



Tagging Documents  
With Document Editor

# Tagging Documents

## Getting Started in the eClose Console

Start by clicking on the pencil icon in your eClose Console to open the tagging experience in another tab.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. The LOAN section includes 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. A COUNTDOWN TO CLOSING section shows 0 days, 0 hours, 3 minutes, and 43 seconds. Below these are tabs for Details, eJournal, and Action Log, along with a Start eClosing button. The Signers (2) section lists Stephen Trullitt and Andy Agent with their roles and eSign status. The Documents (21) section has a pencil icon highlighted in a green box. Below the documents list is a table with columns for #, eSign Enabled, Page(s), Signer(s), and Completed.

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Freeze/Close Letter	1	0	✓
2	Multistate Fixed Rate Electronic Note	4	1	✓
3	Uniform Residential Loan Application	8	1	✓

*We strongly recommend that each notary clicks on the pencil and goes through all the tags a few hours prior to the signing.*



# Tagging Documents

## Left Column / Document List

If you need to find a specific document, you may scroll through the column on the left.

Maryland Purchase Money Deed of Trust (MERS)  
Prepare documents for signing.

County or \_\_\_\_\_

This record was acknowledged before me on the  day of ,

by STEPHEN TRUITT

Signature of notarial officer

Title of office

My commission expires:

Notary Seal

(Stamp)

19

20

Specific Closing Instructions

DELL

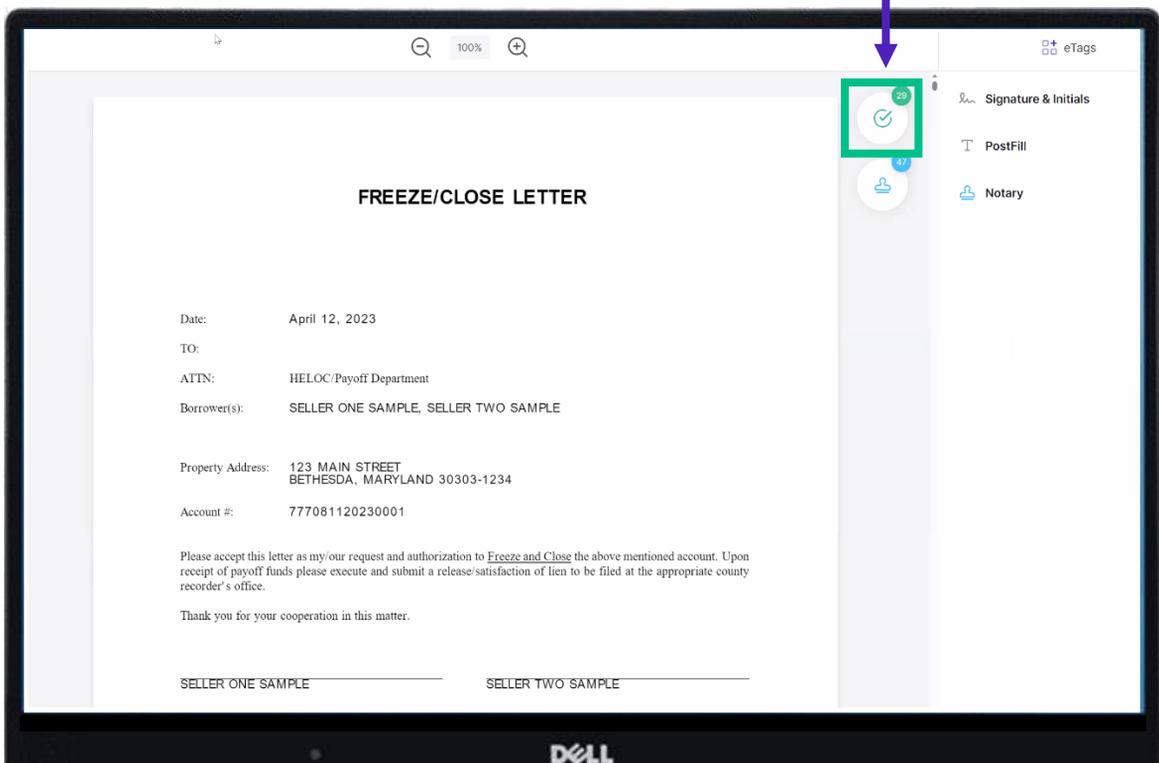
Click the icon with three dots and three lines to switch to a list of all the documents.



# Tagging Documents

## Checking Tags (Participants)

When the document editor first opens, we suggest that you go through all the borrower's tags. That can be done by clicking on this green circle.



The green circle will take you to each of the participant's tags every time you click on it. The number next to it, 29 in this case, tells you the number of tags.



# Tagging Documents

## Checking Tags (Participants)

Let's say you come across a tag that needs to be corrected. We want to shift the position of this one.

The image shows a document viewer interface with a mortgage application form. A red box with 'XX' is placed over the 'Borrower' field, indicating a tag that needs correction. A blue arrow points from the text above to this tag. The form includes sections for Borrower and Co-Borrower information, including names, social security numbers, home phones, dates of birth, and addresses. The Borrower's name is STEPHEN TRUITT, and the address is 106 N JUANITA, REDONDO BEACH, CA 90277. The Co-Borrower's name is blank. The form also includes sections for marital status, employment information, and former addresses. The document is titled 'COMMON' and is page 1 of 1. The viewer interface includes a search bar, a zoom level of 100%, and a sidebar with navigation options like 'Signature & Initials', 'PostFill', and 'Notary'. The Dell logo is visible at the bottom of the viewer.

Borrower		III. BORROWER INFORMATION				Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable) STEPHEN TRUITT		Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number 000-00-0000	Home Phone (incl. area code) (310) 555-1212	DOB (mm/dd/yyyy) 02/21/1966	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) no <input type="checkbox"/> ag <input type="checkbox"/>		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Separated	Dependents (not listed by Borrower) no <input type="checkbox"/> ag <input type="checkbox"/>			
Present Address (street, city, state, ZIP) 106 N JUANITA, REDONDO BEACH, CA 90277		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <input type="checkbox"/>		Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <input type="checkbox"/>			
Mailing Address, if different from Present Address 123 MAIN STREET, BETHESDA, MD 30831234				Mailing Address, if different from Present Address					

Fannie Mae Form 1003 6/09  
Freddie Mac Form 65 6/09

Borrower: XX

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DocMagic



# Tagging Documents

## Checking Tags (Participants)

Click on a tag to select it. You'll know it's been selected when you see the four dots on the corners. Move it by dragging it with the mouse and letting go.

The screenshot shows a document viewer interface. The main document is a mortgage form titled "COMMON" and "III. BORROWER INFORMATION". The borrower's name is "STEPHEN TRUITT". The form includes fields for Social Security Number, Home Phone, Date of Birth (DOB), and Mailing Address. A tag with "XX" is placed over the "Borrower" field. The interface also shows a search bar at the top, a sidebar with navigation icons, and a right-hand panel with "Assigned to" and "Required" options. The Dell logo is visible at the bottom of the screen.

Borrower		III. BORROWER INFORMATION		Co-Borrower			
Borrower's Name (include Jr. or Sr. if applicable)		Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)			
STEPHEN TRUITT		STEPHEN TRUITT		STEPHEN TRUITT			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
000-00-0000	(310) 555-1212	2/21/1966					
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)	
Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Present Address (street, city, state, ZIP)		<input type="checkbox"/> Own	<input type="checkbox"/> Rent
106 N JUANITA, REDONDO BEACH, CA 90277		0	No. Yrs.				No. Yrs.
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
123 MAIN STREET, BETHESDA, MD 3031234							

Fannie Mae Form 1003 6/09  
Freddie Mac Form 65 6/09

Borrower XX

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DocMagic

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	No. Yrs.



# Tagging Documents

## Checking Tags (Participants)

You can also see which participant the tag is assigned to here and change it from the drop down.

The screenshot displays a document tagging interface. The main area shows a form for 'STEPHEN TRUITT' with fields for Social Security Number, Home Phone, DOB, and Yrs. School. The form is titled 'COMMON' and 'III. BORROWER INFORMATION'. The sidebar on the right contains a dropdown menu labeled 'Assigned to' with 'STEPHEN TRUITT' selected. Below the dropdown is a checked 'Required' option and a 'Delete' button. A blue arrow points from the text box above to the dropdown menu, and another blue arrow points from the text box below to the 'Delete' button.

You also have the option to delete the tag, *but we only recommend doing so if the tag is completely unnecessary.* We'll show an example on the next page.



# Tagging Documents

## Deleting Tags (Participants)

If we scroll down a little further, we find this textbox next to a signature box above the word "Date". We can delete this textbox because the time and date is automatically applied next to every signature.

The screenshot displays a document viewer with a HUD-1 Settlement Statement. The document content includes:

- Financial summary: Aggregate Escrow Adjustment: \$ 0.00; Impond Subtotal: \$ 0.00; Mortgage Ins. Premium: \$ 3,999.06; TOTAL OF FEES AND COSTS: \$ 3,999.06.
- Section: HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE. Text: The final HUD-1 Settlement Statement or Closing Disclosure (as applicable) must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to DSI TEST LENDER (SALES) Attention: Quality Assurance. Send the original final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to us at the following address within 24 hours of settlement: 1800 W. 213TH STREET, TORRANCE, CALIFORNIA 90501.
- Section: ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS. Text: If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: DSI TEST LENDER (SALES) 1800 W. 213TH STREET, TORRANCE, CALIFORNIA 90501. If you have any questions regarding any of these instructions, please contact DSI TEST LENDER (SALES) at (800) 649-1362.
- Section: BORROWER ACKNOWLEDGMENT: I/ We have read and acknowledged receipt of these Closing Instructions.
- Signature fields: Borrower STEPHEN TRUITT; Settlement Agent ANDY AGENT.
- Tagging: A 'Textbox' tag is placed next to the 'Date' field for the Settlement Agent.

The interface includes a right-hand sidebar with a 'Delete' button at the bottom, which is highlighted with a green box. A blue arrow points from the text box in the first paragraph to the 'Delete' button in the screenshot.

Click the Delete button here or press delete on your keyboard to remove the tag.



# Tagging Documents

## Adding Tags (Participants)

If you need to add something that must be filled out by a borrower, you can do that in PostFill. Click the little arrow to expand the list of options.

The screenshot displays a document viewer interface. On the left, a HUD-1 Settlement Statement or Closing Disclosure form is visible, with various fields and sections. On the right, a sidebar titled 'eTags' contains a list of tagging options. A green box highlights the 'PostFill' option, and another green box highlights the 'Textbox' option. A blue arrow points from the 'PostFill' option to a 'T Unassigned' tag on the document. Another blue arrow points from the 'Textbox' option to a signature field on the document. The document text includes sections for 'HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE', 'ADDITIONAL INFORMATION', and 'BORROWER ACKNOWLEDGMENT'. The borrower's name is STEPHEN TRUITT, and the settlement agent is ANDY AGENT. The document footer includes 'SPECIFIC CLOSING INSTRUCTIONS', 'SCLMSC 05/07/20', 'Page 2 of 2', and 'DocMagic'.

Click and drag the item you want (Textbox in this case) to your desired spot.



# Tagging Documents

## Adding Tags (Participants)

When you let go of the mouse, you'll be asked to Select a signer.

The screenshot displays a document viewer interface. On the right side, there is a vertical toolbar with several icons. A red warning triangle icon with a white exclamation mark is highlighted with a red box. Above this icon are two other icons: a green checkmark with a '28' badge and a blue document icon with a '47' badge. To the right of the toolbar is a 'Assigned to' dropdown menu with a red box around it, containing the text 'Select a signer'. Below the dropdown is a 'Required' checkbox. The document content includes financial tables, a 'HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE' section, and signature lines for 'Borrower STEPHEN TRUITT' and 'Settlement Agent ANDY AGENT'. The 'Unassigned' text box is highlighted with a red box, and a red arrow points from the warning triangle icon to it.

This warning triangle will appear – it is because you have an Unassigned text box.



# Tagging Documents

## Adding Tags (Participants)

Here's what that looks like after you select a Signer. Checking the Required box means that the signer can't proceed unless they fill it out.

The screenshot displays a document signing interface. At the top, there are navigation icons and a zoom level of 100%. Below this is a table with columns for 'month(s)', 'at \$', and 'per Month', with values for 'Aggregate Escrow Adjustment' and 'TOTAL OF FEES AND COSTS'. The 'TOTAL OF FEES AND COSTS' is \$3,999.06. Below the table is the 'HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE' section, followed by 'ADDITIONAL INFORMATION' and 'BORROWER ACKNOWLEDGMENT'. At the bottom, there are signature fields for the Borrower (STEPHEN TRUITT) and the Settlement Agent (ANDY AGENT). A dropdown menu is open on the right side, showing 'Assigned to' with 'STEPHEN TRUITT' selected and the 'Required' checkbox checked. A purple arrow points from the text box above to the 'Required' checkbox, and another purple arrow points from the text box below to the 'Textbox' label in the signature field.

You'll notice that the warning triangle is gone, and that the Textbox no longer says Unassigned.

Please be careful not to assign borrower tags on notary documents and vice versa. This can cause confusion and delays during the signing experience.



# Tagging Documents

Fill Before You Sign!

It's important to remember that during the signing experience, you can no longer edit a document after it's been signed.

The screenshot shows a document signing interface on a Dell monitor. The document is a HUD-1 Settlement Statement or Closing Disclosure. At the top, there are fields for monthly payments and an aggregate escrow adjustment of \$0.00. Below that, a table lists fees: Impound Subtotal (\$0.00), Mortgage Ins. Premium (\$0.00), and a Total of Fees and Costs of \$3,999.06. The document text includes instructions for the borrower and settlement agent, and a borrower acknowledgment. At the bottom, there are signature lines for the Borrower (STEPHEN TRUITT) and the Settlement Agent (ANDY AGENT). A purple arrow points to a 'T Textbox' field on the signature line, which is highlighted in light blue. On the right side of the screen, there is a sidebar with a 'Assigned to' dropdown menu set to 'STEPHEN TRUITT' and a 'Required' checkbox checked. There are also two circular icons with numbers 29 and 47.

So if you added this textbox, make sure it's filled out before any signatures are applied.

Sometimes, Settlement Agents will go in and sign ahead of time. You can usually still edit tags when that happens.



# Tagging Documents

## Checking Tags (Notary)

Now let's start checking the *Notary* tags. Click this button to toggle through those tags.

The screenshot shows a HUD-1 Settlement Statement or Closing Disclosure document. The document includes a table with columns for month(s), amount, and per month, and a total of fees and costs of \$3,999.06. The document also contains sections for HUD-1 Settlement Statement or Closing Disclosure, Additional Information, and Borrower Acknowledgment. A tagging interface is overlaid on the right side of the document, showing a list of tags. The 'Notary' tag is highlighted with a green box. The tagging interface also shows a search bar, a list of assigned users (Stephen Truitt), and a 'Required' checkbox.

Month(s)	at \$	per Month	= \$
Aggregate Escrow Adjustment:	\$	0.00	
Impound Subtotal:	\$	0.00	
Mortgage Ins. Premium:	\$		
<b>TOTAL OF FEES AND COSTS:</b>	\$	<b>3,999.06</b>	

**HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE:**  
The final HUD-1 Settlement Statement or Closing Disclosure (as applicable) must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to DSI TEST LENDER (SALES)  
Attention: Quality Assurance  
Send the original final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to us at the following address within 24 hours of settlement: 1800 W. 213TH STREET, TORRANCE, CALIFORNIA 90501

**ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.**  
If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: DSI TEST LENDER (SALES)  
1800 W. 213TH STREET, TORRANCE, CALIFORNIA 90501  
If you have any questions regarding any of these instructions, please contact DSI TEST LENDER (SALES)  
a(800) 649-1362

**BORROWER ACKNOWLEDGMENT:** I/We have read and acknowledged receipt of these Closing Instructions.

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Borrower STEPHEN TRUITT

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Settlement Agent ANDY AGENT

**ACKNOWLEDGED AND AGREED:**



# Tagging Documents

## Checking Tags (Notary)

In some cases, tags will automatically be filled during the signing experience. When you're signing and you get to this page, the State will be most likely be populated but you may have to type in the County.

The screenshot displays a notary document tagging interface on a Dell monitor. The main form area includes a header with a search icon, a 100% zoom level, and a plus icon. Below this is a line for acknowledgment: "[Space Below This Line For Acknowledgment]". The form contains several fields: "State of" and "County of", both with location icons and dropdown menus; a date field "This record was acknowledged before me on the DD day of MM+YYYY"; a signature field "by STEPHEN TRUITT"; a "Textbox" field; a "Notary Seal" field with a "(Stamp)" label; and a "Signature of notarial officer" field with a "Notary Name" field below it. A "Commission ..." field is also present. On the right, an "eTags" sidebar lists various tags: "Signature & Initials" (with a checkmark and '29'), "Signature", "Initials", "PostFill" (with a checkmark and '47'), "Textbox", "Phone Number", "Date", "Checkbox", "Radio", and "Notary" (with a checkmark). Under "Notary", there are tags for "Signature", "Notary Name", and "Notary Title". A blue arrow points from the text box above to the "State of" and "County of" fields.

Sometimes, when you're jumping around checking tags, the top of the page might be cut off. Always scroll up a little bit to see if you're missing any tags.



# Tagging Documents

Fill Out Before You Sign!

Fill out everything that you intend to complete on a document before you sign. Once you apply your signature and seal, you will no longer be able to edit a document.

The screenshot displays a document tagging interface on a Dell monitor. The main document area contains the following fields and elements:

- [Space Below This Line For Acknowledgment]
- State of:
- County of:
- This record was acknowledged before me on the  day of .
- by
- 
- 
- Signature of notarial officer:
- 
- Title of office:
- My commission expires:
- (Stamp)

The right sidebar, titled "eTags", contains the following tagging options:

- Signature & Initials
  - Signature
  - Initials
- PostFill
  - Textbox
  - Phone Number
  - Date
  - Checkbox
  - Radio
- Notary
  - Signature
  - Notary Name
  - Notary Title

If the system skips your seal and signature and goes to the next page, you may have to complete more post-fill on the document before returning to sign. Remember that documents can be more than one page!



# Tagging Documents

## RON Regulatory Language

This textbox is for RON regulatory language. It will automatically populate with text saying that this notarization was created with audio and video technology.

The screenshot shows a notary software interface on a Dell monitor. The interface includes a search bar at the top with a magnifying glass icon and a 100% zoom level. Below the search bar is a large empty space for acknowledgment, with the text "[Space Below This Line For Acknowledgment]" centered. The form contains several fields: "State of" with a dropdown menu showing "Notarization/Closin...", "County of" with a dropdown menu showing "Notarization/Closing County", "This record was acknowledged before me on the" followed by a date picker showing "DD" and "MM+YYYY", and "by" followed by the name "STEPHEN TRUIIT". Below these fields is a "Textbox" field, which is highlighted by a blue arrow pointing from a callout box above. To the right of the form is a sidebar with a "Notary Seal" header, a "Assigned to" section with a "Notary" dropdown and a lock icon, and a "Required" checkbox. At the bottom of the form is a "Notary Seal" stamp area with a "Signature" field, "Signature of notarial officer" label, "Notary Name" field, "Title of office" label, and "My commission expires:" followed by a "Commission ..." field. The Dell logo is visible at the bottom of the monitor.



# Tagging Documents

## Tags That We Recommend Not Deleting

We recommend that notaries do not remove any *date boxes* – note that this is different from the *text box* we removed earlier.

The screenshot shows a notary document interface on a Dell monitor. The document is for the State of CALIFORNIA, County of LOS ANGELES. The Notarization Date field is highlighted with a green box, and a purple arrow points from the callout box above to it. The Notary Name field is also highlighted with a light blue box. The interface includes a search bar at the top, a zoom level of 100%, and a right-hand sidebar with eTags. The eTags sidebar lists various tags such as Signature & Initials, Signature, Initials, PostFill, Textbox, Phone Number, Date, Checkbox, Radio, Notary, Signature, Notary Name, and Notary Title. The document text includes a notary seal area and a signature line for the Notary Public.

Please don't go crazy with deleting and replacing the tags. The system has already done the job that we told it to do, and the lenders want you to stick to their tagging practices. Just make sure there's no mistakes.



# Tagging Documents

## Patriot Act

If your document package includes the Patriot Act, you may scroll to the next page if the tags look good instead of hitting the blue button 57 times.

### USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION**

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: JOHN SMITH Date of Birth: February 28, 1975  
 Residential or  Business Address: \* 123 ANYWHERE STREET ANYTOWN, NY 12345  
Taxpayer Identification Number (SSN):\*\* 112-22-3333

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Birth Certificate	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other: T Textbox	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other: T Textbox	T Textbox	T Textbox	T Textbox	T Textbox T Textbox	<input type="checkbox"/> Yes <input type="checkbox"/> No

Signature & Initials

PostFill

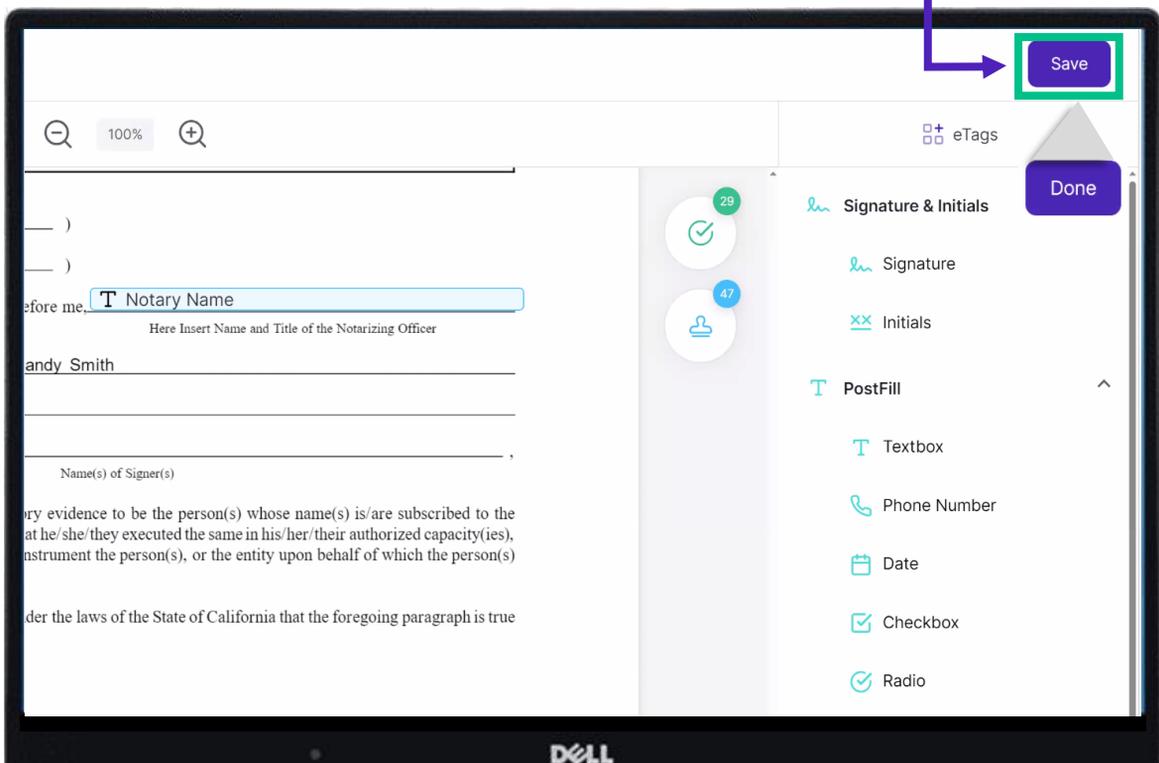
Notary



# Tagging Documents

## Save & Done

When you're satisfied with the tags, click Save, then Done. You must wait for the text to change and then click Done!



You will be then be brought back to your Notary Portal.

