Remote Online Notarization

Total eClose, DocMagic's comprehensive end-to-end eClosing system, provides everything you need for hybrid and paperless eClosings. With its embedded Remote Online Notarization (RON), knowledge-based authentication, and identity validation, Total eClose is your eMortgage toolbox.

Conduct a perfect eClosing every time.

✔ Intuitive video interface makes managing your eClosing easy.

✔ Critical identity verification utilities leverage the signer's smart device for secure authentication.

✔ Automatically records the RON signing session.

✔ Creates all required entries within the notary's electronic journal.

✔ All information is automatically stored within a secure action log.
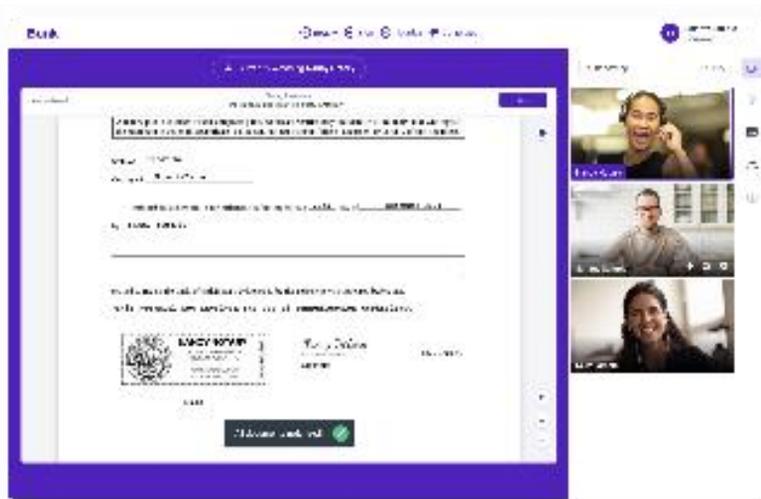
DocMagic's RON functionality means borrowers can electronically review and sign their closing documents—and get them notarized—anywhere, anytime. We also make it easy for lenders to tap into a national database of thousands of approved, RON-certified notaries.

Our MISMO-certified RON solution seamlessly integrates with our MISMO-certified Total eClose solution.

eNotary Technology

Secure and compliant online technology allows users to eSign and eNotarize documents in a secure web environment. We offer both in-person eNotarization (IPEN) and remote online notary (RON) technology to accelerate the lending process for borrowers, lenders and settlement service providers.

eNotary technology is key to the eClosing process.

Streamline your entire closing process, eliminate paper and ensure compliance with secure eNotary technology.

- Seamless integration with in-person eNotarization (IPEN) or remote online notary (RON) technology

- Consistent eSign experience throughout the loan process

- Use your own notary, or a notary affiliated with any of the major eNotarization providers

- Settlement agent and notary eClosing portals allow users to add additional documents

- Easy online training for the eNotary process

- Knowledge-based authentication (KBA) and identity validation tools

- Access to a RON-certified network of over 25,000 eNotaries

- Compliant with state and federal eNotary regulations

Over 35 years of experience with more than 400,000 electronic notarizations!

eMortgage Technology Solutions

Our digital technology connects all stakeholders in the eMortgage ecosystem for a vastly improved borrower experience, faster closing, faster funding and faster delivery to the secondary market. DocMagic's integrated eClosing solution improves loan quality throughout your mortage process.

Total eClose™ supports every type of eClosing.

#1 eSign Hybrid	#2 eNote Hybrid	#3 eNotary Hybrid	Completely Electronic
• Paper note • Paper notary documents • All other documents electronic	• eNote • Paper notary documents • All other electronic documents	• Paper note • eNotarization of documents • All other electronic documents	• eNote • eNotarization of documents • All other documents electronic

One partner. One platform. A complete solution.

eDocument Library
An extensive eDocument library with eSign technology

SMART Doc® eNote
Generation of a MISMO Category 1 SMART Doc eNote

eNotary Technology
Compliant with all state and federal eNotary regulations

MERS® eRegistry
Direct connectivity with the MERS eRegistry

Certified eVault
Long-term storage within a secure, certified eVault

Investor eDelivery
An investor eDelivery channel with audit trail

Partners needed for eClosings

DocMagic works with clients and partners in every segment of the eClosing process.

Closing Platform	Document Provider	Warehouse	Investor	Servicer	Custodian
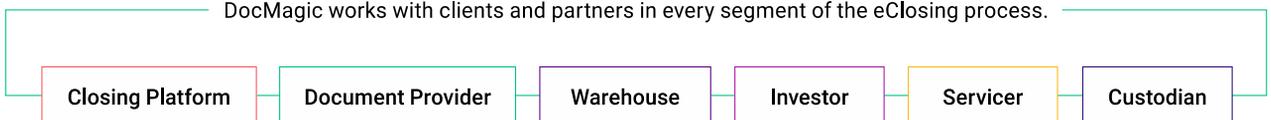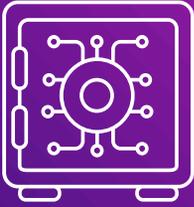
SmartSAFE®

A digital eVault platform for control, storage, and management of eNotes and other eAssets.

DocMagic's eVault technology enables flexible, modern and streamlined eClosing strategies. Our secure and scalable SmartSAFE® provides enterprise-level SaaS-based or on-premise solutions for managing electronic documents throughout the mortgage life cycle. With short- or long-term storage, implementing SmartSAFE® eVault technology helps to reduce cycle times, increase process efficiencies, and improve management of electronic transactions.

End-to-end workflow, storage and support for all types of files and formats.

Manages current mortgage eNote processes as well as all other transferable records.

Direct eDelivery to the MERS® eRegistry and other third-party oversight bodies.

Documents retain a tamper-evident seal to ensure data and document integrity.

Maintains and validates the integrity of transferable instruments.

Maintains all audit trails for legal compliance, as well as the authoritative copy.

Limitless integration options via DocMagic's Application Program Interface (API).

Automated reporting capabilities for every user with date and time stamp.

Getting to the finish line with RON eClosings
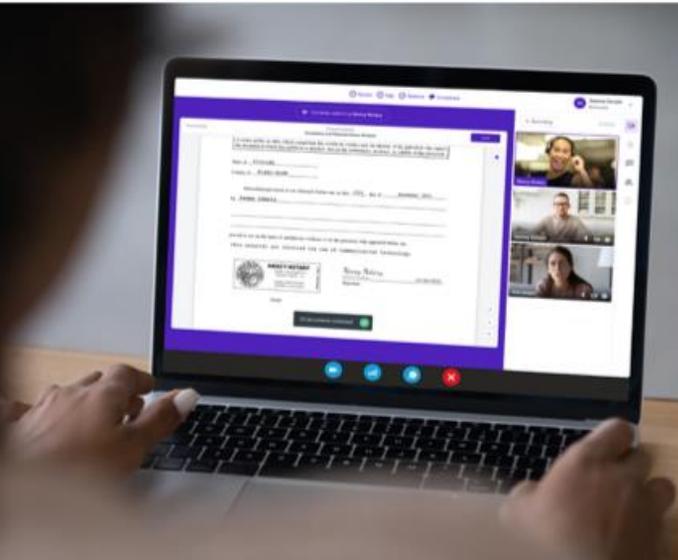
The demand for remote online notarization (RON) eClosings, which allow borrowers to join real estate closings from the comfort and safety of home, has increased exponentially. With the technology readily available, it begs the question: *Why isn't everyone closing every loan with RON?* While there is industry-wide interest to adopt RON technology, the reality is that underwriting practices, settlement adoption, county recorder participation, and lack of uniform national RON legislation remain among the toughest challenges to adopting fully digital RON eClosings at scale.

To reach the digital mortgage finish line, lenders should lead with a phased approach to their eClosing strategy starting with hybrid eclosings to digitize the lion's share of the paper-based closing process. Historically, lenders that implemented hybrid eClosing platforms—which include eSigning the vast majority of the closing package and wet-signing the paper promissory note and anything that requires recordation—were considered advanced. The pandemic, however, has expedited digital adoption for many organizations.

Because almost all consumers consent to eSigning their loan documents, there are currently no impediments to successfully adopting Hybrid 1 eClosings for the vast majority of loans. Another key benefit of Hybrid 1 is its process consistency at scale. As loan origination is so highly regulated, it can be difficult for larger nationwide lending institutions to introduce exceptions to the process to manage multiple closing types. But regardless of the lender's size, every loan can be a Hybrid 1. The notarization, recordation, and collateral management process does not change, but the borrower's experience does. Hybrid 1 is the industry's eClosing standard, and eClose providers can implement this baseline version of eClosing within a couple of days.