



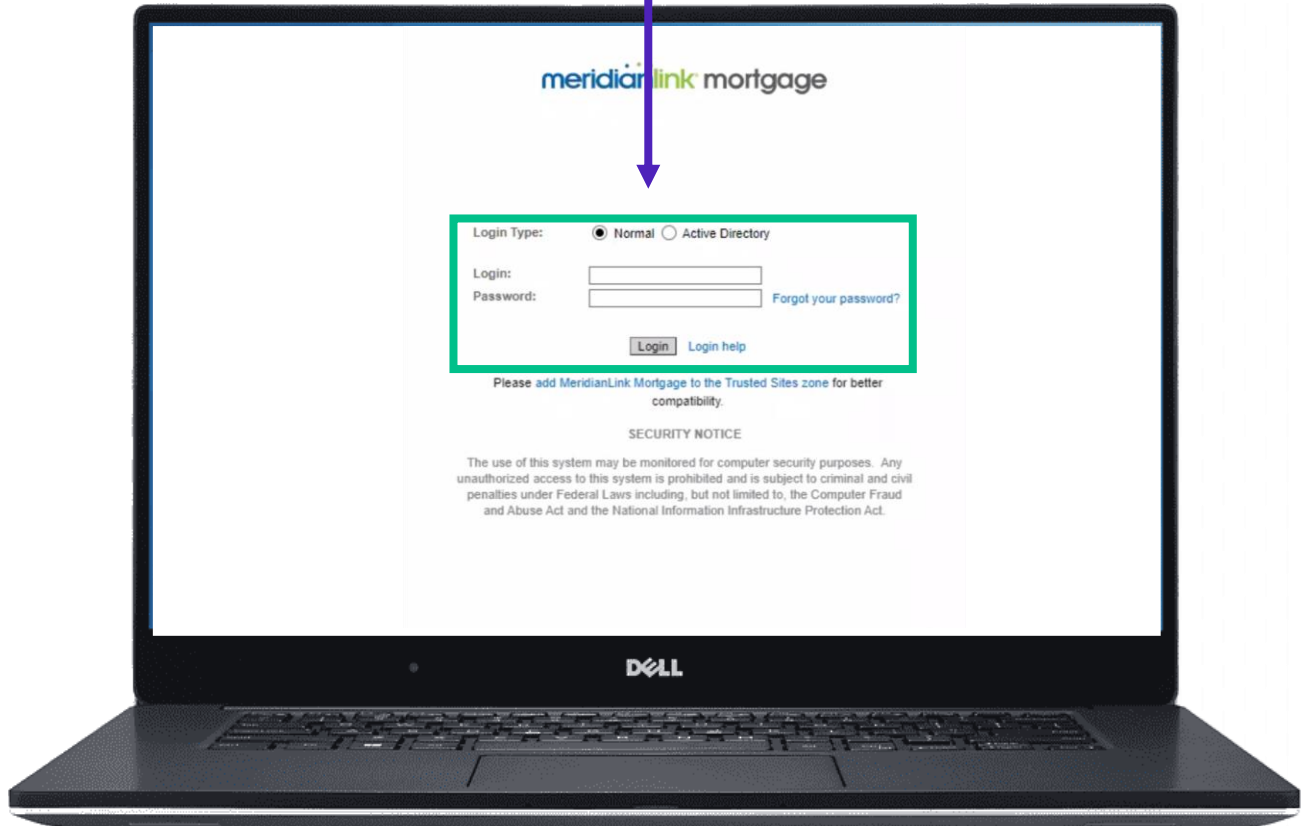
MeridianLink Mortgage

(formerly LendingQB LOS)

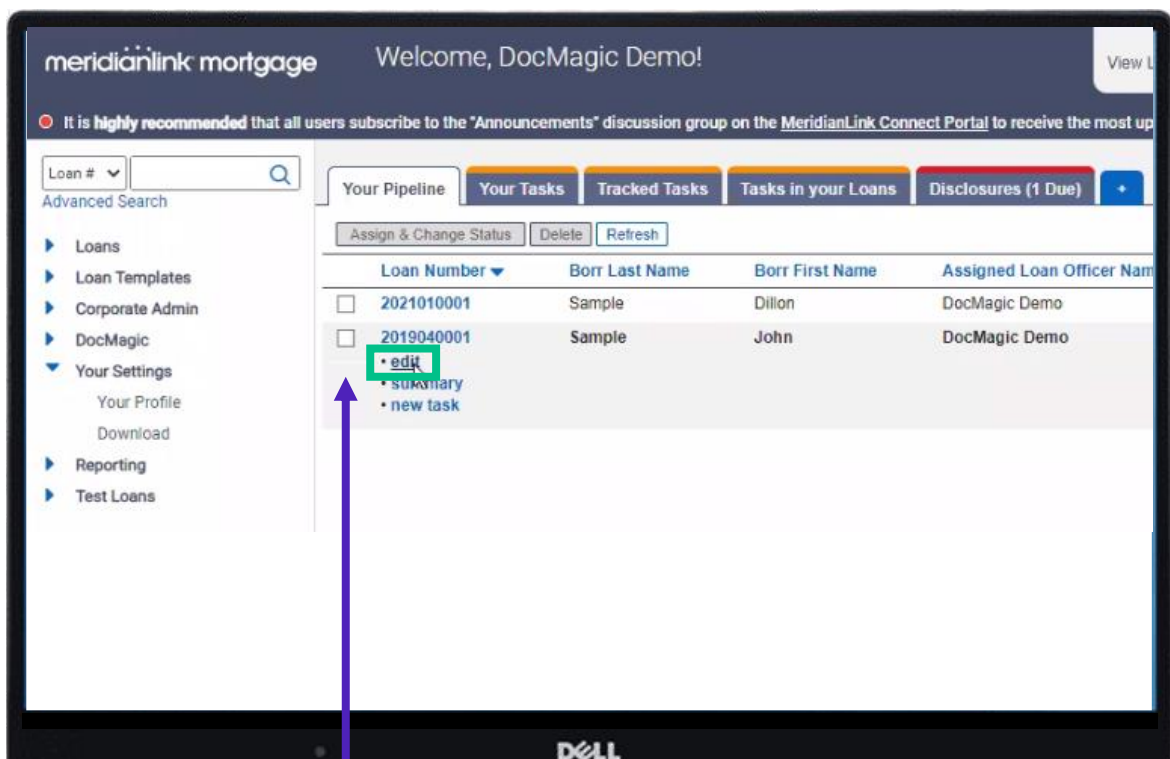
# MeridianLink

## Getting Started

Login in with your MeridianLink credentials.



Select your loan from the dashboard.



The screenshot shows the MeridianLink mortgage dashboard. The header includes the logo, a welcome message for 'DocMagic Demo', and a notification about subscribing to announcements. The main content area is titled 'Your Pipeline' and contains a table of loans. The table has columns for Loan Number, Borr Last Name, Borr First Name, and Assigned Loan Officer Name. Two loans are listed: 2021010001 and 2019040001. The loan 2019040001 is selected, and a dropdown menu is open, showing options for 'edit', 'summary', and 'new task'. A purple arrow points from the 'edit' option to a text box below the screenshot.

| Loan Number                                    | Borr Last Name | Borr First Name | Assigned Loan Officer Name |
|--|----------------|-----------------|----------------------------|
| <input type="checkbox"/> 2021010001            | Sample         | Dillon          | DocMagic Demo              |
| <input checked="" type="checkbox"/> 2019040001 | Sample         | John            | DocMagic Demo              |

Click on the loan number, then edit.



Scroll down on the left menu until you get to the services drop-down. Select "Docmagic Seamless Production".

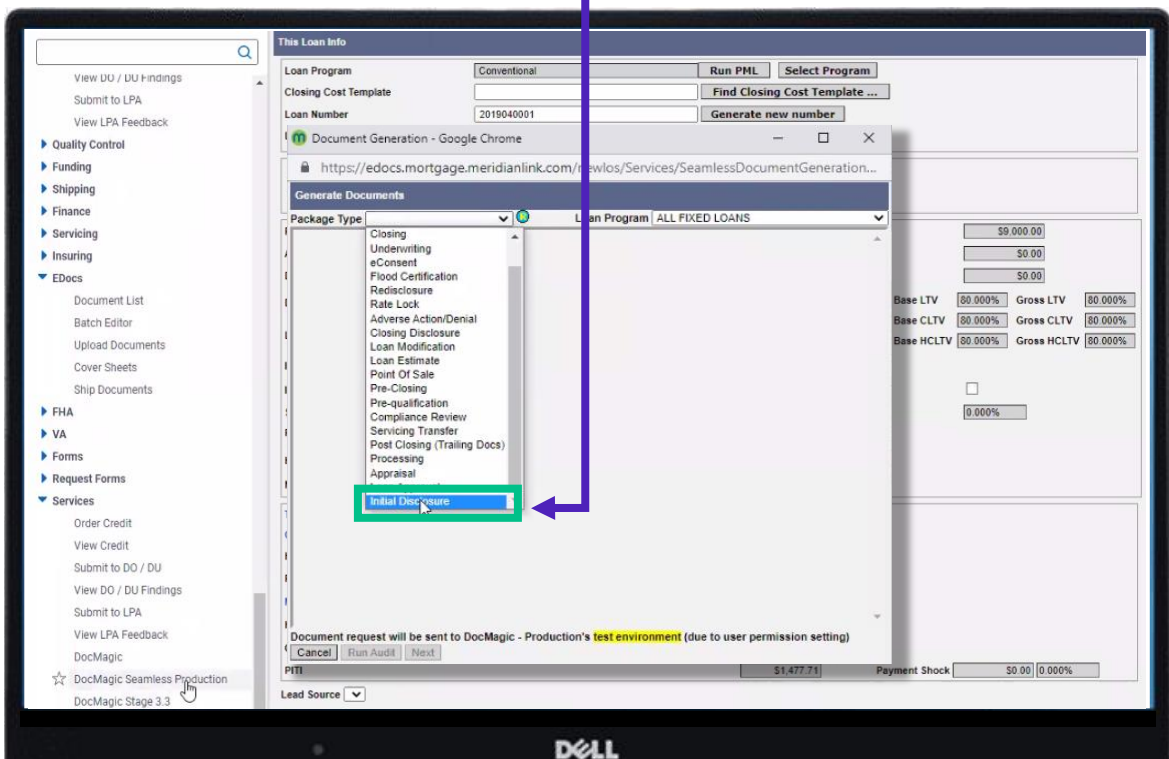
The screenshot displays the MeridianLink Loan Info interface. On the left is a navigation menu with categories like Quality Control, Funding, Shipping, Finance, Servicing, Insuring, EDocs, FHA, VA, Forms, Request Forms, and Services. The 'Services' category is expanded, showing options like Order Credit, View Credit, Submit to DO / DU, View DO / DU Findings, Submit to LPA, View LPA Feedback, DocMagic, and DocMagic Seamless Production. A blue arrow points from the text above to the 'DocMagic Seamless Production' option. The main form area is titled 'This Loan Info' and contains various fields for loan details, including Loan Program (Conventional), Closing Cost Template, Loan Number (2019040001), Loan Reference Number (2019-04-0001), Loan Purpose (Purchase), Lien Position (1st Mortgage), Loan Type (Conventional), Subj Prop Occ (Primary Residence), Amort. Type (Fixed Rate), Amort. Desc, Purchase Price (\$300,000.00), Appraised Value (\$300,000.00), Down Payment (%) (20.000%), Down Payment (\$60,000.00), Loan Amt (\$240,000.00), Upfront MIP / FF (\$0.00), Total Loan Amt (\$240,000.00), Note Rate (3.500%), Term / Due (mths) (360 / 360), Qual Rate (0.000%), Qual Term (Standard Term), Qual Rate I/O, Higher-priced indicator (None), New Construction, This Mortgage (P & I) (\$1,077.71), Other Financing (P & I) (\$0.00), Hazard Ins (Purchase Price \$300,000.00 x 0.350% = \$0.0000 = \$07.50), Property Taxes (Purchase Price \$300,000.00 x 1.250% = \$0.00 = \$312.50), Mortgage Insurance (\$0.00), HOA (\$0.00), Other Taxes and Expenses (\$0.00), PITI (\$1,477.71), and Payment Shock (\$0.00 / 0.000%).



# MeridianLink

## Selecting Your Package

Select your Package Type from the drop-down menu in the window that appears.



In this case, we are selecting Initial Disclosures.



After choosing your package, select Run Audit.

The screenshot displays the MeridianLink web application interface. On the left is a navigation menu with categories like Quality Control, Funding, Shipping, Finance, Servicing, Insuring, EDocs, FHA, VA, Forms, Request Forms, and Services. The main area is titled 'This Loan Info' and contains various input fields and buttons. A modal window titled 'Generate Documents' is open, showing a 'Package Type' dropdown set to 'Initial Disclosure' and a 'Loan Program' dropdown set to 'ALL FIXED LOANS'. The 'Run Audit' button is highlighted with a green box. A blue arrow points from the instruction text above to this button. The background interface shows fields for Loan Program (Conventional), Closing Cost Template, Loan Number (2019040001), and various financial metrics like Base LTV, Gross LTV, Base CLTV, Gross CLTV, Base HCLTV, and Gross HCLTV.



Review the Audit results. Once you are ready to create your document package, click "Next".

The screenshot displays the MeridianLink interface. On the left is a navigation menu with categories like Quality Control, Funding, Shipping, Finance, Servicing, Insuring, EDocs, FHA, VA, Forms, Request Forms, and Services. The main area shows a 'This Loan Info' window with a 'Generate Documents' modal open. The modal title is 'Generate Documents' and it shows a list of warnings. A blue arrow points from the text box above to the 'Next' button in the modal. The 'Next' button is highlighted with a green box.

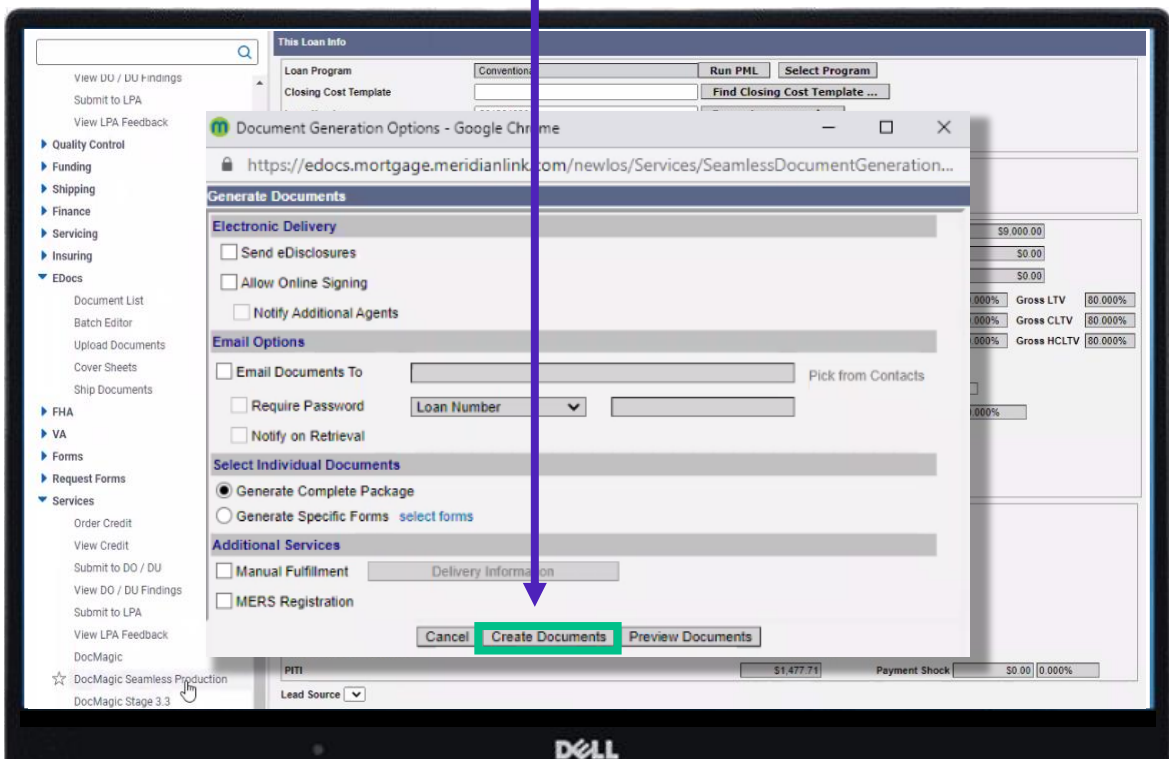
**Warnings:**

- WARNING Date through which estimate for settlement charges is available must be at least 10-business days from date LE was provided
- WARNING First Payment Date is before the Document Date
- WARNING Closing Date should be after the Document Date
- WARNING No Charges detected
- WARNING No Loan Fees detected
- WARNING Vesting To Record does not match default
- WARNING Disbursement Date must be after Document Date
- WARNING No Owner's Title Insurance Fee (OC) detected
- WARNING No Lender's Title Insurance Fee (LC) detected
- WARNING Rate lock date is missing; Defaulted to the Document Date of 03/30/2022 to run the CA HPML audit
- WARNING Rate Set Date is missing; Defaulted to the Rate Lock Date of to run the HPML audit
- WARNING Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities
- WARNING Rate Set Date and Rate Lock Date are missing; The Document Date of 03/30/2022 from your worksheet has been used to run the Section 32 Test
- WARNING No settlement agent found
- WARNING No Transfer taxes found
- WARNING No rate available thru time or time zone entered
- WARNING No closing cost expiration time or time zone entered
- WARNING Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered
- WARNING Purchase Transaction with no prepaid Homeowner's Insurance detected
- WARNING Issued Date cannot be after Closing Date

Buttons: Cancel, Run Audit, Next



Click here to generate the package.



We recommend that you generate your package first, review the documents, then send it to the borrower after making sure that there are no errors.





# MeridianLink

## Review Documents

Review your documents on this page and close the window when done.

The screenshot displays the MeridianLink Document Viewer interface. On the left is a navigation menu with categories like Quality Control, Funding, Shipping, Finance, Servicing, Insuring, EDocs, FHA, VA, Forms, Request Forms, and Services. The main area shows a document viewer with a document titled "ADDENDUM TO LOAN APPLICATION" (Loan Number: 2019040001). The document text includes a California Civil Code Section 602 disclosure and a signature line for borrower John Sample. The interface also features a "Documents" sidebar, a "Close" button, and a status bar at the bottom showing PITI (\$1,477.71) and Payment Shock (\$0.00 / 0.000%).



# MeridianLink

## Create Documents

After closing your document review window, scroll down on the left menu and select DocMagic Seamless Production to reopen the Document Generation window.

The screenshot shows a web browser window titled "Document Generation Options - Google Chrome" with the URL <https://edocs.mortgage.meridianlink.com/newlos/Services/SeamlessDocumentGeneration...>. The window is overlaid on a background application interface. The background interface includes a search bar, a "This Loan Info" section with fields for "Loan Program" (Conventional) and "Closing Cost Template", and a left-hand navigation menu. The menu items include "View DU / DU Findings", "Submit to LPA", "View LPA Feedback", "Quality Control", "Funding", "Shipping", "Finance", "Servicing", "Insuring", "EDocs", "FHA", "VA", "Forms", "Request Forms", and "Services". The "Services" menu is expanded, showing "Order Credit", "View Credit", "Submit to DO / DU", "View DO / DU Findings", "Submit to LPA", "View LPA Feedback", "DocMagic", "DocMagic Seamless Production", and "DocMagic Stage 3.3". The "DocMagic Seamless Production" item is highlighted with a mouse cursor. The "Document Generation Options" window contains several sections: "Electronic Delivery" with checkboxes for "Send eDisclosures", "Allow Online Signing", and "Notify Additional Agents"; "Email Options" with checkboxes for "Email Documents To", "Require Password", and "Notify on Retrieval"; "Select Individual Documents" with radio buttons for "Generate Complete Package" (selected) and "Generate Specific Forms"; and "Additional Services" with checkboxes for "Manual Fulfillment" and "MERS Registration". At the bottom of the window are "Cancel", "Create Documents", and "Preview Documents" buttons. The background application also shows a "Payment Shock" field with a value of \$0.00 and a "Lead Source" dropdown menu.



If you want to notify additional agents about the document package, check the "Notify Additional Agents" box to bring up a list of options.

The screenshot shows the 'Document Generation Options' window in Google Chrome. The 'Electronic Delivery' section has 'Send eDisclosures' and 'Allow Online Signing' checked. The 'Notify Additional Agents' checkbox is checked and highlighted with a green box. Below it, a list of roles is shown with checkboxes: Loan Opener - DocMagic Demo, Loan Officer - DocMagic Demo, Processor - DocMagic Demo, Lender Account Executive - unassigned, Underwriter - DocMagic Demo, Loan Officer (External) - unassigned, Processor (External) - unassigned, and Other. The 'Other' field is empty. The 'Email Options' section has 'Email Documents To' set to 'Loan Number'. The 'Select Individual Documents' section has 'Generate Complete Package' selected. The 'Additional Services' section has 'Manual Fulfillment' and 'MERS Registration' unchecked. The 'Create Documents' button is visible at the bottom.

You may enter e-mails separated by semi-colons in the "Other" text box.



# MeridianLink

## Accessing Signed Document Packages

After document packages have been sent out for signatures, you can access them by selecting Corporate Admin and then EDocs.

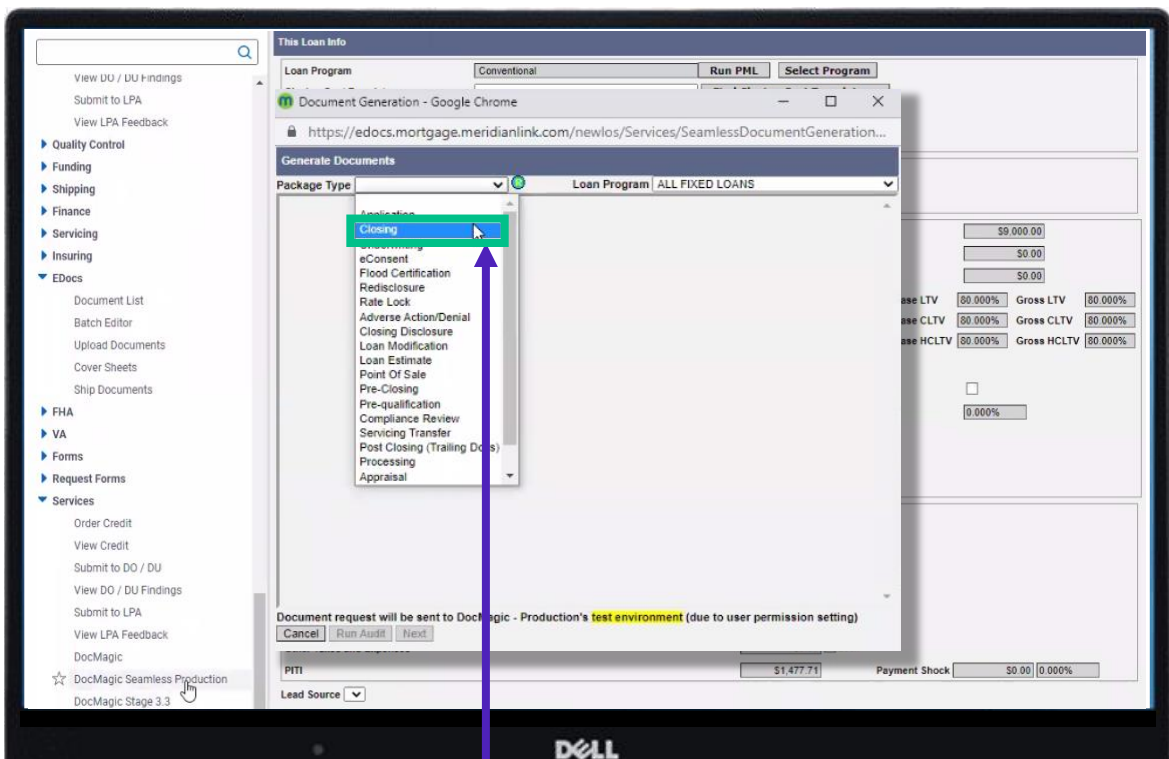
The screenshot displays the MeridianLink mortgage system interface. The top navigation bar includes the MeridianLink logo, the text "Welcome, DocMagic Demo!", and a "View Loan Window" button. Below the navigation bar, there is a search bar for "Loan #" and a "Refresh" button. The main content area features a table of loan disclosures with the following data:

| Loan Number | Loan Officer  | Borrower       | Disclosure Needed    |
|-------------|---------------|----------------|----------------------|
| 2021010001  | DocMagic Demo | Sample, Dillon | Changed Circumstance |

The left-hand navigation menu is visible, with "Corporate Admin" and "EDocs" highlighted by a green box. A blue arrow points from the text box above to the "EDocs" link in the menu.



To generate Closing Disclosures, scroll down on the left menu and select DocMagic Seamless Production to reopen the Document Generation window.



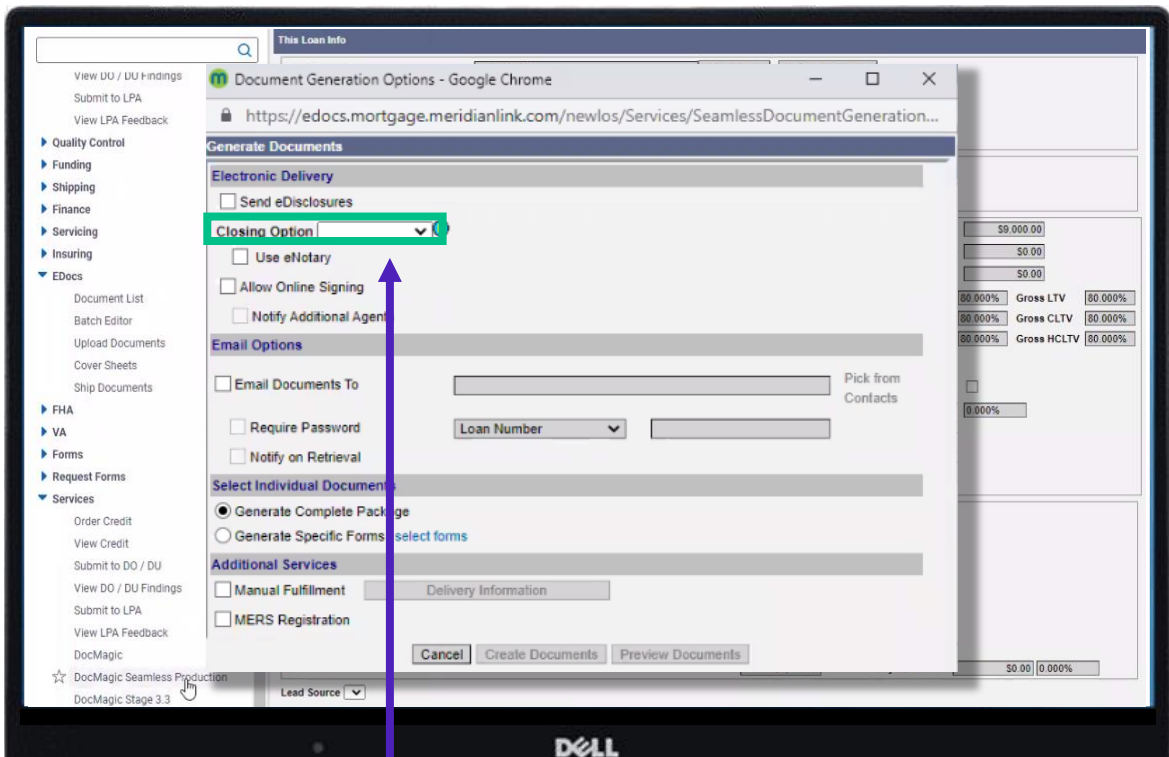
Select Closing from the dropdown menu.



# MeridianLink

## Closing Disclosures

Run the audit, review warnings, and hit next like before. You are back on the Document Generation Options page.



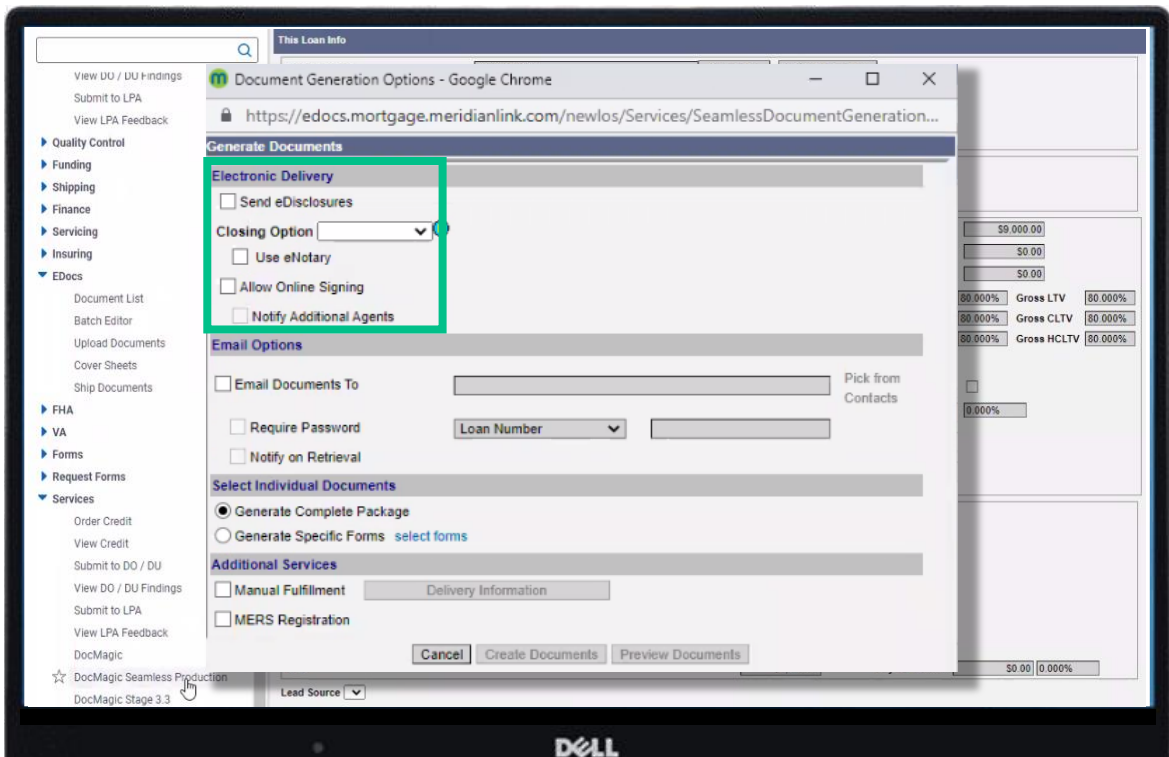
Note the addition of a Closing Options menu .



# MeridianLink

## Closing Packages

For a full paper closing, leave the Electronic Delivery section blank.



# MeridianLink

## Closing Packages

For a Hybrid 1 closing (paper note and paper notary) check Send eDisclosures and select Hybrid eClose from Closing Options. Allow Online Signing is automatically selected.

The screenshot shows the 'Document Generation Options' window in Google Chrome. The URL is <https://edocs.mortgage.meridianlink.com/newlos/Services/SeamlessDocumentGeneration...>. The interface is divided into several sections:

- Electronic Delivery:** This section is highlighted with a green box. It contains the following options:
  - Send eDisclosures
  - Closing Option: Hybrid eClose (dropdown menu)
  - Use eNotary
  - Allow Online Signing
  - Notify Additional Agents
- Email Options:** Includes fields for 'Email Documents To', 'Require Password', and 'Notify on Retrieval'.
- Select Individual Documents:** Includes radio buttons for 'Generate Complete Package' (selected) and 'Generate Specific Forms'.
- Additional Services:** Includes checkboxes for 'Manual Fulfillment' and 'MERS Registration'.

At the bottom of the window, there are buttons for 'Cancel', 'Create Documents', and 'Preview Documents'. The Dell logo is visible at the bottom center of the monitor frame.

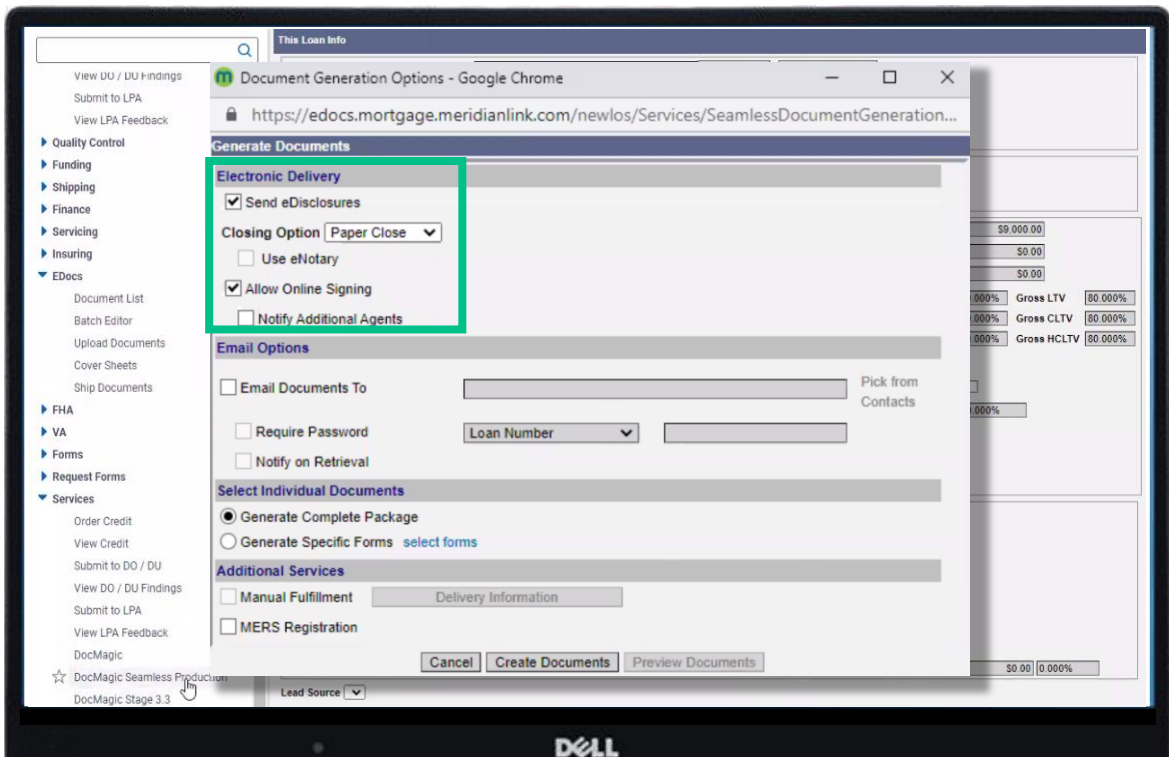




# MeridianLink

## Closing Packages

For a Hybrid 1 closing (paper note and paper notary), you can also select Paper Close from Closing Options, and check Send eDisclosures, and Allow Online Signing.



# MeridianLink

## Closing Packages

For a Hybrid 2 closing (eNote and paper notary) check Send eDisclosures. Allow Online Signing will automatically be checked. Select eNote eClose from Closing Options.

The screenshot displays the 'Document Generation Options' interface in a Google Chrome browser. The URL is <https://edocs.mortgage.meridianlink.com/newlos/Services/SeamlessDocumentGeneration...>. The interface is titled 'Generate Documents' and features a sidebar with navigation options such as 'Quality Control', 'Funding', 'Shipping', 'Finance', 'Servicing', 'Insuring', 'EDocs', 'FHA', 'VA', 'Forms', 'Request Forms', and 'Services'. The main content area is divided into several sections:

- Electronic Delivery:** This section is highlighted with a green box. It contains the following options:
  - Send eDisclosures
  - Closing Option: **eNote eClose** (selected from a dropdown menu)
  - Use eNotary
  - Allow Online Signing
  - Notify Additional Agents
- Email Options:** Includes fields for 'Email Documents To', 'Require Password', and 'Notify on Retrieval'. A 'Loan Number' dropdown is also present.
- Select Individual Documents:** Offers two radio button options: 'Generate Complete Package' (selected) and 'Generate Specific Forms' (with a 'select forms' link).
- Additional Services:** Includes checkboxes for 'Manual Fulfilment' and 'MERS Registration', each with a corresponding 'Delivery Information' field.

At the bottom of the form, there are three buttons: 'Cancel', 'Create Documents', and 'Preview Documents'. The browser's address bar and the Dell logo on the monitor are also visible.



# MeridianLink

## Closing Packages

For a Hybrid 3 closing (eNotary and paper note) and Total eClose (eNotary and eNote), check Send eDisclosures and Use eNotary. Allow Online Signing will automatically be checked. Select Hybrid eClose from Closing Options.

The screenshot displays the 'Document Generation Options' window in a Google Chrome browser. The window is titled 'Document Generation Options - Google Chrome' and shows the URL 'https://edocs.mortgage.meridianlink.com/newlos/Services/SeamlessDocumentGeneration...'. The interface is divided into several sections:

- Electronic Delivery:** This section is highlighted with a green box. It contains the following options:
  - Send eDisclosures
  - Closing Option:** Hybrid eClose (dropdown menu)
  - Use eNotary
  - Allow Online Signing
  - Notify Additional Agents
- Email Options:** This section includes:
  - Email Documents To (with a text input field and a 'Pick from Contacts' button)
  - Require Password (with a 'Loan Number' dropdown and a text input field)
  - Notify on Retrieval
- Select Individual Documents:** This section has two radio button options:
  - Generate Complete Package
  - Generate Specific Forms (with a 'select forms' link)
- Additional Services:** This section includes:
  - Manual Fulfillment (with a 'Delivery Information' button)
  - MERS Registration

At the bottom of the window, there are three buttons: 'Cancel', 'Create Documents', and 'Preview Documents'. The background shows a sidebar with navigation options like 'Quality Control', 'Funding', 'Shipping', 'Finance', 'Servicing', 'Insuring', 'EDocs', 'FHA', 'VA', 'Forms', 'Request Forms', and 'Services'. The bottom of the screen shows a 'DELL' logo.

