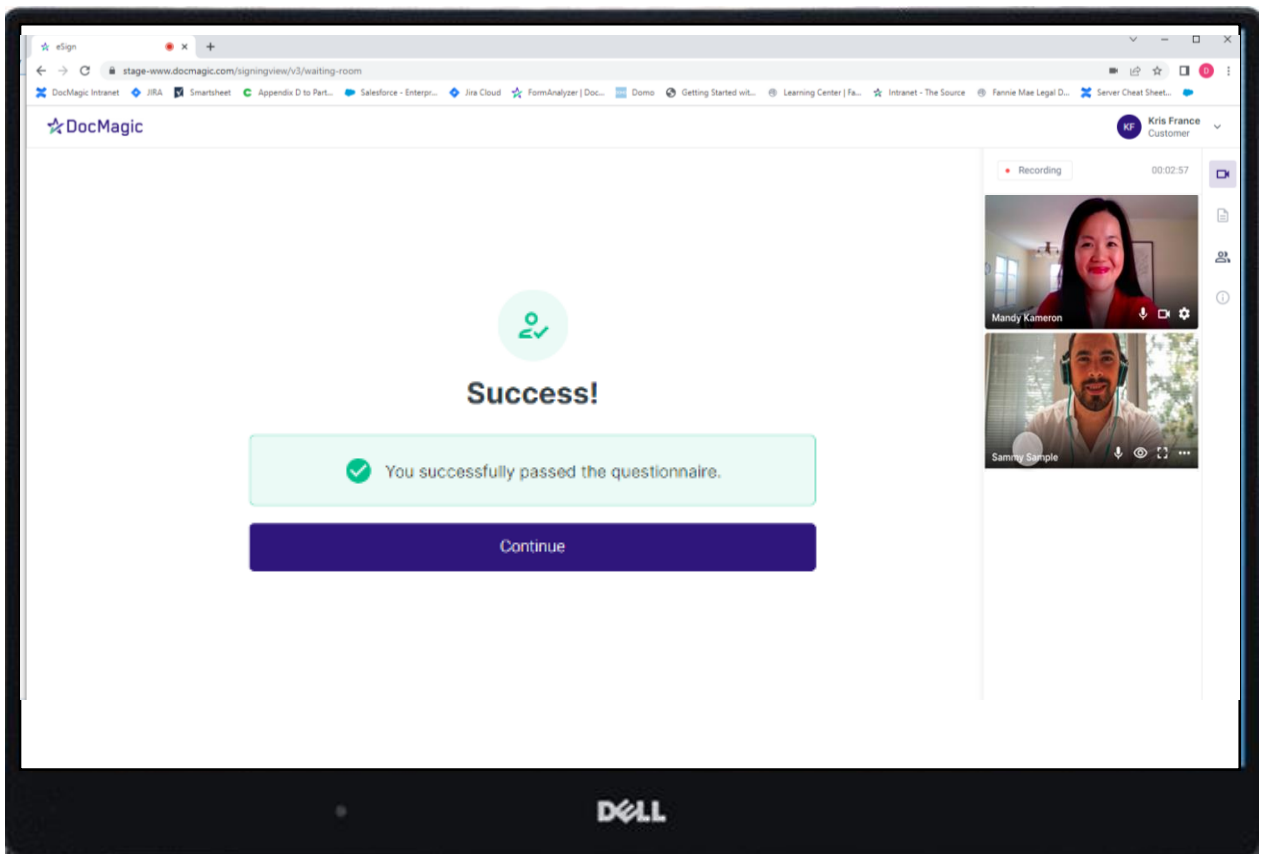
Borrowers may still be completing their KBA questions, if applicable.





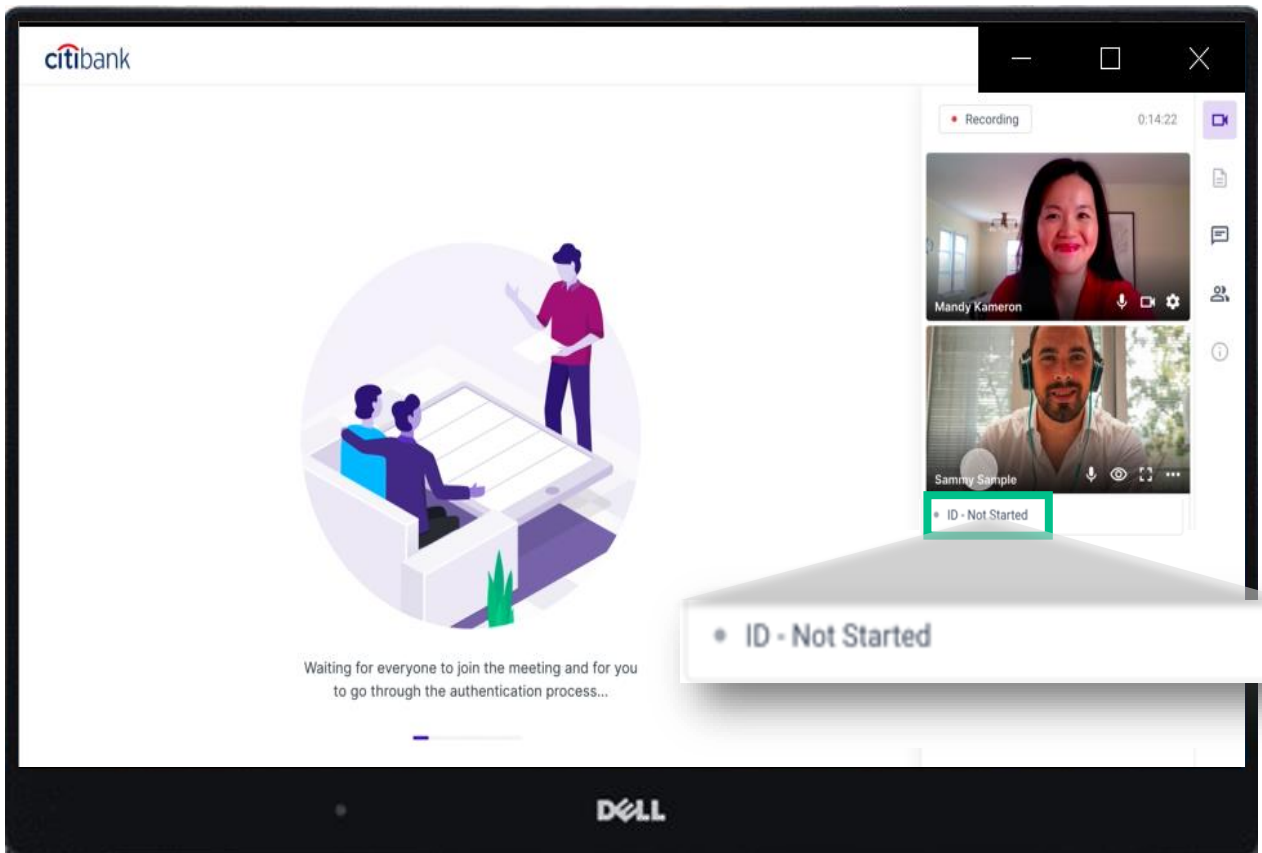
# KBA Assessment

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.



If you choose to do ID Verify, it must be done during the signing.



# 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 this table is highlighted with a green box, and a blue arrow points from the instruction above to this column. A modal 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 is a text area for comments. At the bottom of the modal, the 'Text Identity Verification' button is 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.

Note: You may verify more than one participant with the same phone number. The identity verification link is unique.



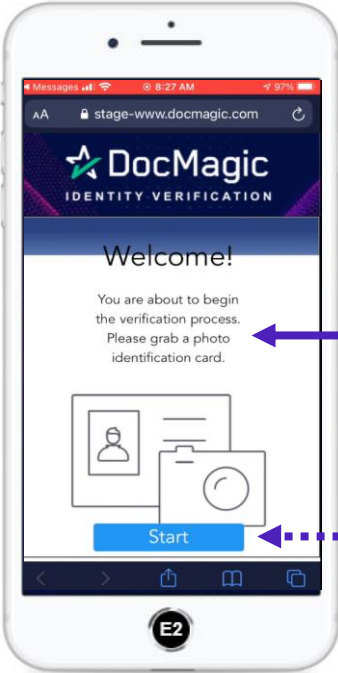
## I.D. Validation via Smart Device



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

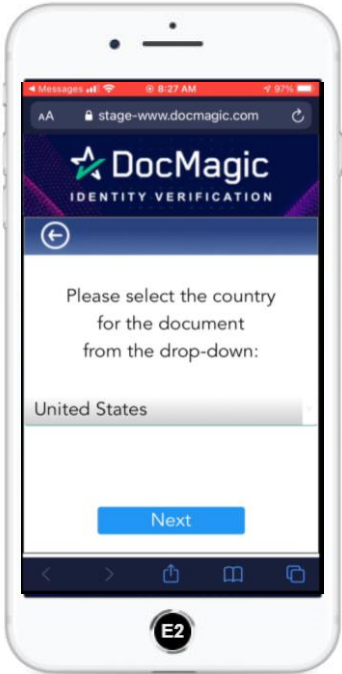


# I.D. Validation via Smart Device

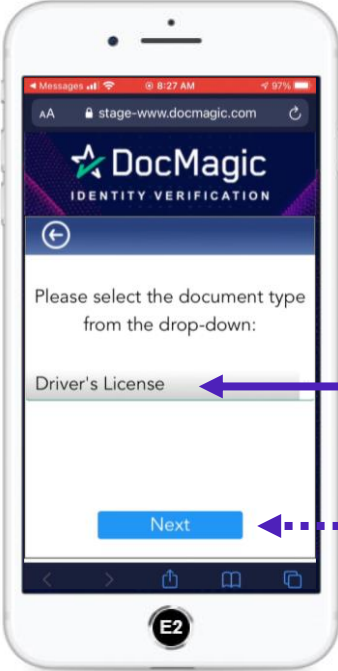


This welcome screen alerts them to retrieve a photo ID or driver's license

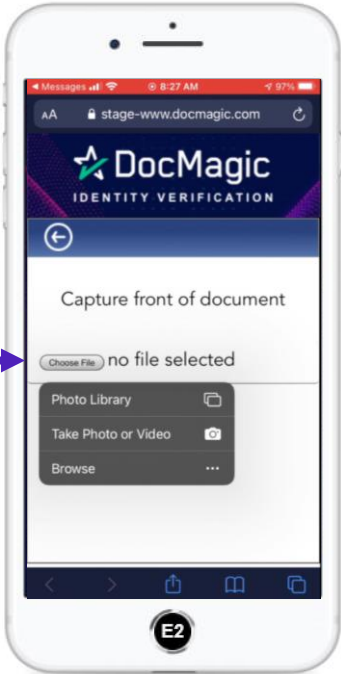
First, the Borrower must select the Country in which they reside.



# I.D. Validation via Smart Device



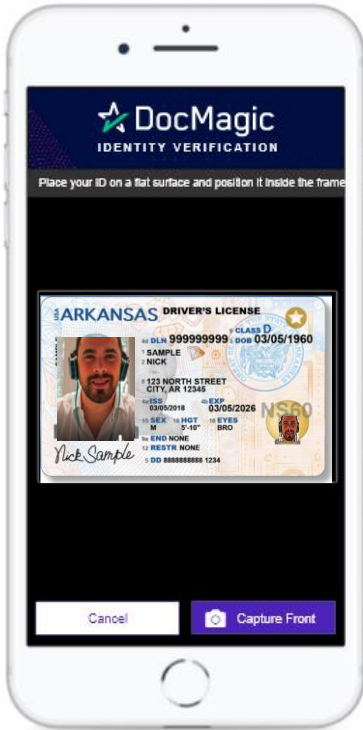
The Borrower will then choose their form of I.D. from the Drop-down menu



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



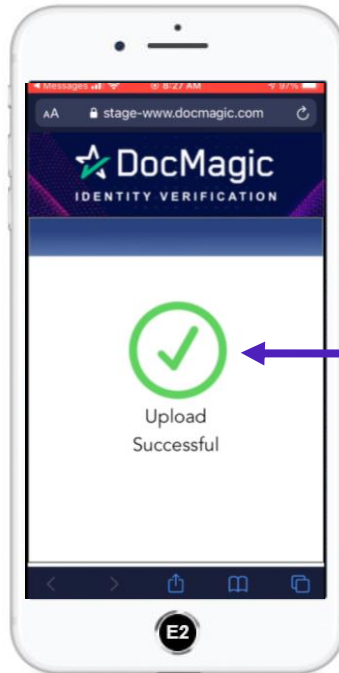
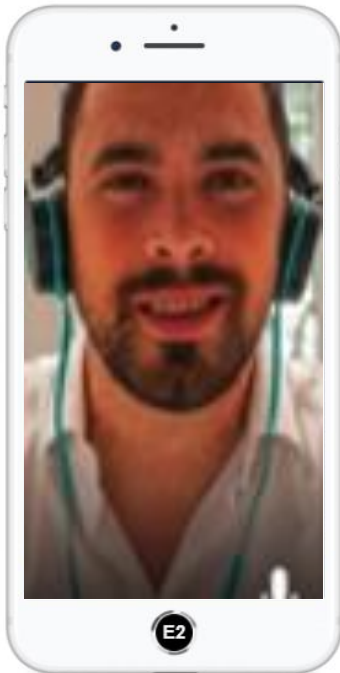
# I.D. Validation via Smart Device



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 widget shows 0 seconds remaining. Below these 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 +

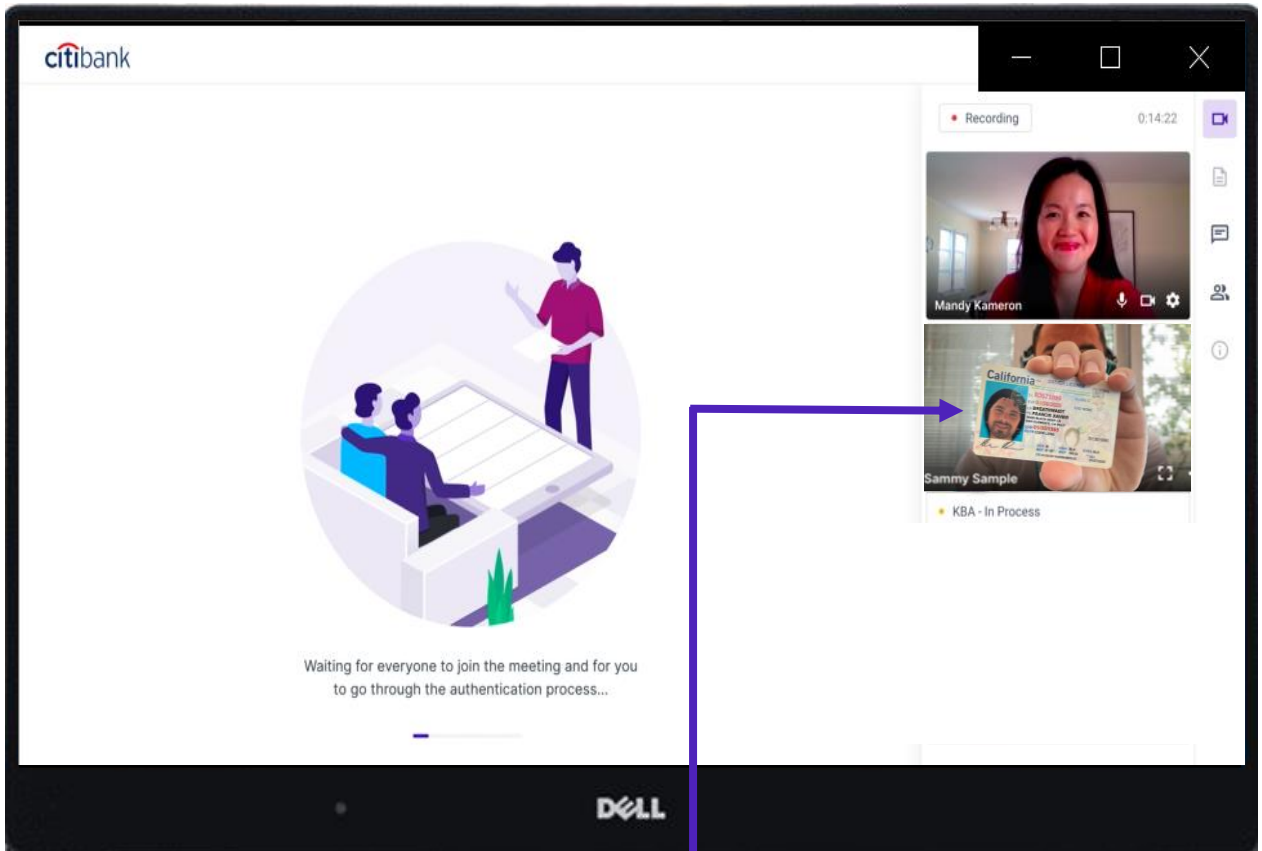
\* I have checked the signer's identification and verified that all of the information is correct

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

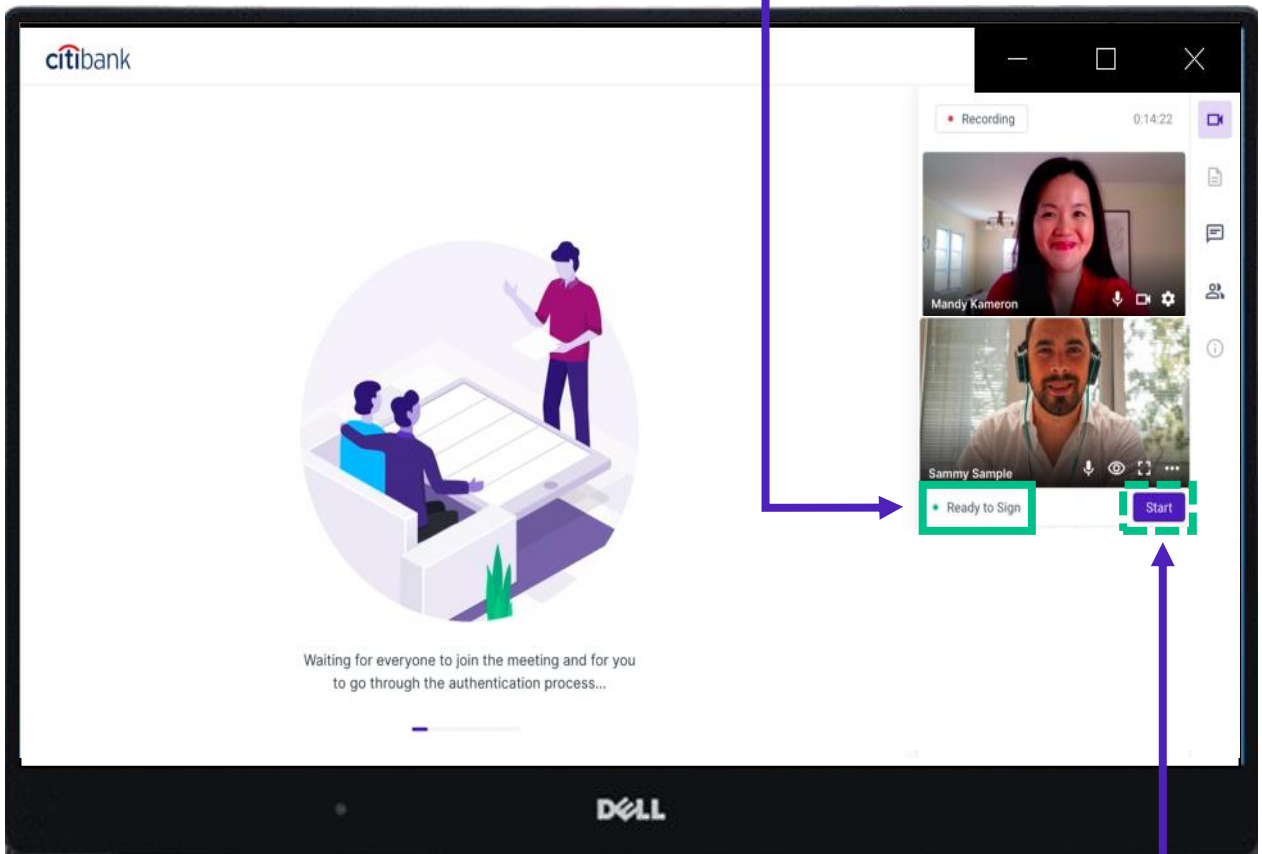


*PRO TIP: If for some reason the upload of the license or I.D. in the I.D. Verify phase is rejected, you may use the video to establish proof of possession of the government issued I.D.*



# 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.

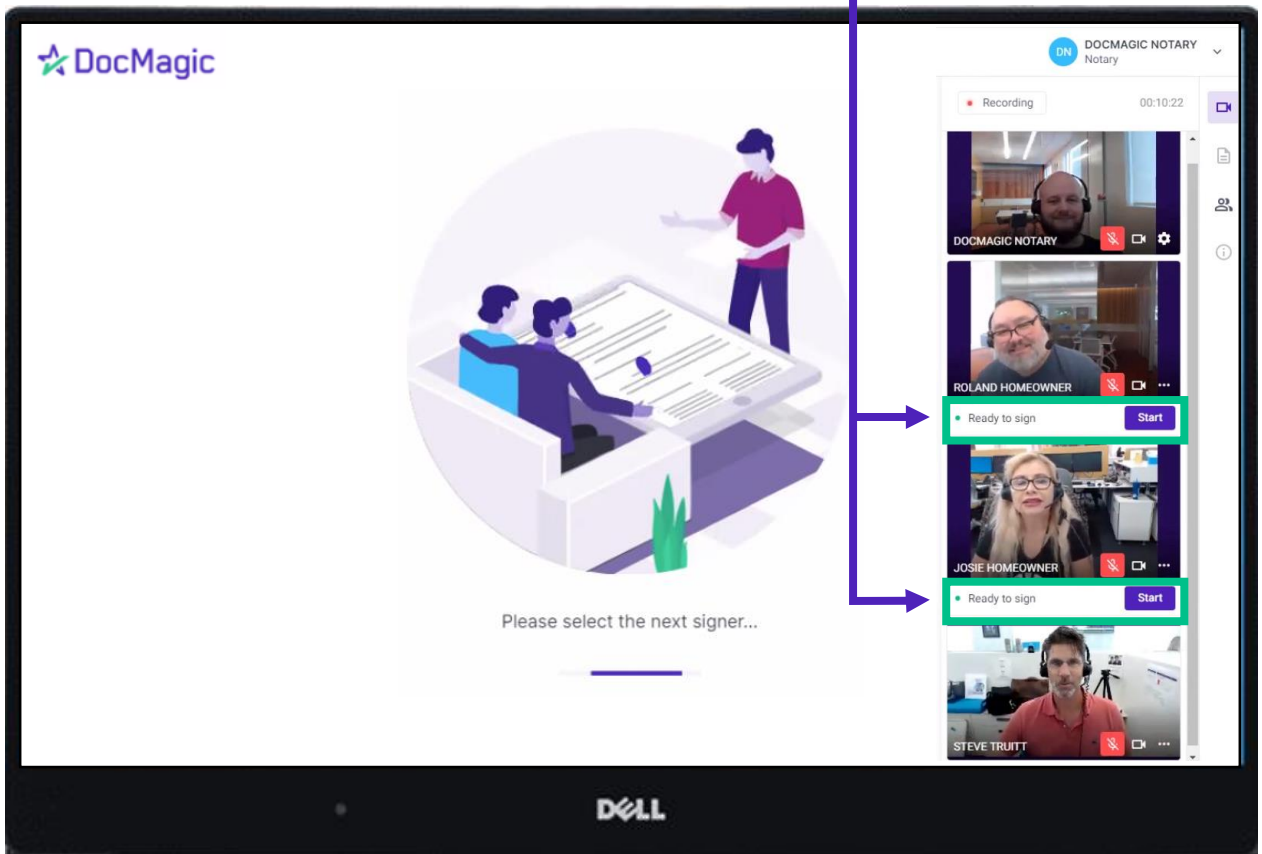


When you're ready for the signer to begin, click their **Start** button and they can begin the eSignature process.



# Multiple Borrowers

If you have multiple borrowers, you can pick which one will sign first.

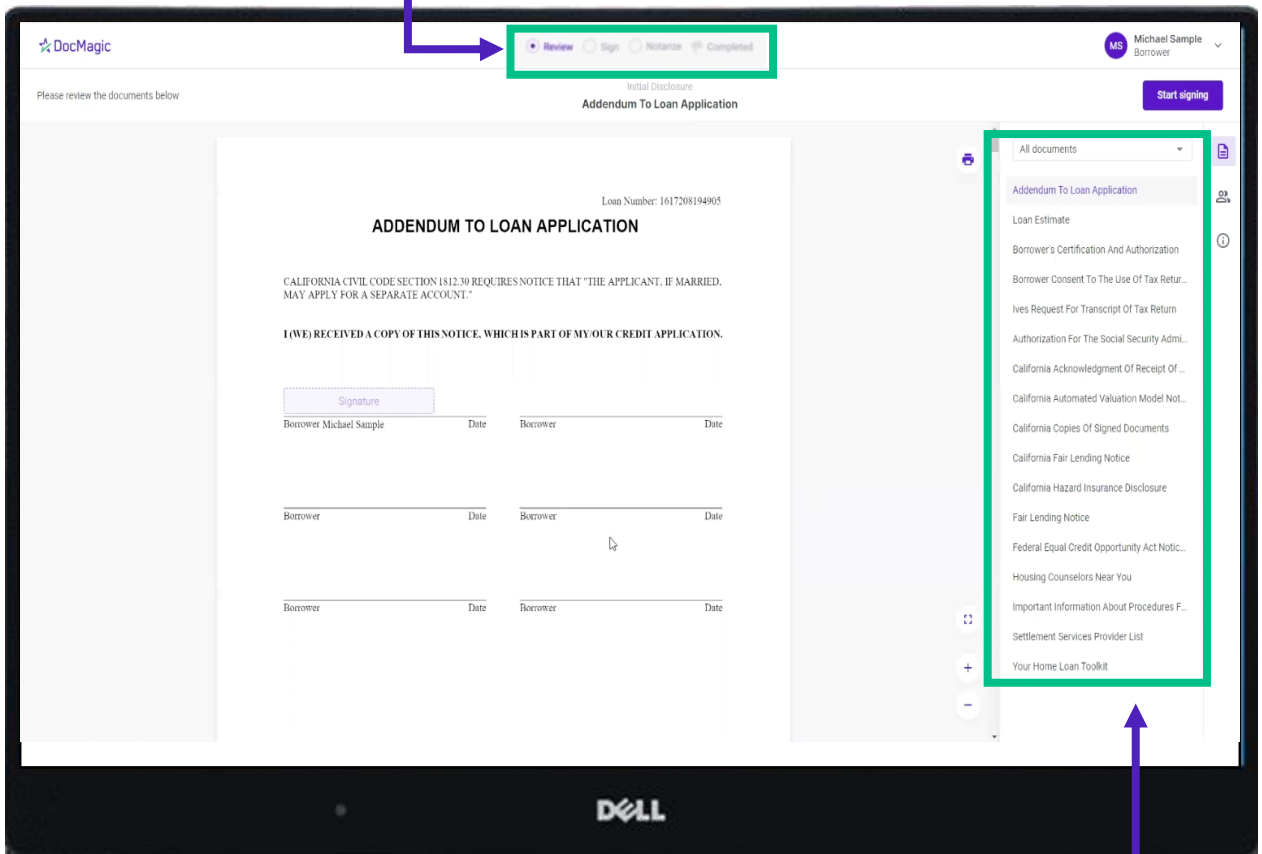


Only one signer can execute documents at a time.



# Signer's View

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

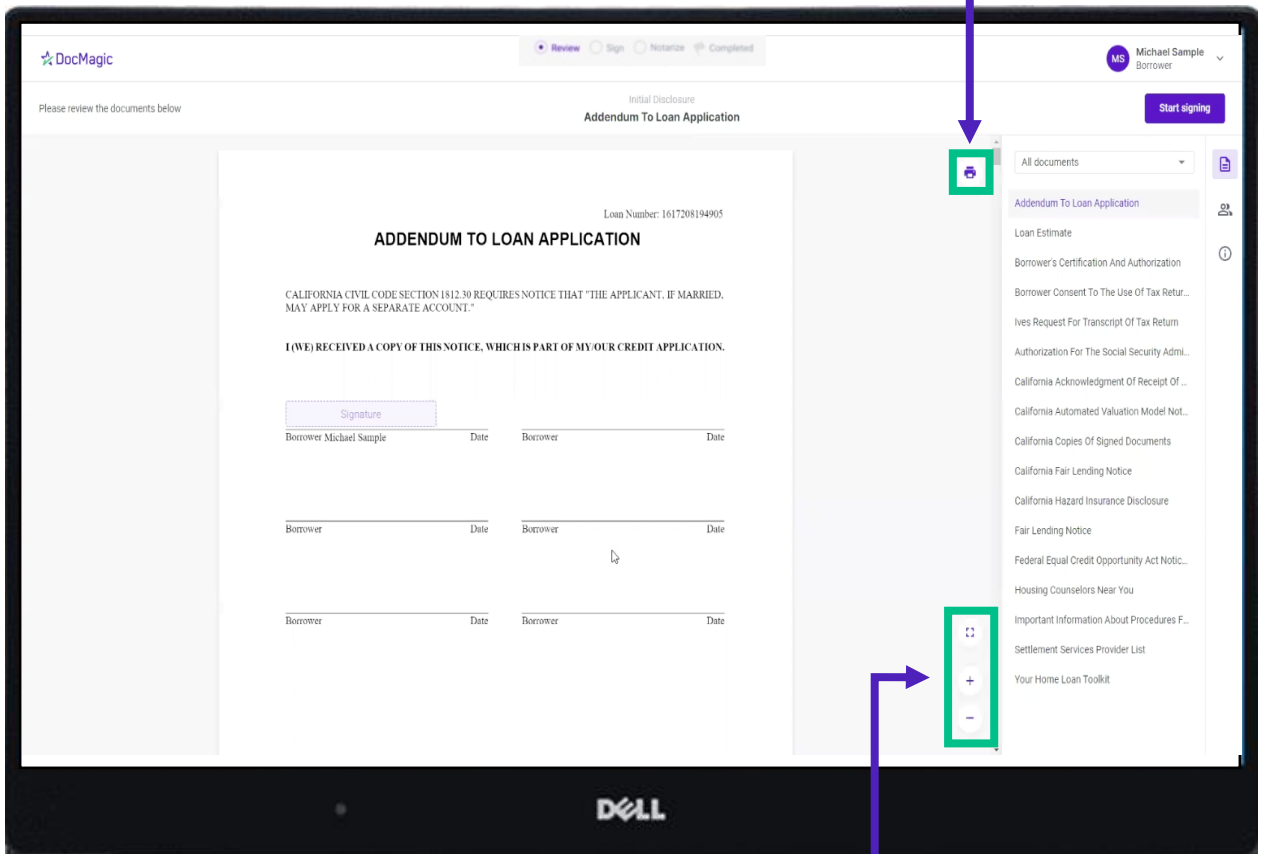


All documents are listed in this column on the right and are currently in a review only mode. We advise that the borrower reviews all documents during the review only mode, so that when they are in the signing mode, they can simply focus on signing the documents.



# Signer's View

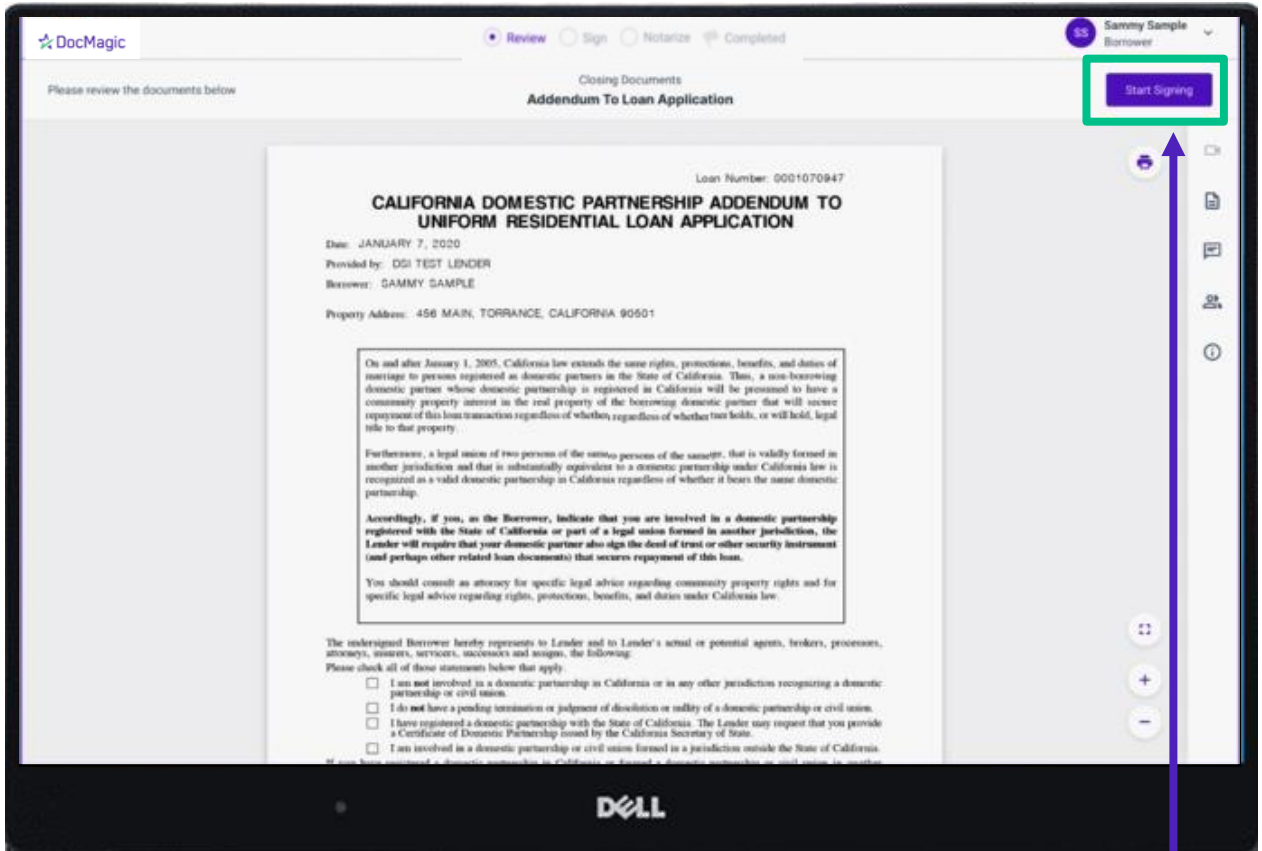
The printer icon allows the borrower to print the documents at any time.



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

A participant has three options to sign their documents.

The screenshot displays the DocMagic e-signature interface. At the top, the DocMagic logo is on the left, and navigation options (Review, Sign, Notarize, Completed) are in the center. The user's name, Michael Sample, is on the right. The document title is "ADDENDUM TO LOAN APPLICATION". The document content includes a loan number (1617208194905) and a notice about California Civil Code Section 1812.30. The document has several signature lines for "Borrower Michael Sample". A pencil icon is located to the left of the first signature line. A "Sign" button is positioned above the first signature line. At the bottom of the document, there are "Previous", "Sign", and "Next" buttons. A right-hand sidebar lists various documents with checkmarks, including "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", and "Your Home Loan Toolkit".

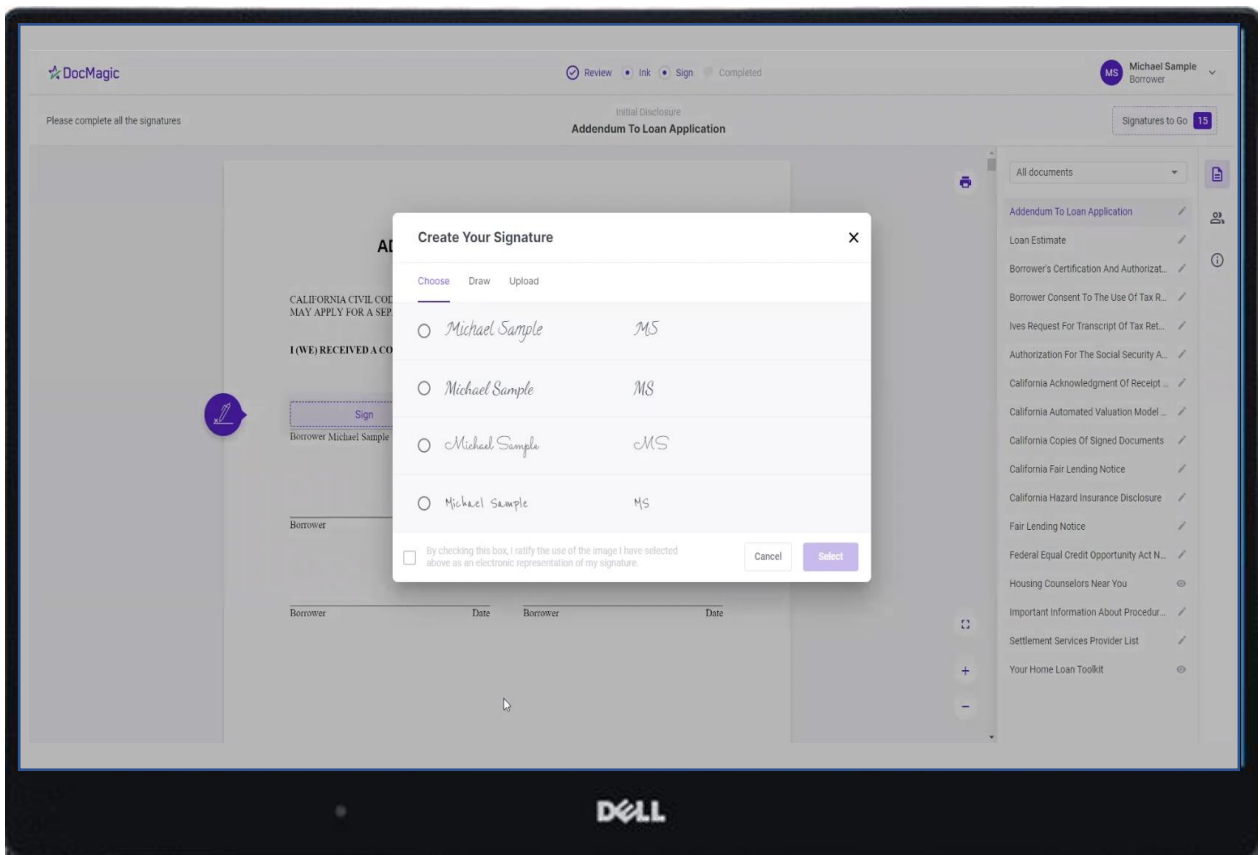
- 1) Click on the pencil icon to the left of the signature line;
- 2) Click the box that says **Sign**;
- 3) Click the **green Sign** box on the bottom of the page.





# 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.

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 "Ives Request For Transcript Of Tax Return". The document is a tax form with various sections and checkboxes. A green box highlights a signature field with a "Sign" button and a "Skip" button. The "Skip" button is currently selected. The document includes sections for "Return Transcript", "Account Transcript", and "Record of Account". It also contains fields for "Year or period requested" and "Signature of taxpayer(s)". The DocMagic interface shows a navigation bar at the top with "Review", "Ink", "Sign", and "Completed" options. A user profile for "Michael Sample" is visible in the top right. A sidebar on the right lists various documents, including "Ives Request For Transcript Of Tax Return", "Authorization For The Social Security A...", "California Acknowledgment Of Receipt...", "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", and "Your Home Loan Toolkit". The bottom of the screen shows "Previous", "Check", and "Skip" buttons, along with a "Loan Number: 1617208194905".



# 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, and SETTLEMENT AGENT, along with a COUNTDOWN TO CLOSING timer. Below these are tabs for Details, eJournal, and Action Log, and 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 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"/>

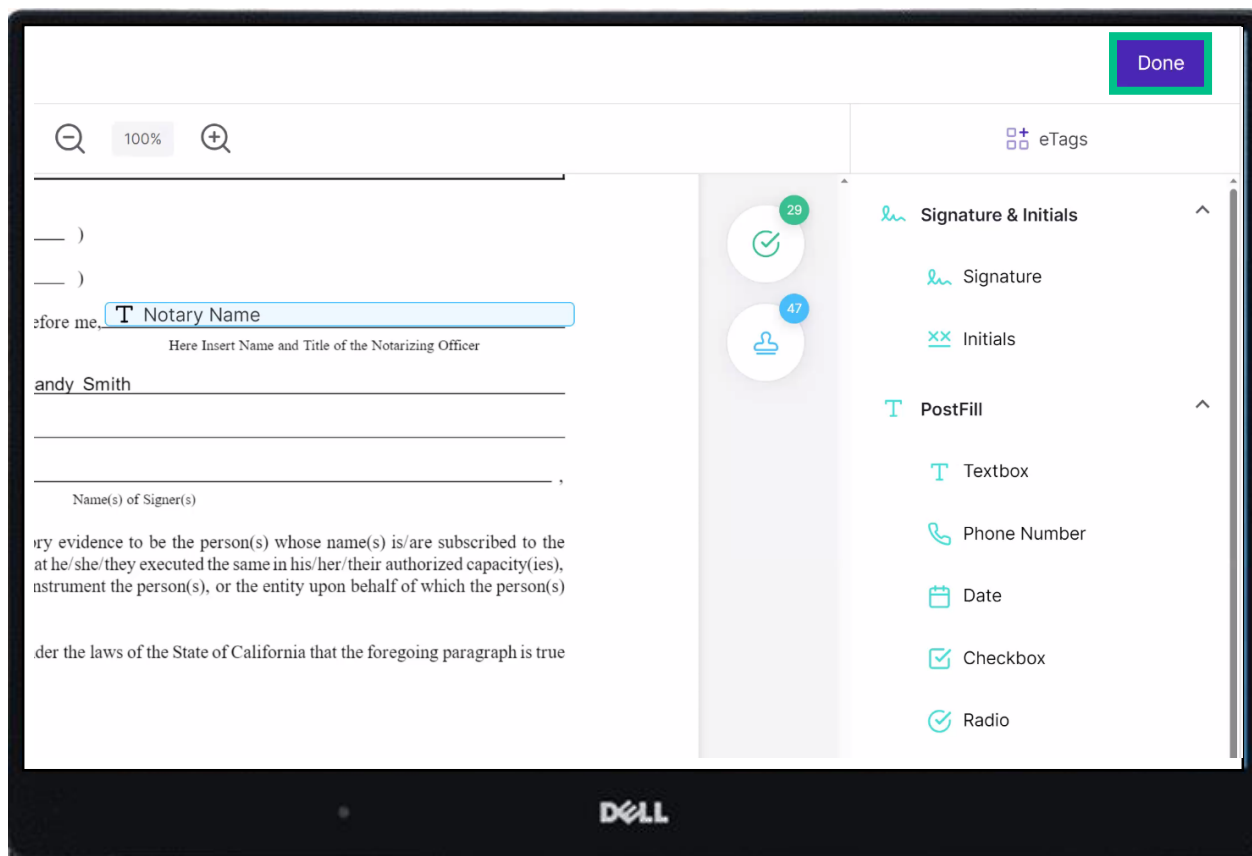
  

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	



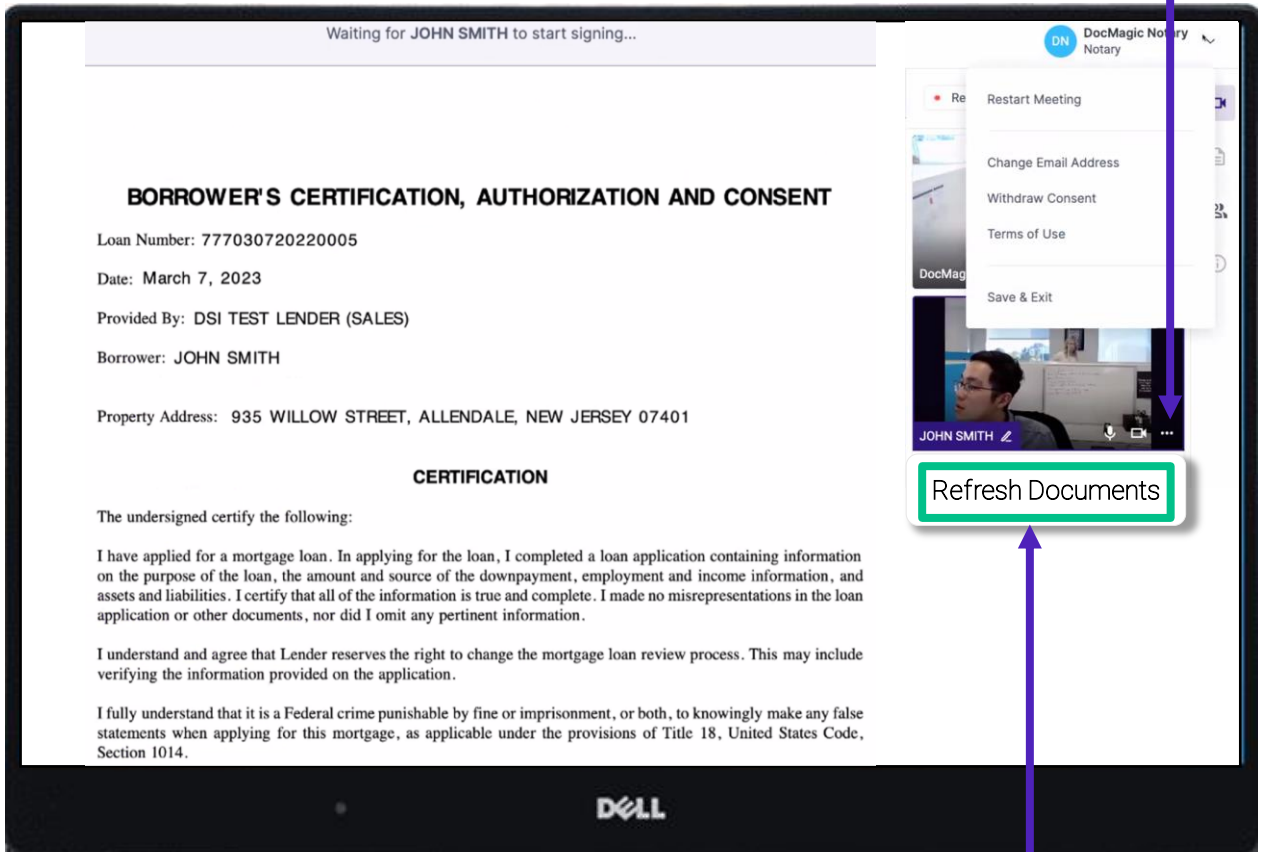
# Fixing Incorrectly Tagged Documents

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



# Refresh Documents

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



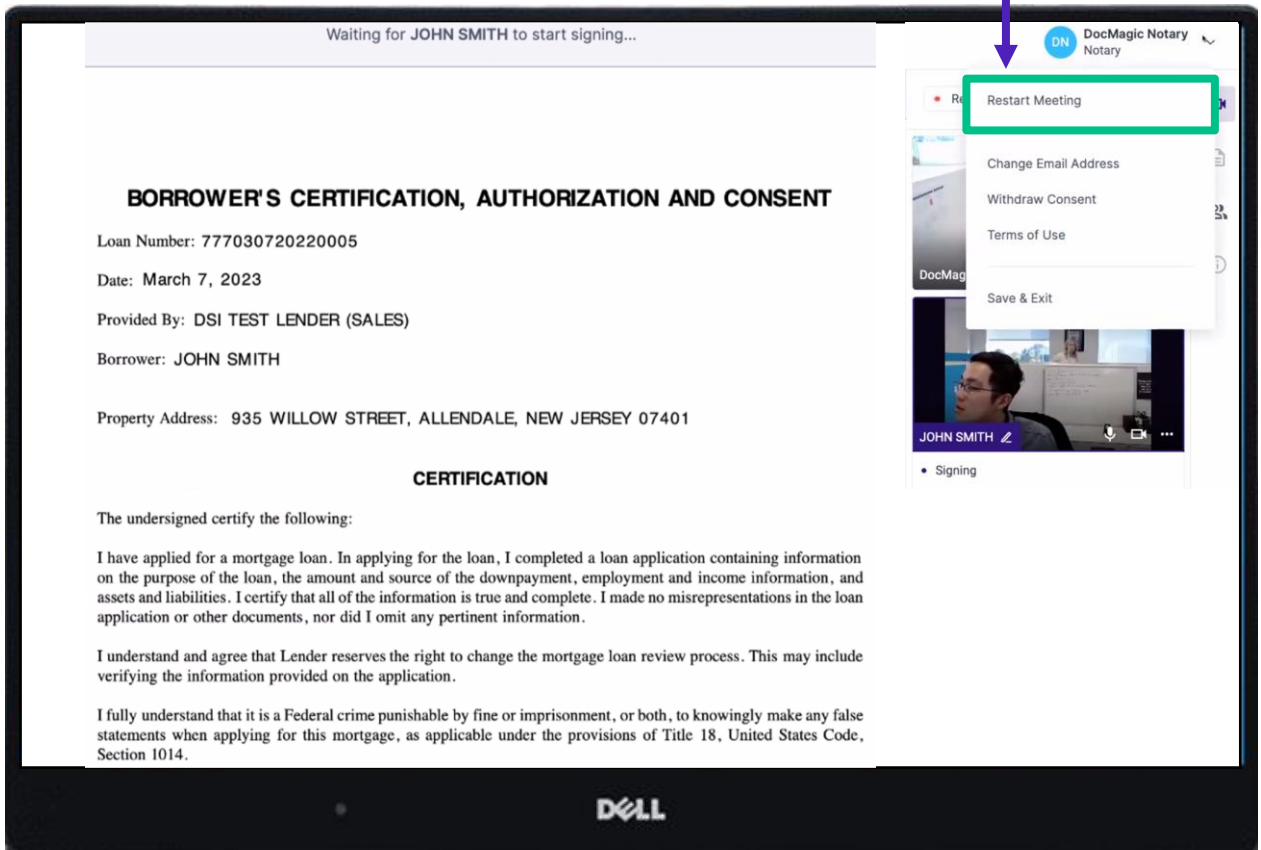
Click Refresh Documents.  
Your changes should show.

In the signing experience, if the borrower's screen freezes after they apply their first signature, try refreshing their documents.



# 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 shows a web browser window with a DocMagic Notary interface. At the top, it says "Waiting for JOHN SMITH to start signing...". The main content area displays a document titled "BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT" with the following details:

- 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

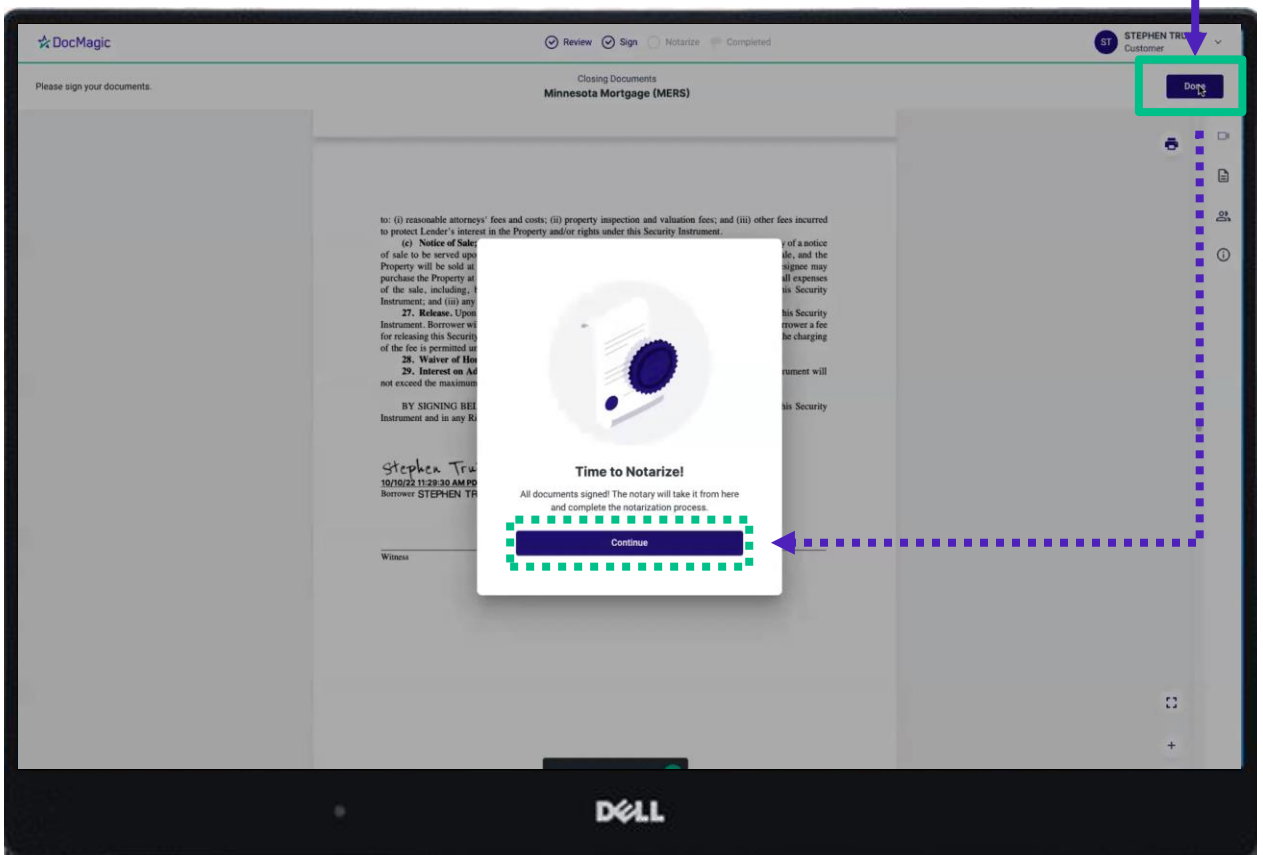
Below this is a "CERTIFICATION" section with three paragraphs of text. On the right side, there is a video feed of a man named JOHN SMITH. A dropdown menu is open over the video feed, with the "Restart Meeting" option highlighted in a green box. Other options in the menu include "Change Email Address", "Withdraw Consent", "Terms of Use", and "Save & Exit".

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



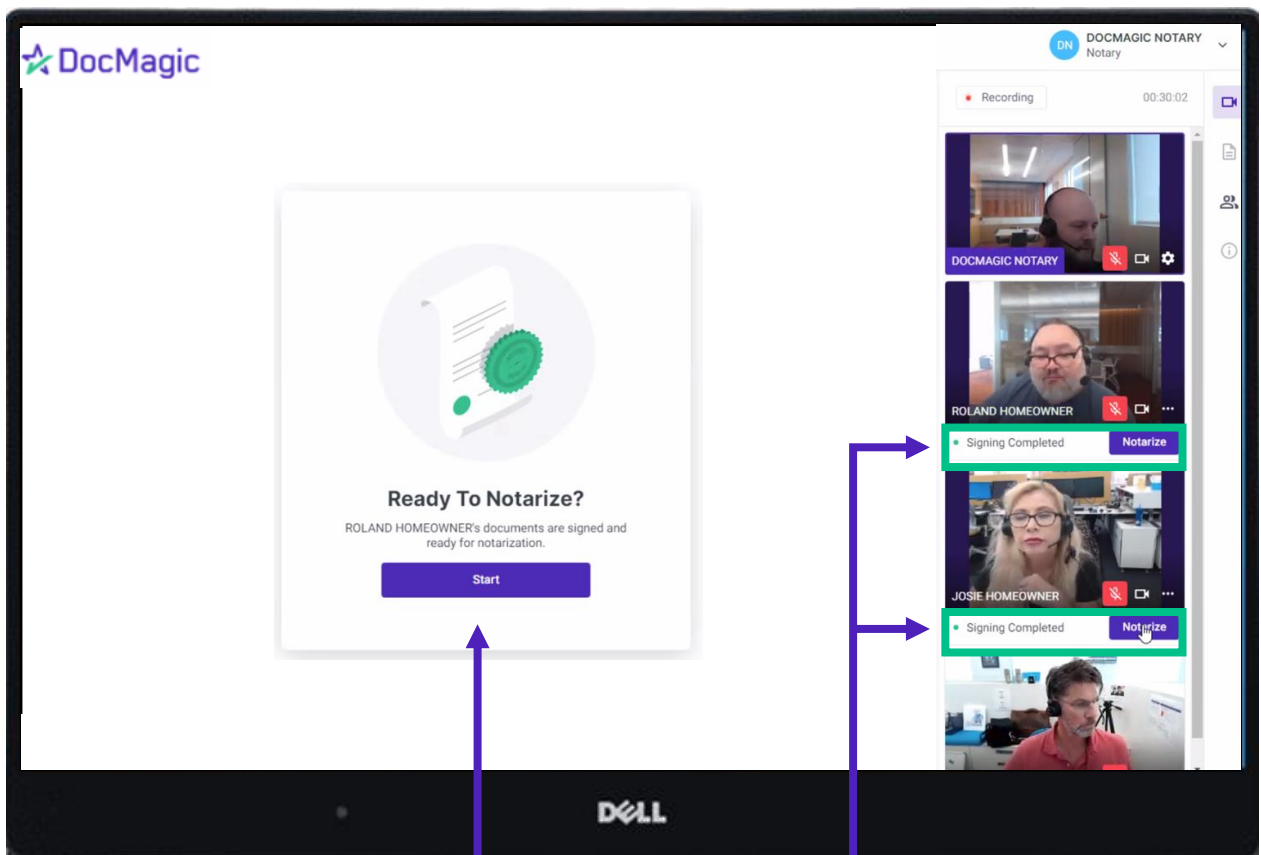
# Applying Signer eSignatures

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.



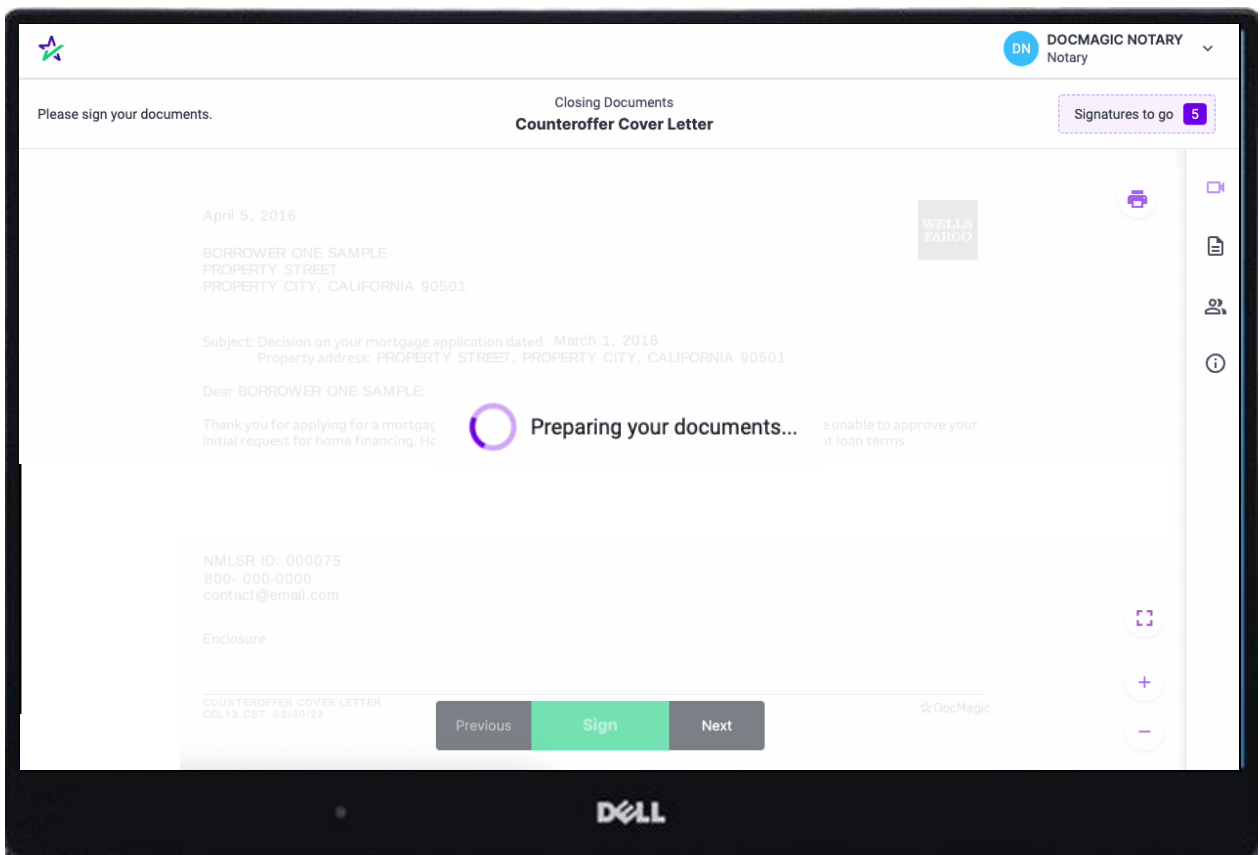
You will now start the signing process.





# Preparing Your Documents

After you select Notarize, you will see this "Preparing your documents" loading screen.



The system will automatically take you to the first document that needs to be notarized.



# Add Your Signature, Seal, and more

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

The screenshot displays the DocMagic Notary interface for a document titled "New Jersey Mortgage (MERS)". The document is in the "Closing Documents" stage. The interface includes the following fields and text:

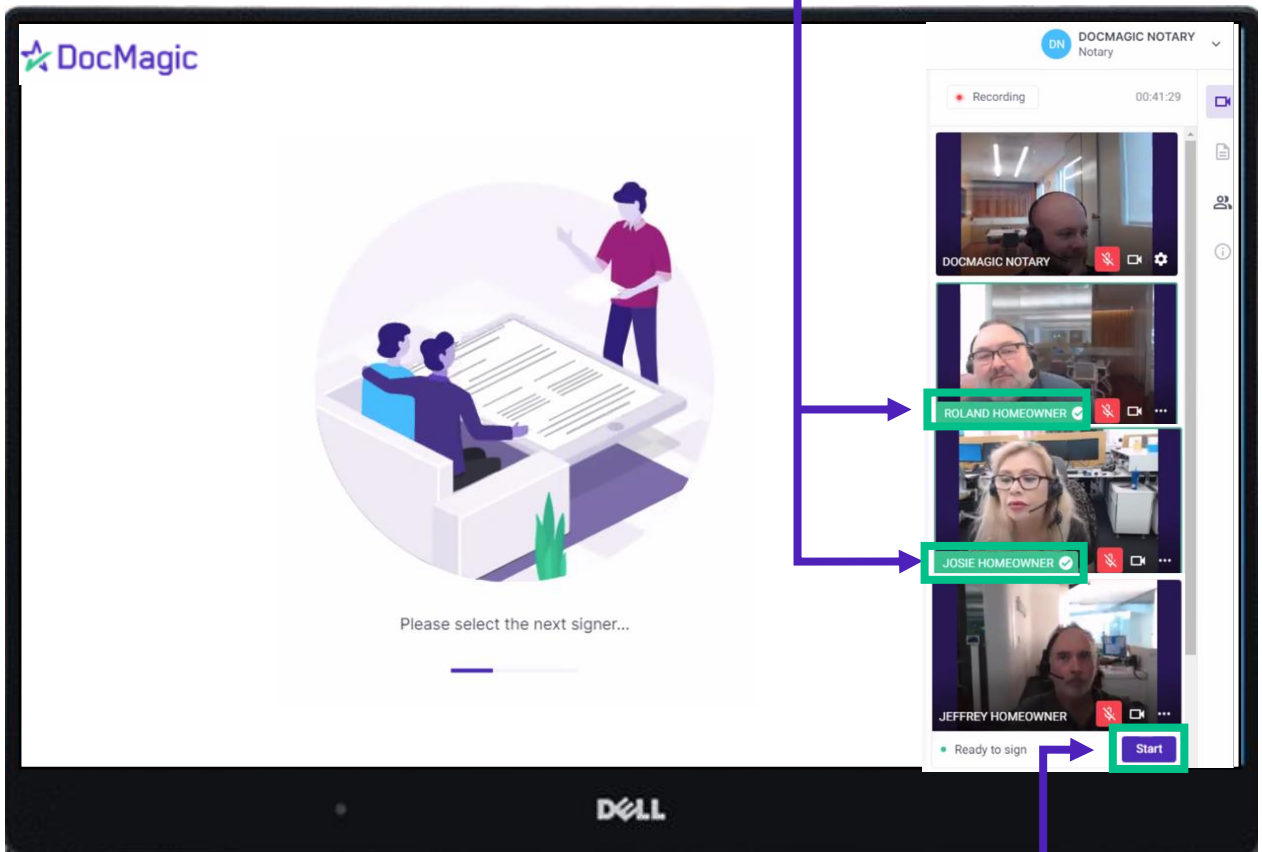
- DocMagic** logo in the top left.
- DocMagic Notary** profile in the top right, with a "DN" icon and a dropdown arrow.
- Instruction: "Please sign your documents."
- Document title: "Closing Documents" and "New Jersey Mortgage (MERS)".
- Field: "Signatures to go" with a value of 2.
- Form fields: "State of" (New Jersey), "County of" (Bergen), "On" (11/28/2023), and "JOHN SMITH".
- Text: "This is extra!" and "(names(s) of signer(s)/witness(es))".
- Text: "who has/have satisfactorily identified himself/herself/themselves as the signer(s)/witness(es) to the above referenced document and has/have executed this document as his/her/their own act."
- Text: "This notarization was completed using communication technology."
- Notary's Signature: "DocMagic Notary" (handwritten style), "11/28/23 10:47:17 AM PST", and "Byron Oden".
- Notary's printed, typed or stamped name: "Byron Oden".
- My commission expires: "2025-12-31".
- Notary Seal: "DOCMAGIC NOTARY NOTARY PUBLIC STATE OF DEMONSTRATION COMMISSION EXPIRES DECEMBER 31, 2025".
- Text: "(Seal, if any)".
- DELL** logo at the bottom center.

We recommend that you don't scroll during this part of the signing experience. The system will move for you. After you fill in any line of text, hit enter and you'll automatically be taken to the next task.



# Status **Green** When Complete

Once the first signer is finished, (if you have more than one signer) you'll see the status change to Signing Complete.

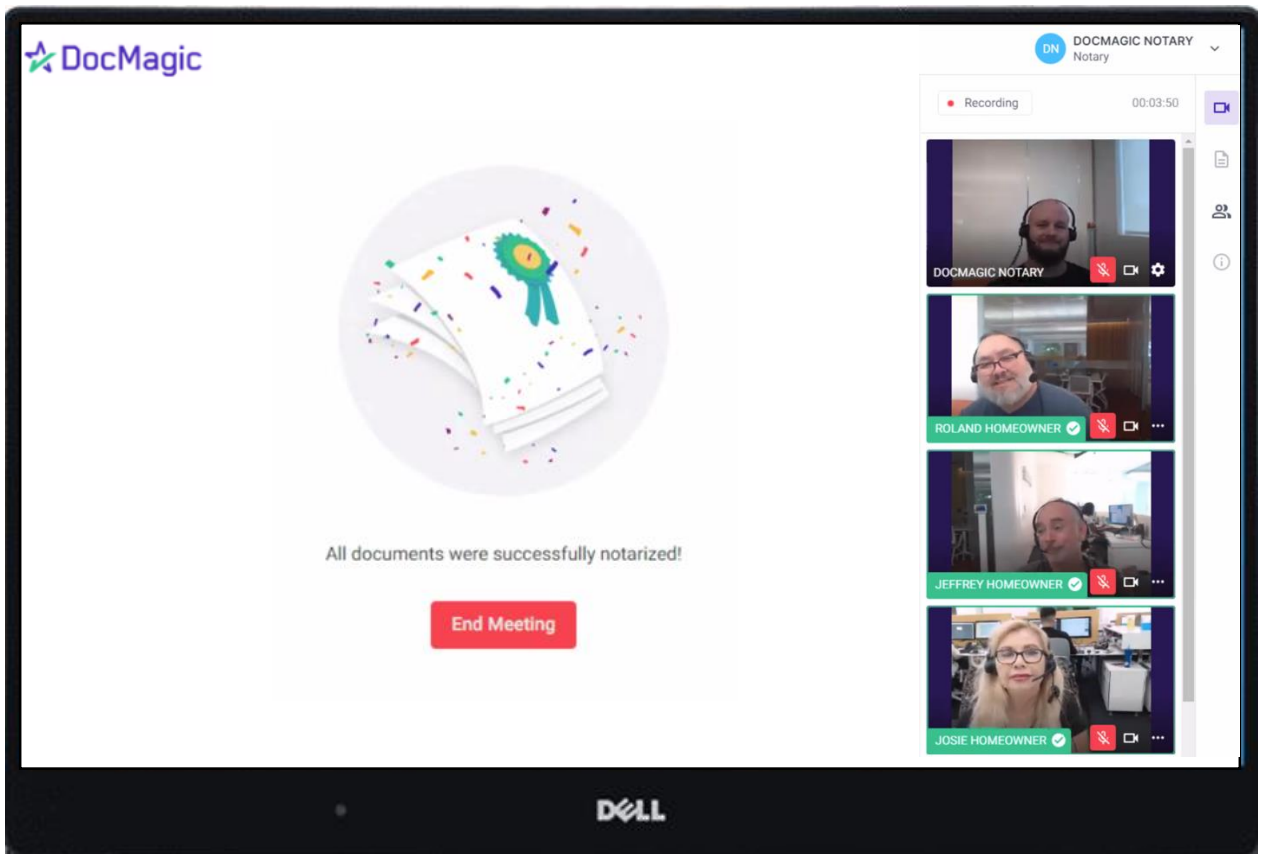


...and you can then repeat the process for the next Signer by clicking their Start button. You must do this for all Signers one at a time.



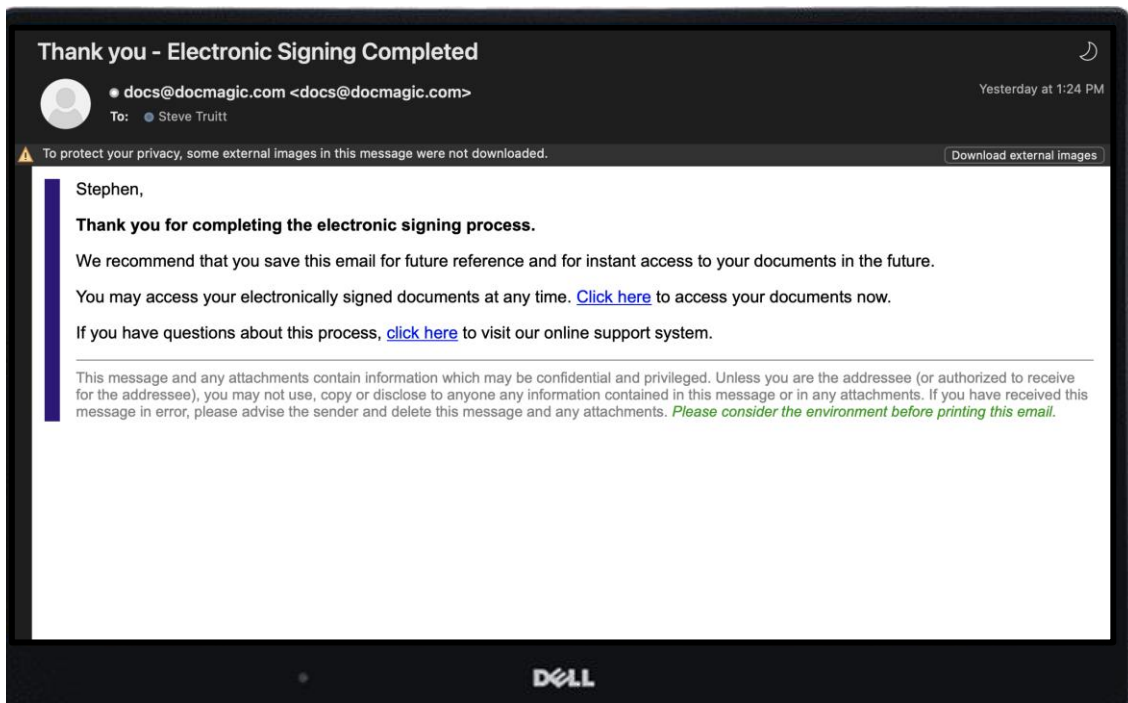
# Ending the Meeting

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.

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)", a user profile icon labeled "Doc", and a dropdown menu. Below the navigation bar, there are four main sections: "LOAN", "LENDER", "SETTLEMENT AGENT", and "CLOSING COMPLETED". The "LOAN" section includes fields for Loan #, Primary Borrower, Type, Package ID, and Worksheet #. The "LENDER" section includes Company, Contact, Email, and Phone. The "SETTLEMENT AGENT" section includes Company, Contact, Email, and Phone. The "CLOSING COMPLETED" section features a "Congratulations!" message with a house icon. Below these sections, there are tabs for "Details", "eJournal", and "Action Log". The "eJournal" tab is highlighted with a green box. Below the tabs, there is a "Journal" section with a table containing one row: "# Signer Notarization Date and Time", with values "1 John Smith" and "November 9, 2021 • 10:32am PST". A green box highlights a down arrow icon in the right column of this row. Below the "Journal" section, there is a "Recordings" section with a table containing one row: "# File Date Recorded", with values "1 417659\_2021-11-09T18:27:54.132Z.mp4" and "November 9, 2021 • 10:27am PST". A download icon is visible in the right column of this row. The Dell logo is visible at the bottom of the screen.

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 struitt@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 list of signers. The first signer is John Smith, with a Notarization Date and Time of November 9, 2021 • 10:32am PST. Below the signer list, there is a "Signer's Details" section with contact information and a signature field containing "John Smith". To the right of the signer details is a "Document Notarized" section with three entries: MERS New Jersey Mortgage, Occupancy and Financial Status Affidavit, and Signature Affidavit and AKA Statement, all dated Nov 9, 2021 • 10:32am PST. To the right of the document list is a table for Notarial Services:

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

At the bottom right of the table, there are "Cancel" and "Save" buttons. A purple arrow points from the text box above to the dropdown menus in the table, and another purple arrow points from the text box below to the "Save" button.

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)', and two contact boxes for 'leah@docmagic.com' with phone numbers (817) 881-2003 and (987) 555-4321. A 'Congratulations!' banner is also visible. 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', 'Document Notarized' (MERS New Jersey Mortgage and Signature Affidavit and AKA Statement), 'Notarial Service' (Acknowledgement and Affidavit), and 'Fee' (\$0.00). A signature of 'John Smith' is shown. Below the journal entry is a 'Recordings' table with one row: '437477\_2021-12-15T19:35:38.012Z.mp4' recorded on 'December 15, 2021 • 1:35pm CST'. A 'Download' button is located to the right of the recording entry.

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. The LOAN section shows Loan #: 1638481916201, Primary Borrower: John Smith, Type: EClosing, Package ID: 417659, and Worksheet #: 1638481916201. 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: strull@docmagic.c..., and Phone: (987) 555-4321. The CLOSING COMPLETED section shows a house icon and the text "Congratulations!". Below these sections are tabs for Details, eJournal, and Action Log. The Action Log tab is selected and highlighted with a green box. Below the tabs 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.

