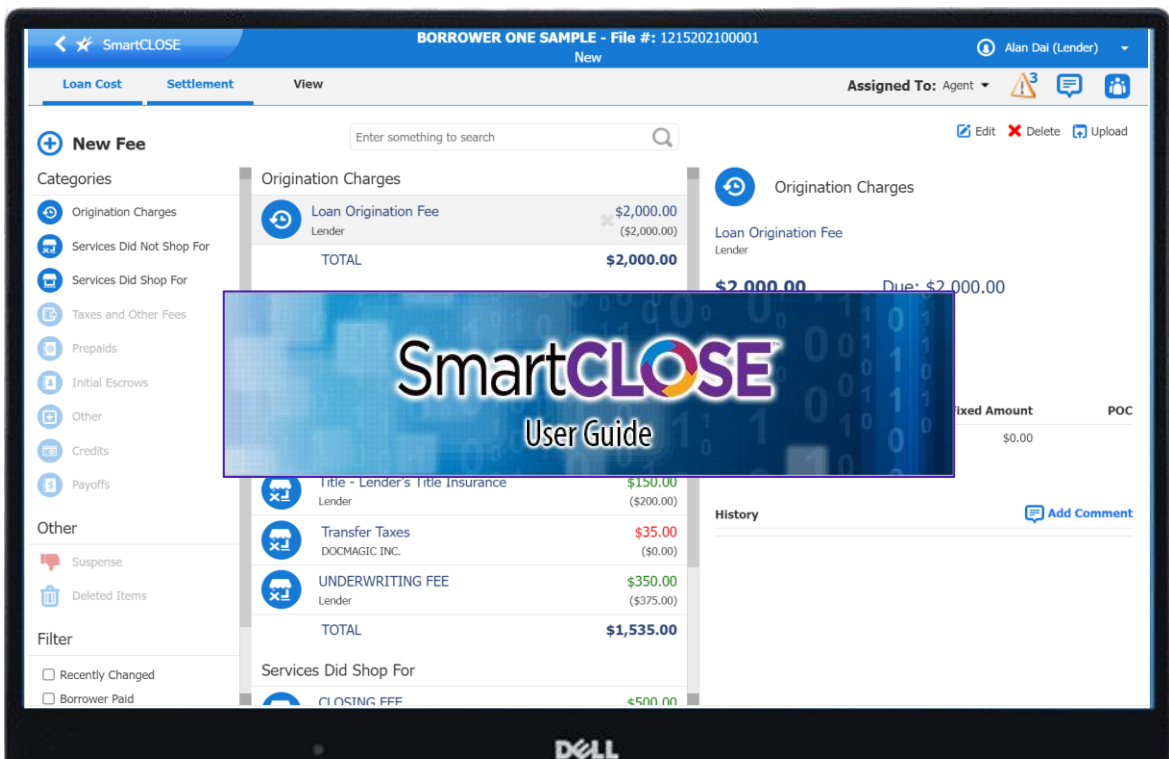




SmartCLOSE™
User Guide

Welcome to the SmartCLOSE User Guide which provides an end-to-end walkthrough of its key features.



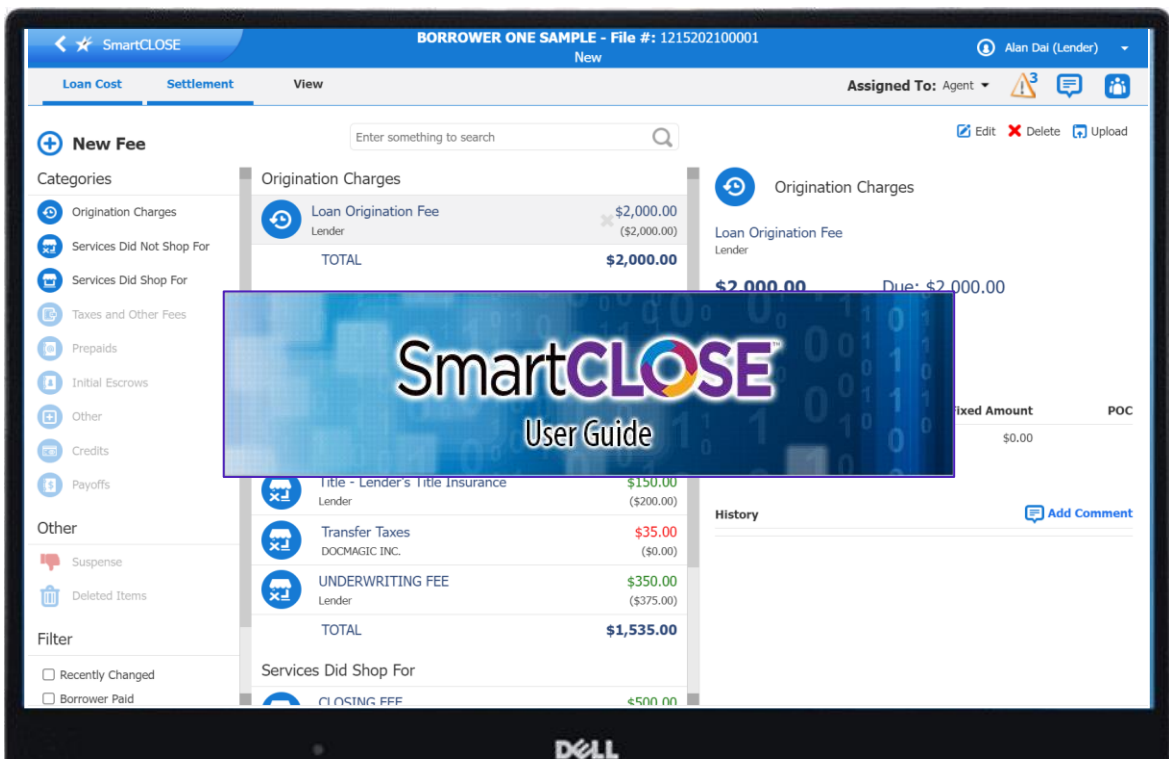
SmartCLOSE is the DocMagic Collaborative Closing Portal which provides a on-stop shop to prepare and submit Disclosure Packages.



SmartCLOSE™

Accessing SmartCLOSE

Accessing SmartCLOSE is simple and intuitive. As a lender, all you need are DocMagic credentials. These credentials will grant you access to any DocMagic solution you use.



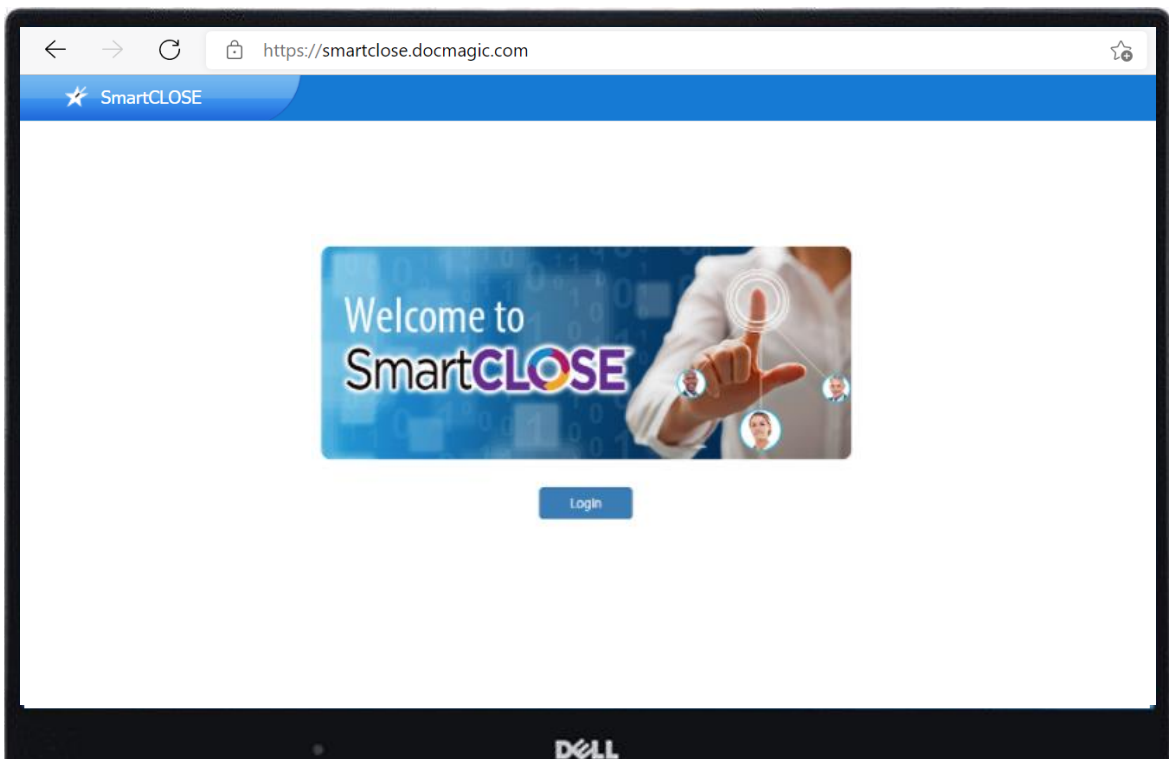
We will cover several ways that you can access SmartCLOSE in the following pages.



SmartCLOSE™

Accessing SmartCLOSE

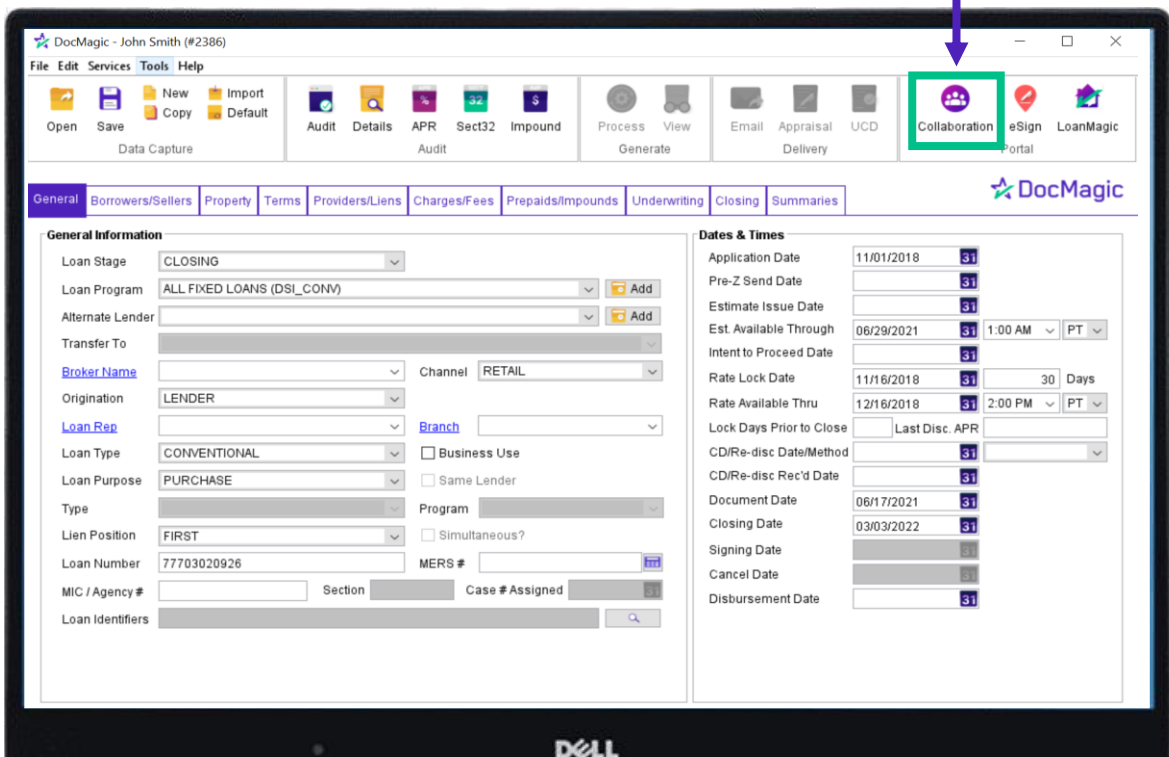
Go directly to smartclose.docmagic.com
and enter in your credentials.



You will be presented with all your worksheets and a listing of all collaborations that have been initiated.



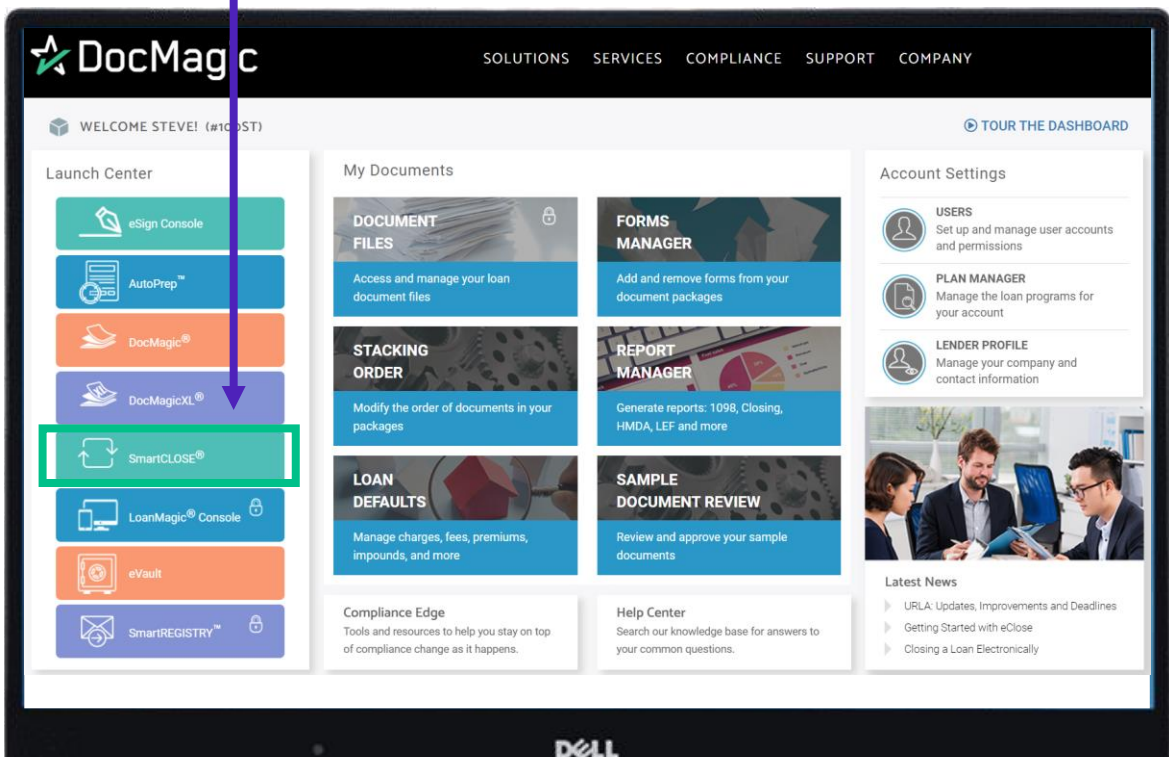
Click on the Collaboration icon viewable within DocMagic Online after having selected a specific worksheet.



From inside DocMagic Online, select a specific worksheet and then click the icon to begin collaboration.



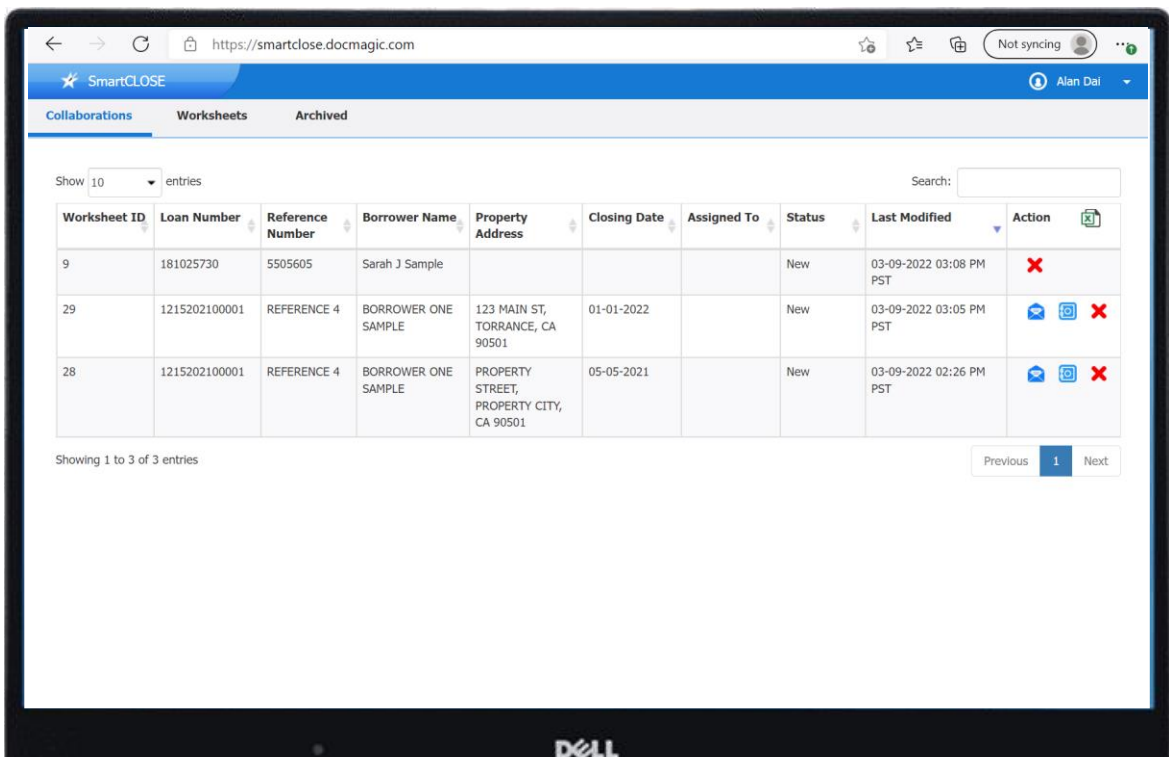
Log into docmagic.com and launch SmartCLOSE from the Launch Center.



From inside DocMagic Online, select a specific worksheet and then click the icon to begin collaboration.



The Pipeline view provides a list of collaborations that have been initiated within SmartCLOSE.



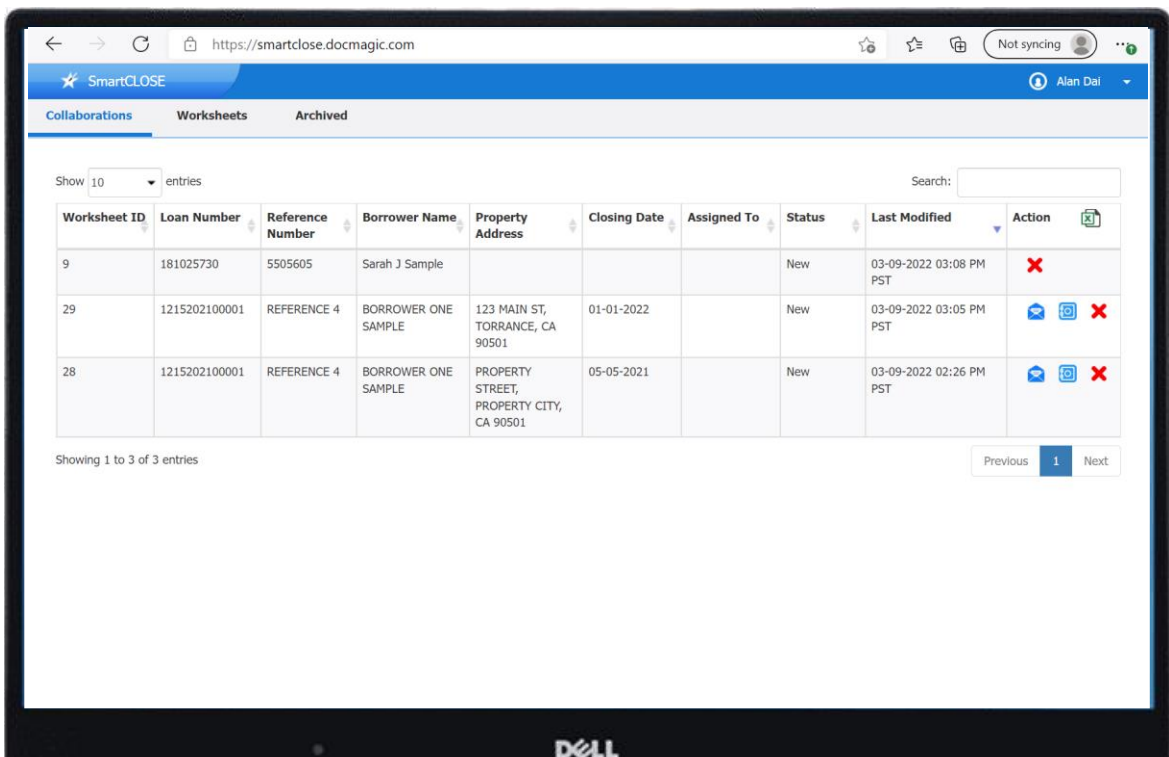
The screenshot displays the SmartCLOSE Pipeline View interface. At the top, there is a navigation bar with tabs for 'Collaborations', 'Worksheets', and 'Archived'. Below the navigation bar, there is a search bar and a 'Show 10 entries' dropdown. The main content is a table with the following columns: Worksheet ID, Loan Number, Reference Number, Borrower Name, Property Address, Closing Date, Assigned To, Status, Last Modified, and Action. The table contains three rows of data. Below the table, there is a pagination control showing 'Showing 1 to 3 of 3 entries' and 'Previous 1 Next'.

Worksheet ID	Loan Number	Reference Number	Borrower Name	Property Address	Closing Date	Assigned To	Status	Last Modified	Action
9	181025730	5505605	Sarah J Sample				New	03-09-2022 03:08 PM PST	✖
29	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	123 MAIN ST, TORRANCE, CA 90501	01-01-2022		New	03-09-2022 03:05 PM PST	✉ 📄 ✖
28	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	PROPERTY STREET, PROPERTY CITY, CA 90501	05-05-2021		New	03-09-2022 02:26 PM PST	✉ 📄 ✖

This view provides critical information to include status, borrower, loan and property information.



For the lender, it provides a list of active collaborations and the ability to resend an invitation, archive and delete collaborations. Lenders can access all their worksheets and archived collaborations from here.



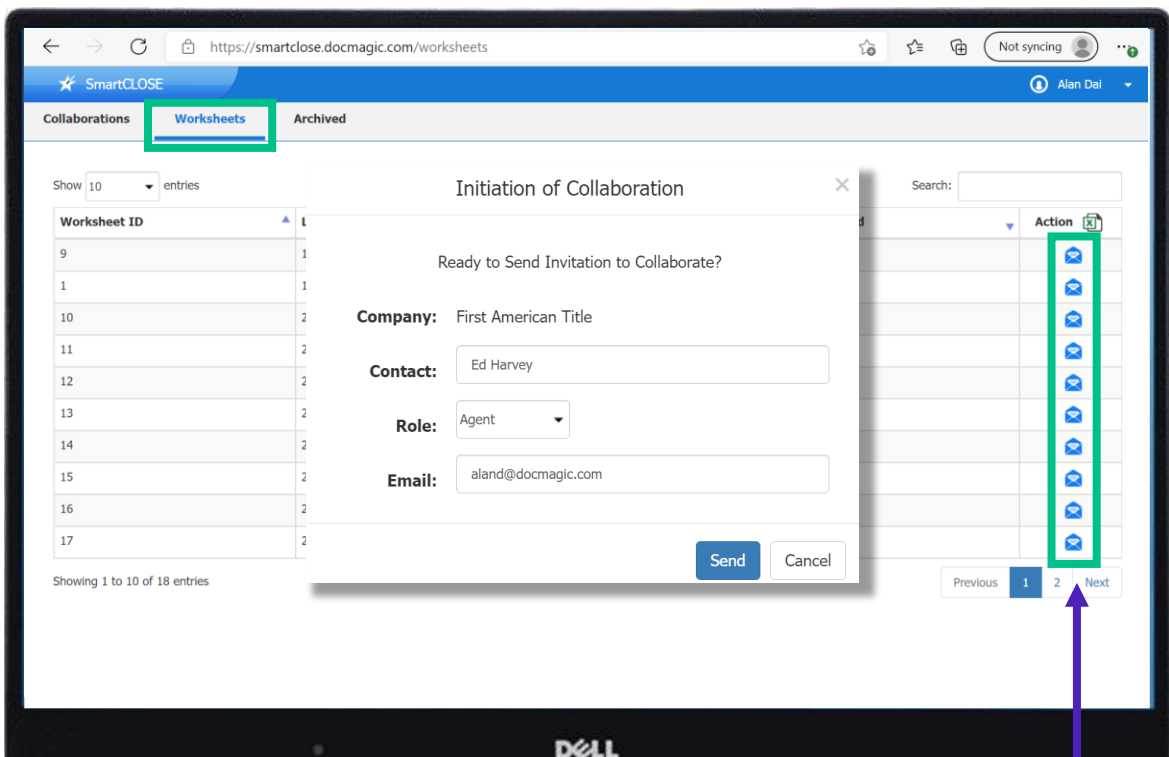
The screenshot shows the SmartCLOSE Pipeline View interface. The browser address bar displays <https://smartclose.docmagic.com>. The interface includes a navigation bar with tabs for "Collaborations", "Worksheets", and "Archived". Below the navigation bar, there is a search bar and a "Show 10 entries" dropdown. The main content area displays a table with the following columns: Worksheet ID, Loan Number, Reference Number, Borrower Name, Property Address, Closing Date, Assigned To, Status, Last Modified, and Action. The table contains three rows of data. The first row (Worksheet ID 9) shows a collaboration with Loan Number 181025730, Reference Number 5505605, Borrower Name Sarah J Sample, and Status New. The second row (Worksheet ID 29) shows a collaboration with Loan Number 1215202100001, Reference Number REFERENCE 4, Borrower Name BORROWER ONE SAMPLE, Property Address 123 MAIN ST, TORRANCE, CA 90501, Closing Date 01-01-2022, and Status New. The third row (Worksheet ID 28) shows a collaboration with Loan Number 1215202100001, Reference Number REFERENCE 4, Borrower Name BORROWER ONE SAMPLE, Property Address PROPERTY STREET, PROPERTY CITY, CA 90501, Closing Date 05-05-2021, and Status New. The Action column for each row contains icons for email, social media, and delete. Below the table, there is a pagination control showing "Showing 1 to 3 of 3 entries" and "Previous 1 Next".

Worksheet ID	Loan Number	Reference Number	Borrower Name	Property Address	Closing Date	Assigned To	Status	Last Modified	Action
9	181025730	5505605	Sarah J Sample				New	03-09-2022 03:08 PM PST	✖
29	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	123 MAIN ST, TORRANCE, CA 90501	01-01-2022		New	03-09-2022 03:05 PM PST	✉ 📧 ✖
28	1215202100001	REFERENCE 4	BORROWER ONE SAMPLE	PROPERTY STREET, PROPERTY CITY, CA 90501	05-05-2021		New	03-09-2022 02:26 PM PST	✉ 📧 ✖

For the agent, this view provides a list of collaborations where they are listed as the agent.



To work with collaborators such as settlement service providers, SmartCLOSE offers several options for inviting key participants.



From the worksheets tab, click on the envelope to bring up the "Initiation of Collaboration" window.









From the collaboration view, the lender will be presented with all active collaborations and can invite parties to collaborate by selecting the envelope.

The screenshot displays the SmartCLOSE interface with the 'Collaborations' tab selected. A table lists three entries with columns for Worksheet ID, Loan Number, and Refere Number. An 'Initiation of Collaboration' dialog box is open, prompting the user to send an invitation. The dialog includes the following information:

- Company: First American Title
- Contact: Ed Harvey
- Role: Agent
- Email: aland@docmagic.com

Buttons for 'Send' and 'Cancel' are at the bottom of the dialog. In the background, a table shows collaboration entries with 'Last Modified' and 'Action' columns. A blue arrow points to the envelope icon in the 'Action' column of the second row.

Worksheet ID	Loan Number	Refere Number
9	181025730	550560
29	1215202100001	REFERE
28	1215202100001	REFERE

Last Modified	Action
03-09-2022 03:08 PM PST	
03-09-2022 03:05 PM PST	  
03-09-2022 02:26 PM PST	  



Clicking on the People Card on the main loan costs and fees page, allows lenders to invite individuals to collaborate.

The screenshot displays the SmartCLOSE interface for a loan titled "BORROWER ONE SAMPLE - File #: 1215202100001". The user is logged in as Alan Dai (Lender). The interface is divided into several sections:

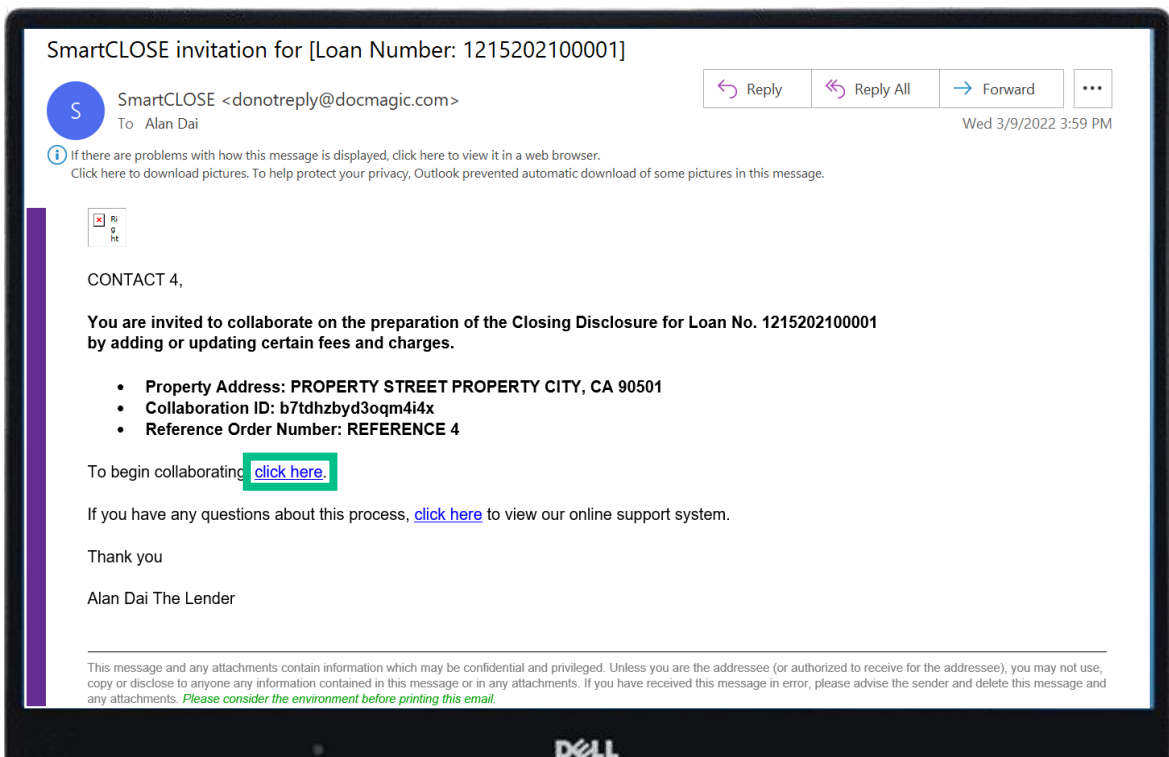
- Loan Cost Section:** A table with columns for Lender, Mortgage Broker, Real Estate Broker (B), Real Estate Broker (S), and Settlement Agent. Each row contains fields for Name, Address, NMLS ID, ST License ID, Contact, Contact NMLS ID, Contact License ID, Email, and Phone. Below each field is an "Invite" button. The "Role" dropdowns are set to "Lender" for the Lender and "Read Only" for the other roles.
- Summary Section:** A table showing loan costs and fees. The "TOTAL" is \$1,535.00. Other items include "Services Did Shop For" and "CLOSING FEE" for \$500.00.
- People Card:** A card in the top right corner, highlighted by a blue arrow, which allows users to invite collaborators.

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	LO TEST PROVIDER	BROKER NAME			SETTLEMENT/CLOSING CO.
Address	STREET CITY CA 90501-____				111 STREET CARSON CA 90000-____
NMLS ID	2222222-007				
ST License ID	11111111				123456789
Contact	CONTACT HERE				CONTACT 4
Contact NMLS ID	2222222-007				
Contact License ID	11111111				123456789
Email	contact@email.com				aland@docmagic.com
Phone	(800) 000-0000				(310) 555-5555
Role	Lender	Read Only	Read Only	Read Only	Lender Invitation Link Resend Invitation Change Role

Item	Amount
ORIGINATION FEE	\$500.00
Lender	(\$375.00)
TOTAL	\$1,535.00
Services Did Shop For	
CLOSING FEE	\$500.00



Once the collaborator receives the invitation via email, they will be prompted to create a username and password. These credentials will be used going forward for all collaborations.



SmartCLOSE invitation for [Loan Number: 1215202100001]

SmartCLOSE <donotreply@docmagic.com>
To: Alan Dai

Wed 3/9/2022 3:59 PM

Reply Reply All Forward

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

CONTACT 4,

You are invited to collaborate on the preparation of the Closing Disclosure for Loan No. 1215202100001 by adding or updating certain fees and charges.

- **Property Address: PROPERTY STREET PROPERTY CITY, CA 90501**
- **Collaboration ID: b7tdhzbyd3oqm4i4x**
- **Reference Order Number: REFERENCE 4**

To begin collaborating [click here.](#)

If you have any questions about this process, [click here](#) to view our online support system.

Thank you

Alan Dai The Lender

This message and any attachments contain information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone any information contained in this message or in any attachments. If you have received this message in error, please advise the sender and delete this message and any attachments. *Please consider the environment before printing this email.*

Once logged into SmartCLOSE, settlement providers can access a Pipeline view which will list all collaborations where they are named as the collaborating settlement agent.



Once the user selects a specific collaboration, they will be brought directly to the Loan Cost Worksheet View.

SmartCLOSE BORROWER ONE SAMPLE - File #: 1215202100001 In Progress Alan Dai (Agent)

Loan Cost Settlement View Assigned To: Agent

Documents

Loan Detail Report

Closing Disclosure

- Page 1
- Page 2
- Page 3
- Page 4
- Page 5
- Page 6

Loan Estimate

Other

Settlement/Title

Action Log

Closing Disclosure

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

Closing Information	Transaction Information	Loan Information
Date Issued 3/2/2021	Borrower Borrower One Sample	Loan Term 30 years
Closing Date 5/5/2021	Property Street	Purpose Purchase
Disbursement Date 5/10/2021	Property City, CA 90501	Product Fixed Rate
Settlement Agent Settlement/Closing Co.	Seller Seller One Sample	Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File # REFERENCE 4	Seller Street	<input type="checkbox"/> VA <input type="checkbox"/>
Property Property Street	Seller City, CA 90000	Loan ID # 1215202100001
Sale Price \$250,000	Lender DSI Test Lender (Alan Dai)	MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

Within this view, you will see a blue tool bar on top that shows the SmartCLOSE icon on the left.



Once the user selects a specific collaboration, they will be brought directly to the Loan Cost Worksheet View shown below.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the file name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the user 'Alan Dai (Agent)'. The main content area displays a 'Closing Disclosure' form. The form is divided into several sections: Closing Information, Transaction Information, Loan Information, and Loan Terms. The Loan Terms section includes a table with columns for 'Loan Terms' and 'Can this amount increase after closing?'. The table contains the following data:

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest	\$926.23 NO

Clicking on the SmartCLOSE icon on the top left brings the user back to the Pipeline view.



Centered on the blue bar is the borrower's name, loan number and status of the collaboration. Statuses include New, In Progress, Agent Approved, Lender Approved, and Cleared to Close.

The screenshot shows the SmartCLOSE interface. At the top, a blue navigation bar contains the SmartCLOSE logo on the left, the borrower information 'BORROWER ONE SAMPLE - File #: 1215202100001 In Progress' in the center, and the user name 'Alan Dai (Agent)' on the right. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'View' tab is active, showing a 'Closing Disclosure' document. The document content is organized into several sections: 'Closing Information', 'Transaction Information', 'Loan Information', and 'Loan Terms'. The 'Loan Terms' section includes a table with columns for 'Loan Terms' and 'Can this amount increase after closing?'. The table contains three rows of data: Loan Amount (\$200,000), Interest Rate (3.75%), and Monthly Principal & Interest (\$926.23). The 'Can this amount increase after closing?' column contains 'NO' for all three rows. The interface also features a sidebar on the left with a 'Documents' section containing links to 'Page 1' through 'Page 6', and a 'Loan Estimate' section. At the bottom of the screen, the Dell logo is visible.

Loan Terms		Can this amount increase after closing?
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

On the right side, you will see your login name with an arrow to the right which provides a dropdown with links to a product tour, terms of use, help contact us and sign out.



Loan Cost: Modifications are made to costs and fees.

View: Loan Estimates, Closing Disclosures and other documentation are displayed here.

The screenshot displays the SmartCLOSE web application interface. At the top, the header shows 'smartCLOSE' on the left, 'BORROWER ONE SAMPLE - File #: 1215202100001 In Progress' in the center, and 'Alan Dai (Agent)' on the right. Below the header is a navigation bar with three tabs: 'Loan Cost', 'Settlement', and 'View'. The 'View' tab is currently selected. To the right of the tabs, there is a dropdown menu for 'Assigned To: Agent' and several utility icons. Below the navigation bar is a toolbar with icons for 'Send to borrower', 'Lender', and 'Agent', along with search, refresh, and print icons. On the left side, there is a sidebar menu with categories: 'Documents', 'Loan Detail Report', 'Closing Disclosure' (with sub-items Page 1 through Page 6), 'Loan Estimate', 'Other', 'Settlement/Title', and 'Action Log'. The main content area displays a 'Closing Disclosure' document. The document title is 'Closing Disclosure' and it includes a subtitle: 'This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.' The document is organized into three columns: 'Closing Information', 'Transaction Information', and 'Loan Information'. Below these columns is a table with the following data:

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

Settlement: Closing, disbursement, and other accounting adjustments are managed here.



On the right side of the gray tool bar, there are several banners that include Assigned To, Audits, Messenger, and the People Card.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area shows a 'Closing Disclosure' document with the following information:

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

Closing Information	Transaction Information	Loan Information
Date Issued 3/2/2021 Closing Date 5/5/2021 Disbursement Date 5/10/2021 Settlement Agent Settlement/Closing Co. File # REFERENCE 4 Property Property Street, CA 90501 Sale Price \$250,000	Borrower Borrower One Sample Property Street Property City, CA 90501 Seller Seller One Sample Seller Street Seller City, CA 90000 Lender DSI Test Lender (Alan Dai)	Loan Term 30 years Purpose Purchase Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # 1215202100001 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

Clicking on any of the banners results in a drop-down "index card" styled display containing all pertinent information.



On the right side of the gray tool bar, there are several banners that include Assigned To, Audits, Messenger, and the People Card.

The screenshot displays the SmartCLOSE interface for a loan. The top navigation bar shows the loan ID 'BORROWER ONE SAMPLE - File #: 1215202100001' and the user 'Alan Dai (Agent)'. The main content area is divided into three sections: 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' section is active, showing a table of fees. The 'Assigned To' dropdown menu is highlighted with a green box and a purple arrow pointing to it from the text above.

Category	Item	Amount	Original Amount
Origination Charges	Loan Origination Fee	\$2,000.00	(\$2,000.00)
	TOTAL	\$2,000.00	
Services Did Not Shop For	APPRaisal FEE	\$250.00	(\$300.00)
	PROCEssING FEE	\$300.00	(\$350.00)
	TITLE FEE	\$450.00	(\$500.00)
	Title - Lender's Title Insurance	\$150.00	(\$200.00)
	Transfer Taxes	\$35.00	(\$0.00)
	UNDERWRITING FEE	\$350.00	(\$375.00)

Services Did Not Shop For

APPRaisal FEE
APPRaisal COMPANY

\$250.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)



SmartCLOSE's continuous compliance validation automatically validates and updates any relevant findings and displays the number of outstanding issues.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name 'BORROWER ONE SAMPLE - File #: 1215202100001', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area is divided into sections: 'New Fee' with a list of categories, 'Origion Charge' (likely Origination Charges) with a table of fees, and 'Services Did Not Shop For'. A dropdown menu is open, showing a list of audit warnings:

Type	Message	Category	Details
WARNING	Deficiency Rights Preserved information not provided. Default option will be used.	Federal-TRID	[Details]
WARNING	Settlement Agent is missing License ID.	Data/Validation-ServiceProviders	[Details]
WARNING	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	[Details]
WARNING	Transfer Taxes (TSF): \$35.00 exceeds baseline amount \$0.00; Fee violates TILA/RESPA Tolerance.	Federal-TRID	[Details]

The interface also shows a table of fees under 'Origion Charge' and a 'Paid By' table:

Item	Amount
APPRaisal FEE	(\$300.00)
PROCESSING FEE	\$300.00 (\$350.00)
TITLE FEE	\$450.00 (\$500.00)
Title - Lender's Title Insurance	\$150.00 (\$200.00)
Transfer Taxes	\$35.00 (\$0.00)
UNDERWRITING FEE	\$350.00 (\$375.00)

The 'Paid By' table shows:

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

The bottom of the screen shows the copyright notice: '© Copyright 2022 DocMagic, Inc. - Version 1.34 - ALL RIGHTS RESERVED' and a footer with links for Home, Contact, Privacy Policy, and Terms of Use.



The Messaging System provides transaction-level conversations with automated email “poke” email notifications.

The screenshot displays the SmartCLOSE interface for a loan transaction. The top navigation bar includes the SmartCLOSE logo, the file number "BORROWER ONE SAMPLE - File #: 1215202100001", and the status "In Progress". The user "Alan Dai (Agent)" is logged in. The main content area is divided into three sections: "New Fee", "Origination Charges", and "Services Did Not Shop For". The "Origination Charges" section contains a table of fees:

Category	Item	Amount
Origination Charges	Loan Origination Fee Lender	
	TOTAL	
Services Did Not Shop For	APPRAISAL FEE APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE Lender	\$300.00 (\$350.00)
	TITLE FEE Lender	\$450.00 (\$500.00)
	Title - Lender's Title Insurance Lender	\$150.00 (\$200.00)
	Transfer Taxes DOCMAGIC INC.	\$35.00 (\$0.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)

Below the table, there is a "Financed in Loan" section showing \$0.00. A "Paid By" table shows the Borrower has paid \$250.00. A "History" section is also visible. A messaging dropdown menu is open, showing a "Message History" section and a "Message" input field with "Type a message..." placeholder. The dropdown also includes "Add" and "Clear" buttons. A notification badge with the number "4" is visible in the top right corner of the interface.

- Messages referencing specific fees are automatically cross-referenced within the comment area of that fee.
- When a message is created, it will display the number of messages that have yet to be read by the other collaborators



The Contact Center provides a convenient area to see all parties to the transaction, their contact information and facilitates distribution of collaboration invitations.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name 'BORROWER ONE SAMPLE - File #: 121520210001', and the status 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main content area is titled 'Contact Center' and shows a table of contact information for various roles. The table has columns for Lender, Mortgage Broker, Real Estate Broker (B), Real Estate Broker (S), and Settlement Agent. Each row represents a different contact point, with fields for Name, Address, NMLS ID, ST License ID, Contact, Contact NMLS ID, Contact License ID, Email, and Phone. Below the table, there are 'Invite' buttons for each role. The interface also includes a sidebar with navigation icons and a bottom status bar with copyright information and links.

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	LO TEST PROVIDER	BROKER NAME			SETTLEMENT/CLOSING CO.
Address	STREET CITY CA 90501-____				111 STREET CARSON CA 90000-____
NMLS ID	2222222-007				
ST License ID	1111111				
Contact	CONTACT HERE				CONTACT 4
Contact NMLS ID					
Contact License ID					
Email	contact@email.com				aland@docmagic.com
Phone	(800) 000-0000				(800) 555-4321
Role:	<input type="text"/>	Role: Read Only	Role: Read Only	Role: Read Only	Role: Agent Invitation Link Resend Invitation Change Role

Users can update service provider information within the People Card based on permissions.



The Loan Cost tab is divided into three columns.

SmartCLOSE BORROWER ONE SAMPLE - File #: 1215202100001
In Progress Alan Dai (Agent)

Loan Cost Settlement View Assigned To: Agent

Enter something to search

New Fee

Categories

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs

Other

- Suspense
- Deleted Items

Category	Description	Amount
Origination Charges	Loan Origination Fee Lender	\$2,000.00 (\$2,000.00)
TOTAL		\$2,000.00
Services Did Not Shop For	APPRAISAL FEE APPRAISAL COMPANY	\$250.00 (\$300.00)
	PROCESSING FEE Lender	\$300.00 (\$350.00)
	TITLE FEE Lender	\$450.00 (\$500.00)
	Title - Lender's Title Insurance Lender	\$150.00 (\$200.00)
	Transfer Taxes DOCMAGIC INC.	\$35.00 (\$0.00)
	UNDERWRITING FEE Lender	\$350.00 (\$375.00)
TOTAL		\$1,535.00

Services Did Not Shop For

APPRAISAL FEE
APPRAISAL COMPANY

\$250.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)

The left side provides tools to help users view and filter data by category.



The center column displays the complete listing of all fees and costs alphabetized and organized exactly as they appear in the integrated disclosure.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes the SmartCLOSE logo, the borrower's name and file number, and the agent's name. The main content area is divided into three columns: a left sidebar with categories, a central list of fees, and a right panel for fee details.

Left Sidebar (Categories):

- Origination Charges
- Services Did Not Shop For
- Services Did Shop For
- Taxes and Other Fees
- Prepays
- Initial Escrows
- Other
- Credits
- Payoffs
- Other
 - Suspense
 - Deleted Items

Center Column (Fees and Costs):

Origination Charges	
Loan Origination Fee	\$2,000.00
Lender	(\$2,000.00)
TOTAL	\$2,000.00
Services Did Not Shop For	
APPRAISAL FEE	\$250.00
APPRAISAL COMPANY	(\$300.00)
PROCESSING FEE	\$300.00
Lender	(\$350.00)
TITLE FEE	\$450.00
Lender	(\$500.00)
Title - Lender's Title Insurance	\$150.00
Lender	(\$200.00)
Transfer Taxes	\$35.00
DOCMAGIC INC.	(\$0.00)
UNDERWRITING FEE	\$350.00
Lender	(\$375.00)
TOTAL	\$1,825.00

Right Column (Appraisal Fee Detail):

Services Did Not Shop For

APPRAISAL FEE
APPRAISAL COMPANY

\$250.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)

The right column provides the individual cost detail information for each loan cost and fee.



Primary cost categories corresponding to the Closing Disclosure form are displayed in the left-hand column.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Alan Dai (Agent)'. The main content area is divided into three columns. The left column, titled 'New Fee', contains a 'Categories' list with 'Origination Charges' selected. The center column displays a table of fees under the heading 'Origination Charges'. The right column shows details for the 'APPRAISAL FEE'.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
	TOTAL	\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
Lender	(\$200.00)	
Transfer Taxes	\$35.00	
DOCMAGIC INC.	(\$0.00)	
UNDERWRITING FEE	\$350.00	
Lender	(\$375.00)	
	TOTAL	\$1,535.00

APPRAISAL FEE
APPRAISAL COMPANY
\$250.00 Due: \$0.00
Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)

Clicking a category will bring the fees and charges in that category to the top of the center column.



Clicking the New Fee button in the upper left-hand corner allows for the addition of a new fee.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Alan Dai (Agent)'. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active. On the left, there is a sidebar with a 'New Fee' button highlighted in a green box. The main content area shows a list of fees. The 'APPRAISAL FEE' is highlighted in a grey row. To the right of the list, there is a summary for the 'APPRAISAL FEE' showing a total of \$250.00 and a due amount of \$0.00. Below this, there is a table for 'Paid By' with columns for 'Amount', 'APR', 'Financed', and 'POC'. The 'History' section is also visible at the bottom.

Category	Item	Amount	Due
Origination Charges	Loan Origination Fee	\$2,000.00	
	TOTAL	\$2,000.00	
Services Did Not Shop For	APPRAISAL FEE	\$250.00	Due: \$0.00
	PROCESSING FEE	\$300.00	
	TITLE FEE	\$450.00	
	Title - Lender's Title Insurance	\$150.00	
	Transfer Taxes	\$35.00	
	UNDERWRITING FEE	\$350.00	
	TOTAL	\$1,535.00	

Lenders can add new fees across all categories.
Agents can add fees except for Origination fees
Read-only users cannot add new fees.



Suspense and Deleted Items – Users can view which items were rejected by the lender and put into suspense for further review and revision.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Alan Dai (Agent)'. The 'Loan Cost' tab is active, showing a list of fees under 'Origation Charges' and 'Services Did Not Shop For'. The 'Suspense' and 'Deleted Items' categories in the left-hand menu are highlighted with a green box. The right-hand panel displays details for the 'APPRAISAL FEE'.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Agents can go to the Suspense bucket to edit and provide additional information prior to restoring the fee for further consideration by the lender while all deleted fees will display in the Deleted Items bucket. Deleted fees can be easily restored.



The center column contains the complete listing of all fees and costs alphabetized and organized exactly as they will appear in the integrated disclosure.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar shows the user is logged in as Alan Dai (Agent) and is viewing the 'Loan Cost' tab for 'BORROWER ONE SAMPLE - File #: 1215202100001'. The central column, highlighted by a green box, lists fees and costs in the following order:

- Origination Charges
 - Loan Origination Fee: \$2,000.00 (Lender)
 - TOTAL: \$2,000.00
- Services Did Not Shop For
 - APPRAISAL FEE: \$250.00 (APPRAISAL COMPANY)
 - PROCESSING FEE: \$300.00 (Lender)
 - TITLE FEE: \$450.00 (Lender)
 - Title - Lender's Title Insurance: \$150.00 (Lender)
 - Transfer Taxes: \$35.00 (DOCMAGIC INC.)
 - UNDERWRITING FEE: \$350.00 (Lender)

The right sidebar provides details for the selected 'APPRAISAL FEE', including the disclosed amount, APR, and a table for 'Paid By'.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓



If a cost item has been recently modified or requires action (approval/denial/review), a blue vertical bar will appear on the left.

The screenshot displays the 'Loan Cost' tab for a borrower. The interface includes a search bar, a list of categories on the left, and a main list of cost items. A blue vertical bar highlights the 'APPRAISAL FEE' item, which is due for \$250.00. The right side of the screen shows details for this fee, including the amount, APR, and a 'Paid By' table.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

The 'APPRAISAL FEE' item is highlighted with a blue vertical bar on the left side of the list, indicating it requires action.

The blue bar disappears after action is taken.



Recently modified amounts are color-coded to reflect their relation to the values originally provided to the borrower (higher or lower).

The screenshot displays the 'Loan Cost' tab for 'BORROWER ONE SAMPLE - File #: 1215202100001'. The interface includes a search bar, a list of categories on the left, and a main table of fees. The 'Loan Origination Fee' and 'TOTAL' rows are highlighted in green, indicating revised amounts that are equal to or less than the original estimates. The 'Transfer Taxes' row is highlighted in red, indicating a revised amount that is greater than the original estimate. The 'APPRaisal FEE' section shows a total of \$250.00, with a 'Paid By' table indicating the borrower paid \$250.00.

Category	Item	Original Amount	Revised Amount
Origination Charges	Loan Origination Fee	\$2,000.00	\$2,000.00
	TOTAL	\$2,000.00	\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	(\$300.00)	\$250.00
	PROCESSING FEE	(\$350.00)	\$300.00
	TITLE FEE	(\$500.00)	\$450.00
	Title - Lender's Title Insurance	(\$200.00)	\$150.00
	Transfer Taxes	(\$0.00)	\$35.00
	UNDERWRITING FEE	(\$375.00)	\$350.00

For example, an amount in red means the revised amount is greater than the originally estimated value while green denotes the revised amount is equal to or less than the originally estimated value.



The individual cost detail information is presented in the far-right column.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar shows the user's name (Alan Dai) and the loan status (In Progress). The main content area is divided into three tabs: Loan Cost, Settlement, and View. The Loan Cost tab is active, showing a list of fees and charges. A callout box highlights the 'Services Did Not Shop For' section, which includes an appraisal fee of \$250.00. The callout box also shows the 'Paid By' table and the 'History' section.

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
TOTAL		\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
	Lender	(\$200.00)
Transfer Taxes	\$35.00	
DOCMAGIC INC.	(\$0.00)	
UNDERWRITING FEE	\$350.00	
Lender	(\$375.00)	
TOTAL		\$1,525.00

Services Did Not Shop For

APPRAISAL FEE
APPRAISAL COMPANY

\$250.00 Due: \$0.00

Disclosed Amount: \$300.00
Included in APR: \$0.00
Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

History [Add Comment](#)



All details associated with a fee are conveniently presented and easily modified by selecting the Edit button at the top of the column.

The screenshot shows the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Alan Dai (Agent)'. The main content area is titled 'Loan Cost' and features a search bar and an 'Edit' button. A list of fees is displayed, including 'Loan Origination Fee' (\$2,000.00), 'APPRAISAL FEE' (\$250.00), 'PROCESSING FEE' (\$300.00), 'TITLE FEE' (\$450.00), 'Title - Lender's Title Insurance' (\$150.00), 'Transfer Taxes' (\$35.00), and 'UNDERWRITING FEE' (\$350.00). The 'APPRAISAL FEE' is selected, and its details are shown in a right-hand pane, including 'Disclosed Amount: \$300.00', 'Included in APR: \$0.00', 'Financed in Loan: \$0.00', and a 'Paid By' table. A 'History' button is located at the bottom of the fee list.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

A history of changes associated with the fee item appears in the bottom of the column. Hovering over a historical change will result in all data related to that change being displayed.



Every fee includes a comment section for specific information about changes.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar includes 'SmartCLOSE', 'BORROWER ONE SAMPLE - File #: 1215202100001', 'In Progress', and 'Assigned To: Agent'. The main content area is divided into a left sidebar with categories like 'New Fee', 'Origination Charges', and 'Services Did Not Shop For'. The central pane shows a list of fees, including 'Loan Origination Fee' (\$2,000.00), 'APPRAISAL FEE' (\$250.00), 'PROCESSING FEE' (\$300.00), 'TITLE FEE' (\$450.00), 'Title - Lender's Title Insurance' (\$150.00), 'Transfer Taxes' (\$35.00), and 'UNDERWRITING FEE' (\$350.00). The right pane provides details for the selected 'APPRAISAL FEE', showing a disclosed amount of \$300.00 and a financed amount of \$0.00. A table below lists the payment details, and a 'History' section is visible at the bottom. A green box highlights the 'Add Comment' button in the history section, with a purple arrow pointing from the text box above to it.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

In addition, references to fees that occur in the messaging system are automatically cross-referenced to the fee item's comment section.



The upload button allows for the upload of any pertinent source documentation associated with a fee such as an invoice.

The screenshot displays the SmartCLOSE interface for a borrower. The top navigation bar shows "SmartCLOSE" and "BORROWER ONE SAMPLE - File #: 1215202100001". The "Loan Cost" tab is active, showing a list of fees. A callout box points to the "Upload" button in the top right corner of the fee list.

Category	Fee Name	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	Lender	(\$2,000.00)
TOTAL		\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	APPRAISAL COMPANY	(\$300.00)
	PROCESSING FEE	\$300.00
	Lender	(\$350.00)
	TITLE FEE	\$450.00
	Lender	(\$500.00)
	Title - Lender's Title Insurance	\$150.00
	Lender	(\$200.00)
Other	Transfer Taxes	\$35.00
	DOCMAGIC INC.	(\$0.00)
	UNDERWRITING FEE	\$350.00
Lender	(\$375.00)	
TOTAL		\$1,525.00

The detailed view of the "APPRAISAL FEE" shows:

- Amount: \$250.00
- Due: \$0.00
- Disclosed Amount: \$300.00
- Included in APR: \$0.00
- Financed in Loan: \$0.00

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Users can also delete the specific fee by clicking the Delete icon from this pane.



The workflow kicks off as soon as the collaboration is loaded with SmartCLOSE.

The screenshot displays the SmartCLOSE interface for a borrower named 'Borrower One Sample'. The page title is 'Borrower One Sample - File #: 1215202100001' and the status is 'In Progress'. The user 'Alan Dai (Agent)' is logged in. The main section is titled 'Loan Cost' and shows a list of fees categorized into 'Origination Charges' and 'Services Did Not Shop For'. A detailed view of the 'Services Did Not Shop For' category is shown on the right, including an appraisal fee of \$250.00. A table below lists the payment details for this fee.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Once the agent logs in after receiving their invitation, they review and edit loan costs and fees.



If a fee is added or modified by the agent, the lender will see in real-time a blue bar with a thumbs up or thumbs down to capture the result of the lender review.

The screenshot displays the SmartCLOSE interface for a borrower named 'BORROWER OF E SAMPLE - File #: 1215202100001'. The interface is divided into several sections:

- Header:** Shows the user 'Alan Dai (Agent)' and the loan status 'In Progress'.
- Navigation:** Includes tabs for 'Loan Cost', 'Settlement', and 'View', along with an 'Assigned To: Agent' dropdown and action buttons for 'Edit', 'Delete', and 'Upload'.
- Left Sidebar:** Lists various categories such as 'New Fee', 'Origination Charges', 'Services Did Not Shop For', 'Taxes and Other Fees', 'Prepays', 'Initial Escrows', 'Other', 'Credits', 'Payoffs', and 'Other' (with 'Suspense' and 'Deleted Items' sub-items).
- Main Content Area:** A table of fees is displayed. The 'APPRAISAL FEE' entry is highlighted with a blue bar and contains thumbs up and thumbs down icons. The table includes columns for category, description, amount, and lender.
- Right Panel:** Provides details for the selected 'APPRAISAL FEE', including the amount '\$250.00', due amount '\$0.00', and a table for 'Paid By'.

Category	Description	Amount	Lender
Origination Charges	Loan Origination Fee	\$2,000.00	Lender
	TOTAL	\$2,000.00	
Services Did Not Shop For	APPRAISAL FEE	\$250.00	APPRAISAL COMPANY
	PROCESSIONG FEE	\$300.00	Lender
	TITLE FEE	\$450.00	Lender
	Title - Lender's Title Insurance	\$150.00	Lender
	Transfer Taxes	\$35.00	DOCMAGIC INC.
	UNDERWRITING FEE	\$350.00	Lender
	TOTAL	\$1,585.00	

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓

Any edit or addition of a fee automatically triggers the audit engine which analyzes the change against rules.



As the lenders and agent go back and forth, they can use the owner drop down to volley the next action to one another.

The screenshot displays the SmartCLOSE interface for a loan file titled "BORROWER ONE SAMPLE - File #: 1215202100001". The interface is divided into several sections:

- Header:** Shows the loan file name, "In Progress" status, and the user "Alan Dai (Agent)".
- Navigation:** Includes tabs for "Loan Cost", "Settlement", and "View".
- Left Sidebar:** Lists categories such as "New Fee", "Origination Charges", "Services Did Not Shop For", "Taxes and Other Fees", "Prepays", "Initial Escrows", "Other", "Credits", "Payoffs", "Other", "Suspense", and "Deleted Items".
- Main Content Area:** Displays a list of fees under "Origination Charges" and "Services Did Not Shop For".

Category	Item	Amount
Origination Charges	Loan Origination Fee	\$2,000.00
	(Lender)	(\$2,000.00)
	TOTAL	\$2,000.00
Services Did Not Shop For	APPRAISAL FEE	\$250.00
	(APPRAISAL COMPANY)	(\$300.00)
	PROCESSING FEE	\$300.00
	(Lender)	(\$350.00)
	TITLE FEE	\$450.00
	(Lender)	(\$500.00)
Title - Lender's Title Insurance	\$150.00	
(Lender)	(\$200.00)	
Transfer Taxes	\$35.00	
(DOCMAGIC INC.)	(\$0.00)	
UNDERWRITING FEE	\$325.00	
(Lender)	(\$375.00)	
- Right Panel:** Shows details for "APPRAISAL FEE" with a due amount of \$0.00. It includes a table for "Paid By" and a "History" section.

Paid By	Amount	APR	Financed	POC
Borrower	\$250.00			✓
- Dropdown Menu:** A green box highlights the "Assigned To:" dropdown menu, which is currently set to "Agent". The dropdown options are "Agent", "Lender", and "Lender". A purple arrow points from the text box above to this dropdown.

Anytime the owner is modified, an email is sent to that user notifying action is needed.



Users will go into the Settlement tab to view and edit the summaries of transactions.

The screenshot shows the SmartCLOSE interface for a file named 'BORROWER ONE SAMPLE - File #: 1215202100001'. The 'Settlement' tab is selected in the top navigation bar. On the left sidebar, the 'Calculating Cash to Close' option is highlighted. The main content area is divided into two columns: 'BORROWER'S TRANSACTION' and 'SELLER'S TRANSACTION'.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$253,572.50	M. Due to Seller at Closing	\$250,000.00
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included i...	\$0.00	02 Sale Price of Any Personal Property Included i...	\$0.00
03 Closing Costs Paid at Closing (J)	\$3,572.50	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Ta...	to	09 City/Town Ta...	to
09 County Taxes	to	10 County Taxes	to
10 Assessments	to	11 Assessments	to
11		12	

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Once updated, the user can view the cash to close analysis within the Settlement Tab.



The last portion of the workflow is to view and approve the document that will be sent to the borrower.

SmartCLOSE Sarah J Sample - File #: 181025730
New Alan Dai (Lender)

Assigned To: Agent

Documents

- Loan Detail Report
- Closing Disclosure
 - Page 1
 - Page 2
 - Page 3
 - Page 4
 - Page 5
- Loan Estimate
- Other
- Settlement/Title
- Action Log**

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

Closing Information	Transaction Information	Loan Information
Date Issued 5/9/2019 Closing Date 3/15/2019 Disbursement Date 11/16/2018 Settlement Agent First American Title File # 5505605 Property 9118 Hornby Avenue Torrance, CO 90501 Sale Price \$45,464	Borrower Sarah J Sample 408 West 1st Ave Montebello, CA 90640 Seller Lender DSI Test Lender (Alan Dai)	Loan Term 30 years Purpose Purchase Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA Loan ID # 181025730 MIC # 123465

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$378,510	NO
Interest Rate	3%	NO
Monthly Principal & Interest	\$1,505.81	NO

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All activity is tracked within the action log.

The lender and the agent must approve the collaboration by clicking their respective approve icons prior to sending the closing disclosure to the borrower.



Lenders and Agents will review all loan costs and fees within the Loan Costs Tab.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. The main content area is divided into three tabs: 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of categories on the left and a detailed view of 'Origination Charges' on the right. The 'New Fee' button is highlighted in a green box, and a blue arrow points from it to a text box at the bottom of the page.

Category	Item	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
TOTAL		\$2,815.00
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Docs	\$12.40 (\$12.40)

Paid By	Amount	APR	Financed	POC
Borrower	\$865.00	✓		

They can add a new fee by clicking the New Fee icon.



Click on a fee to bring up the edit menu on the right column.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name "Sarah J Sample - File #: 181025730", and the user "Alan Dai (Lender)". Below the navigation bar, there are tabs for "Loan Cost", "Settlement", and "View". A search bar is present with the placeholder text "Enter something to search".

The main content area is divided into two columns. The left column shows a list of categories and fees. The right column shows the details for the selected fee, "Administration Fee".

Category	Type	Description	Paid To Type	Paid To Name	Disclosed Amount
Origination Charges	Administration Fee	Administration Fee	Lender	RCMC	\$865.00
Services Did Not Shop For					
Services Did Shop For					
Taxes and Other Fees					
Prepays					
Initial Escrows					
Other					
Credits					
Payoffs					

The "Administration Fee" row is highlighted in green. The right column shows the details for this fee, including the category "Origination Charges", type "Administration Fee", description "Administration Fee", paid to type "Lender", and paid to name "RCMC". The disclosed amount is "\$865.00".

Below the details, there is a "Paid By" section with a table:

Paid By	Amount	APR Financed	POC
Borrower	\$865.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>

At the bottom of the right column, there is a "Reason for Change" section with a dropdown menu labeled "Select an item".

Reason for the change will be required for each change.



Only Lenders can add or edit Origination fees. Any change will automatically trigger the audit engine and display the results with the baseline.

The screenshot shows the SmartCLOSE application interface for a user named Alan Dai (Lender). The main header displays the file name "Sarah J Sample - File #: 181025730" and the status "New". The interface is divided into several sections:

- Navigation:** "Loan Cost", "Settlement", and "View" tabs are visible at the top.
- Search and Actions:** A search bar with the placeholder "Enter something to search" and a "New Fee" button are located at the top left.
- Categories:** A sidebar on the left lists various fee categories, including "Origination Charges", "Services Did Not Shop For", "Taxes and Other Fees", "Prepays", "Initial Escrows", "Other", "Credits", "Payoffs", "Suspense", and "Deleted Items".
- Fee List:** The main area displays a table of fees. Under "Origination Charges", the following fees are listed:

Fee Name	Amount
Administration Fee (RCMC)	\$865.00 (\$865.00)
Application Fee (RCMC)	\$450.00 (\$450.00)
Loan Origination Fee (RCMC)	\$1,000.00 (\$1,000.00)
Mortgage Broker Fee (Other)	\$0.00 (\$0.00)
Processing Fee (RCMC)	\$500.00 (\$500.00)
TOTAL	\$2,815.00

Under "Services Did Not Shop For", the following fees are listed:

Fee Name	Amount
Appraisal Fee (Appraisal Company)	\$450.00 (\$450.00)
Courier Fee (Smartly Delivery, Inc.)	\$12.40 (\$12.40)
- Form Panel:** On the right, a form allows for editing the selected "Administration Fee". Fields include:
 - Category: Origination Charges
 - Type: Administration Fee
 - Description: Administration Fee
 - Paid To Type: Lender
 - Paid To Name: RCMC
 - Disclosed Amount: \$865.00
 - Paid By: Borrower (with a dropdown menu)
 - Amount: \$865.00
 - APR Financed POC: A set of checkboxes.
 - Reason for Change: A dropdown menu with "Select an item".

All updates will not be tracked in the overall action log but also for each specific fee.



When a collaborator adds or edits loan fees and costs, the lender will be presented with a thumbs up and thumbs down icon for that fee along with a blue bar, as a decision will be required.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the user's name, 'Alan Dai (Lender)', and the file number, 'Sarah J Sample - File #: 181025730'. The main content area is divided into a left sidebar with categories, a central table of fees, and a right-hand detail panel.

Category	Description	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
Services Did Not Shop For	Application Fee RCMC	\$450.00 (\$450.00)
Services Did Shop For	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
Taxes and Other Fees	Mortgage Broker Fee Other	\$0.00 (\$0.00)
Prepays	Processing Fee RCMC	\$500.00 (\$500.00)
Initial Escrows	TOTAL	\$2,815.00
Other	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
Credits	Courier Fee Smartly Delivered Docs	\$12.40 (\$12.40)
Payoffs		
Suspense		
Deleted Items		

The detail panel on the right shows the selected 'Administration Fee' with fields for Category, Type, Description, Paid To Type, Paid To Name, and Disclosed Amount. It also includes a 'Paid By' section with a table for APR Financed POC and a 'Reason for Change' dropdown.

If the lender approves the fee, they press thumbs up and it automatically turns green and remains viewable until the end of that session.



When the lender rejects the fee, they click on the thumbs down which automatically turns red.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name "Sarah J Sample - File #: 181025730", and the user "Alan Dai (Lender)". The main content area is divided into a left sidebar with categories, a central list of fees, and a right-hand details panel. A red thumbs-down icon is visible next to the "Administration Fee" entry in the "Origination Charges" section, indicating it has been rejected. A purple arrow points from the explanatory text above to this red icon.

Category	Type	Description	Paid To Type	Paid To Name	Disclosed Amount
Origination Charges	Administration Fee	Administration Fee	Lender	RCMC	\$865.00
Origination Charges	Application Fee				\$450.00 (\$450.00)
Origination Charges	Loan Origination Fee				\$1,000.00 (\$1,000.00)
Origination Charges	Mortgage Broker Fee	Other			\$0.00 (\$0.00)
Origination Charges	Processing Fee	RCMC			\$500.00 (\$500.00)
TOTAL					\$2,815.00
Services Did Not Shop For	Appraisal Fee	Appraisal Company			\$450.00 (\$450.00)
Services Did Not Shop For	Courier Fee				\$12.40 (\$12.40)

The red thumb will remain viewable for that rejected fee until the end of that session.



The agent will be notified of an approval by being presented with a blue bar when they log back into SmartCLOSE.

The screenshot displays the SmartCLOSE interface for a user named Alan Dai (Lender) working on a file for Sarah J Sample. The interface is divided into several sections:

- Header:** Shows the user's name, the file number (181025730), and the lender's name (Alan Dai).
- Navigation:** Includes tabs for 'Loan Cost', 'Settlement', and 'View', along with an 'Assigned To: Agent' dropdown.
- Left Sidebar:** Lists various categories such as 'Origination Charges', 'Services Did Not Shop For', 'Taxes and Other Fees', 'Prepays', 'Initial Escrows', 'Other', 'Credits', 'Payoffs', 'Suspense', and 'Deleted Items'.
- Main Content Area:** Displays a table of fees under the 'Origination Charges' category. The table includes columns for the fee name, the lender (RCMC), and the amount. A total of \$2,815.00 is shown at the bottom of the table.
- Form Fields:** On the right, there are dropdown menus for 'Category' (Origination Charges), 'Type' (Administration Fee), and 'Description' (Administration Fee). There are also fields for 'Paid To Type' (Lender), 'Paid To Name' (RCMC), and 'Disclosed Amount' (\$865.00).
- Footer:** Contains copyright information for DocMagic, Inc. and links for Home, Contact, Privacy Policy, and Terms of Use.

For rejections, the agent will get an automated email notifying them of the rejection and will also be presented with a blue bar next to the rejected fee within the suspense filter. While in suspense, the agent can add additional fees and comments and restore the fee for the lender to reconsider.



If a Lender rejects a fee, it will be sent to the Suspense Filter.

The screenshot displays the SmartCLOSE application interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. A search bar is present with the placeholder text 'Enter something to search'. The main content area is divided into a left sidebar, a central table, and a right-hand details panel.

The left sidebar contains a 'New Fee' button and a list of categories: 'Origination Charges', 'Services Did Not Shop For', 'Services Did Shop For', 'Taxes and Other Fees', 'Prepays', 'Initial Escrows', 'Other', 'Credits', and 'Payoffs'. Under the 'Other' category, a red icon with a white '1' is highlighted, representing the 'Suspense (1)' filter.

The central table lists fees under the 'Origination Charges' category. The first row is 'Administration Fee RCMC' with a value of '\$865.00 (\$865.00)'. A red icon with a white '1' is highlighted next to this row. Other fees include 'Application Fee RCMC' (\$450.00), 'Loan Origination Fee RCMC' (\$1,000.00), 'Mortgage Broker Fee Other' (\$0.00), and 'Processing Fee RCMC' (\$500.00). A 'TOTAL' row shows '\$2,815.00'. Below this, the 'Services Did Not Shop For' category includes 'Appraisal Fee Appraisal Company' (\$450.00) and 'Courier Fee' (\$12.40).

The right-hand details panel shows the selected fee's information: 'Category: Origination Charges', 'Type: Administration Fee', 'Description: Administration Fee', 'Paid To Type: Lender', 'Paid To Name: RCMC', and 'Disclosed Amount: \$865.00'. It also includes a 'Paid By' section with 'Borrower' selected and a 'Reason for Change' dropdown menu.

The icon on the left side will be highlighted along with a visual indicator as to the number of items in suspense.



The agent can view these rejected items and adjust information by clicking on the edit icon.

The screenshot displays the SmartCLOSE interface for a loan file titled "Sarah J Sample - File #: 181025730". The interface is divided into several sections:

- Header:** Shows the user "Alan Dai (Lender)" and the file name.
- Navigation:** Includes tabs for "Loan Cost", "Settlement", and "View".
- Left Sidebar:** Lists categories such as "New Fee", "Orignation Charges", "Services Did Not Shop For", "Services Did Shop For", "Taxes and Other Fees", "Prepays", "Initial Escrows", "Other", "Credits", "Payoffs", "Other", "Suspense", and "Deleted Items".
- Main Content Area:** Displays a table of fees under "Orignation Charges" and "Services Did Not Shop For".
- Right Panel:** Provides details for the selected "Administration Fee" item, including a total of \$865.00 and a due date.
- Actions:** At the top right, there are buttons for "Edit", "Delete", and "Upload". The "Edit" button is highlighted with a green box, and a blue arrow points from the text box above to it.

Category	Item	Amount
Orignation Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
TOTAL		\$2,815.00
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Drive	\$12.40 (\$12.40)

Paid By	Amount	APR	Financed	PCC
Borrower	\$865.00	✓		

They can also provide additional comments and upload documentation.



The agent can restore the fee for further Lender consideration.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below this, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a search bar and a list of categories on the left. The main area is divided into three sections: 'Origination Charges', 'Services Did Not Shop For', and 'Other'. The 'Origination Charges' section contains a table of fees, with the 'Administration Fee' row highlighted and a 'Restore' icon (a circular arrow) next to it. The 'Services Did Not Shop For' section includes 'Appraisal Fee' and 'Courier Fee'. The 'Other' section includes 'Suspense' and 'Deleted Items'. On the right side, a detailed view of the 'Administration Fee' is shown, including its amount (\$865.00), due date, and a table of payment details.

Category	Item	Amount	Restorable
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)	Yes (Restore icon)
	Application Fee RCMC	\$450.00 (\$450.00)	No
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)	No
	Mortgage Broker Fee Other	\$0.00 (\$0.00)	No
	Processing Fee RCMC	\$500.00 (\$500.00)	No
TOTAL		\$2,815.00	
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)	No
	Courier Fee Smartly Delivery Drive	\$12.40 (\$12.40)	No

Paid By	Amount	APR	Financed	POC
Borrower	\$865.00	✓		

The Lender will then be presented with a thumbs up or down for their approval on that resubmitted loan cost.



At any point throughout the collaboration, a Lender or Agent may delete a fee.

The screenshot displays the SmartCLOSE interface for a loan file titled "Sarah J Sample - File #: 181025730". The user is identified as Alan Dai (Lender). The interface is divided into three main sections:

- Left Panel (Categories):** A list of categories for fees, including Origination Charges, Services Did Not Shop For, Services Did Shop For, Taxes and Other Fees, Prepays, Initial Escrows, Other, Credits, Payoffs, Other, Suspense, and Deleted Items.
- Middle Panel (Origination Charges):** A table listing various fees with their amounts and status. A red 'X' icon is highlighted next to the "Administration Fee" row.
- Right Panel (Origination Charges Details):** A detailed view of the selected "Administration Fee" (RCMC), showing a total amount of \$865.00 and a due date of \$865.00. It also includes a table for "Paid By" and a "History" section.

Category	Fee Name	Amount	Subtotal
Origination Charges	Administration Fee (RCMC)	\$865.00	(\$865.00)
	Application Fee (RCMC)	\$450.00	(\$450.00)
	Loan Origination Fee (RCMC)	\$1,000.00	(\$1,000.00)
	Mortgage Broker Fee (Other)	\$0.00	(\$0.00)
	Processing Fee (RCMC)	\$500.00	(\$500.00)
TOTAL		\$2,815.00	
Services Did Not Shop For	Appraisal Fee (Appraisal Company)	\$450.00	(\$450.00)
	Courier Fee (Speedy Delivery Docs)	\$12.40	(\$12.40)

Paid By	Amount	APR	Financed	POC
Borrower	\$865.00	✓		

This can be done by clicking on the red x to the right of the fee in the middle panel or by clicking on the specific fee and clicking delete on the right panel.



Blue bars will appear for a user when something has been modified by another collaborator.

The screenshot displays the SmartCLOSE interface for a loan file. The top navigation bar shows the user 'Alan Dai (Lender)' and the file number '181025730'. The main content area is divided into a left sidebar with categories like 'New Fee', 'Origination Charges', and 'Services Did Not Shop For'. The central panel shows a list of fees under the 'Origination Charges' category. A blue bar highlights the 'Administration Fee' row, indicating it has been modified by another collaborator. The right panel shows a detailed view of the 'Administration Fee' with a total amount of \$865.00 and a due date.

Category	Item	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
TOTAL		\$2,815.00
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Drive	\$12.40 (\$12.40)

Paid By	Amount	APR	Financed	POC
Borrower	\$865.00	✓		

This is a visual indicator to alert the user that something has changed.



Once the user clicks on that item to acknowledge they have reviewed the update, the blue bar will be cleared.

The screenshot shows the SmartCLOSE interface for a loan file. The top navigation bar includes the SmartCLOSE logo, the file name 'Sarah J Sample - File #: 181025730', and the user 'Alan Dai (Lender)'. Below the navigation bar, there are tabs for 'Loan Cost', 'Settlement', and 'View'. The 'Loan Cost' tab is active, showing a list of categories on the left and a detailed breakdown of 'Origination Charges' in the center. The 'Origination Charges' section includes items like 'Administration Fee', 'Application Fee', 'Loan Origination Fee', 'Mortgage Broker Fee', and 'Processing Fee', each with a blue bar next to it. The total for these charges is \$2,815.00. To the right, there is a summary for 'Origination Charges' showing a total of \$865.00 due. Below this, there is a table for 'Paid By' with columns for Amount, APR, Financed, and POC. The 'Borrower' row shows a payment of \$865.00 at an APR of 11%. At the bottom, there is a 'History' section with an 'Add Comment' button.

Category	Item	Amount
Origination Charges	Administration Fee RCMC	\$865.00 (\$865.00)
	Application Fee RCMC	\$450.00 (\$450.00)
	Loan Origination Fee RCMC	\$1,000.00 (\$1,000.00)
	Mortgage Broker Fee Other	\$0.00 (\$0.00)
	Processing Fee RCMC	\$500.00 (\$500.00)
TOTAL		\$2,815.00
Services Did Not Shop For	Appraisal Fee Appraisal Company	\$450.00 (\$450.00)
	Courier Fee Smartly Delivery Docs	\$12.40 (\$12.40)

Note that a Lender or Agent must clear out all their blue bars before they are able to approve the worksheet. Once cleared, the file can be locked by the Lender and Agent.



The Settlement tab is where the settlement or title agent works much of their magic.

The screenshot displays the SmartCLOSE interface for a 'NED NEEDS NOTARY SAMPLE' file. The 'Settlement' tab is selected and highlighted with a green box. The interface is divided into two main columns: 'BORROWER'S TRANSACTION' and 'SELLER'S TRANSACTION'. Each column lists various items with their respective amounts. The Borrower's total due at closing is \$253,597.50, and the Seller's total due at closing is \$250,000.00. The interface also includes a sidebar with 'Transactions' and 'Calculating Cash to Close' options, and a top navigation bar with 'Loan Cost', 'Settlement', and 'View' tabs.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$253,597.50	M. Due to Seller at Closing	\$250,000.00
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included...	\$0.00	02 Sale Price of Any Personal Property Included...	\$0.00
03 Closing Costs Paid at Closing (J)	\$3,597.50	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Ta... to		09 City/Town Ta... to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11		12	
12		13	

Credits, adjustments, and other transactional information can easily be updated for the borrower and seller with the result – an accurate cash to close analysis.



The settlement tab features two transaction options on the left column, including Summaries of Transactions and Calculating Cash to Close.

The screenshot displays the SmartCLOSE Settlement Tab interface. The top navigation bar includes 'Loan Cost', 'Settlement', and 'View' tabs. The 'Settlement' tab is active. The interface is divided into three main sections: a left-hand navigation menu, a central data table, and a top-right utility area.

Navigation Menu (Left):

- Transactions
- Summaries of Categories (highlighted)
- Calculating Cash to Close

Central Data Table:

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
K. Due from Borrower at Closing	\$253,597.50	M. Due to Seller at Closing	\$250,000.00
01 Sale Price of Property	\$250,000.00	01 Sale Price of Property	\$250,000.00
02 Sale Price of Any Personal Property Included...	\$0.00	02 Sale Price of Any Personal Property Included...	\$0.00
03 Closing Costs Paid at Closing (J)	\$3,597.50	03	
04		04	
Adjustments		05	
05		06	
06		07	
07		08	
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance	
08 City/Town Ta...	to	09 City/Town Ta...	to
09 County Taxes	to	10 County Taxes	to
10 Assessments	to	11 Assessments	to
11		12	
12		13	

Top Right Utility Area:

- Assigned To: Agent
- Warning icon (6)
- Chat icon
- Users icon
- Edit button (highlighted)

To make changes, simply click on the Edit button in the top right corner of the Summaries of Transactions tab. The cash to close analysis is read-only.



The View tab contains all applicable documents and disclosures.

The screenshot displays the 'View' tab in the SmartCLOSE application. The interface includes a top navigation bar with 'Loan Cost', 'Settlement', and 'View' tabs. The 'View' tab is active, showing a 'Closing Disclosure' and a 'Loan Estimate' section. The 'Closing Disclosure' section includes a title, a subtitle, and three columns of information: Closing Information, Transaction Information, and Loan Information. The 'Loan Estimate' section includes a table with columns for 'Loan Terms' and 'Can this amount increase after closing?'.

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$200,000	NO	
Interest Rate	3.75%	NO	
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO	

It also provides the Closing Disclosure, Loan Estimate, and Loan Detail Report that provides all pertinent loan data, data validation, and regulatory compliance testing results.



This is where the Lender and the Agent can approve the collaboration and send documents to borrowers.

The screenshot displays the SmartCLOSE 'View' tab for a loan titled 'NED NEEDS NOTARY SAMPLE - File #: 100420210001'. The interface includes a navigation bar with tabs for 'Loan Cost', 'Settlement', and 'View'. A toolbar at the top offers actions like 'Send to borrower', 'Lender', and 'Agent', along with search and navigation icons. The main content area shows a 'Closing Disclosure' document with the following details:

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

Closing Information	Transaction Information	Loan Information
Date Issued 3/2/2021 Closing Date 5/5/2021 Disbursement Date 5/10/2021 Settlement Agent Settlement/Closing Co. File # REFERENCE 4 Property Property Street, CA 90501 Sale Price \$250,000	Borrower Ned Needs Notary Sample Property Street Property City, CA 90501 Seller Seller One Sample Seller Street Seller City, CA 90000 Lender DSI Test Lender (Alan Dai)	Loan Term 30 years Purpose Purchase Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # 100420210001 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$926.23	NO

The interface also features a sidebar with 'Documents' (including Loan Detail Report and Closing Disclosure pages 1-6), 'Loan Estimate', 'Other', 'Settlement/Title', and 'Action Log'. A 'DELL' logo is visible at the bottom of the screen.

Lastly, users can print and download documents, export a MISMOv3.3 file of the collaboration, and view the Action Log.



Display thumbnails or list details in the left column.

Sends selected document to borrower within eSign.

The screenshot displays the SmartCLOSE interface for a document titled "Closing Disclosure". The interface is divided into several sections:

- Top Bar:** Shows the document title "NED NEEDS NOTARY SAMPLE - File #: 100420210001" and the user "Alan Dai (Lender)".
- Navigation Tabs:** "Loan Cost", "Settlement", and "View" (selected).
- Left Sidebar:** Lists documents including "Loan Detail Report", "Closing Disclosure" (with sub-items Page 1-6), "Loan Estimate", "Other", "Settlement/Title", and "Action Log".
- Main Content Area:** Displays the "Closing Disclosure" form. It includes sections for "Closing Information", "Transaction Information", and "Loan Information".
- Table:** A table with columns "Loan Terms" and "Can this amount increase after closing?".
- Toolbar:** Contains icons for "Send to borrower", "Lender", and "Agent".

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23 NO

A lock signifies lender approved – while unlock is not yet approved.



Navigation icons are here - zoom in, zoom out and page up and down.

The screenshot displays the SmartCLOSE application interface. At the top, the header shows 'SmartCLOSE' and 'NED NEEDS NOTARY SAMPLE - File #: 100421210001'. Below the header, the 'View' tab is selected, and a toolbar contains several icons. A green box highlights the navigation icons: a magnifying glass with a plus sign (zoom in), a magnifying glass with a minus sign (zoom out), a circular arrow (refresh), and a circular arrow with a plus sign (page up). A purple arrow points from the text box above to the zoom in icon. On the right side of the toolbar, there are icons for print, download, and export. A purple arrow points from the text box below to these icons. The main content area displays a 'Closing Disclosure' form with sections for Closing Information, Transaction Information, and Loan Information. Below this, there is a table with columns for 'Loan Terms' and 'Can this amount increase after closing?'. The table contains three rows of data: Loan Amount (\$200,000), Interest Rate (3.75%), and Monthly Principal & Interest (\$926.23).

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

These icons allow you to print, download/save and export in that order.



Note that lenders can send the initial disclosures and Loan Estimate directly to the borrower from inside SmartCLOSE by clicking on the Send to Borrower icon.

The screenshot shows the SmartCLOSE interface for a loan titled "NED NEEDS NOTARY SAMPLE - File #: 100420210001". The user is logged in as Alan Dai (Lender). The interface has tabs for "Loan Cost", "Settlement", and "View". The "View" tab is active, and a green box highlights the "Send to borrower" button. Below the tabs, there are icons for "Lender" and "Agent". The main content area displays a "Closing Disclosure" form. The form includes sections for Closing Information, Transaction Information, and Loan Information. Below these sections is a table with columns for "Loan Terms" and "Can this amount increase after closing?".

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23 NO

This can happen prior to approval of the worksheet.



Note that lenders can send the initial disclosures and Loan Estimate directly to the borrower from inside SmartCLOSE by clicking on the Send to Borrower icon.

The screenshot displays the SmartCLOSE interface for a loan titled "NED NEEDS NOTARY SAMPLE - File #: 100420210001". The user is logged in as Alan Dai (Lender). The interface is in the "View" tab, showing a "Closing Disclosure" document. A "Send to Borrower" dialog box is open, asking "Are you ready to send the following document to the borrower(s)?" with options for "Loan Estimate" and "Closing Disclosure". The borrowers listed are michael.sample@example.com and mary.sample@example.com. The background shows loan terms and a table of loan details.

Loan Terms		
Can this amount increase after closing?		
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

This can happen prior to approval of the worksheet.



To send the closing disclosure to the borrower, approval is required by both the Lender and Agent before it can be sent to the borrower.

SmartCLOSE NED NEEDS NOTARY SAMPLE - File #: 100420210001
New Alan Dai (Lender)

Loan Cost Settlement **View** Assigned To: Agent

Send to borrower Lender Agent

Documents

- Loan Detail Report
- Closing Disclosure
 - Page 1
 - Page 2
 - Page 3
 - Page 4
 - Page 5
 - Page 6
- Loan Estimate
- Other
- Settlement/Title
- Action Log

Closing Disclosure

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

Closing Information	Transaction Information	Loan Information
Date Issued 3/2/2021 Closing Date 5/5/2021 Disbursement Date 5/10/2021 Settlement Agent Settlement/Closing Co. File # REFERENCE 4 Property Property Street, CA 90501 Sale Price \$250,000	Borrower Ned Needs Notary Sample Property Street Property City, CA 90501 Seller Seller One Sample Seller Street Seller City, CA 90000 Lender DSI Test Lender (Alan Dai)	Loan Term 30 years Purpose Purchase Product Fixed Rate Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Loan ID # 100420210001 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$200,000	NO
Interest Rate	3.75%	NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$926.23	NO

For the lender or agent to approve the collaboration they must have addressed all their respective action items and have no items with blue bars next to them. Any fatal audit results on the collaboration will prevent approval as well.



Once the file is approved by both the lender and settlement service provider (aka Cleared to Close) the file will be locked and a lock icon will appear.

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

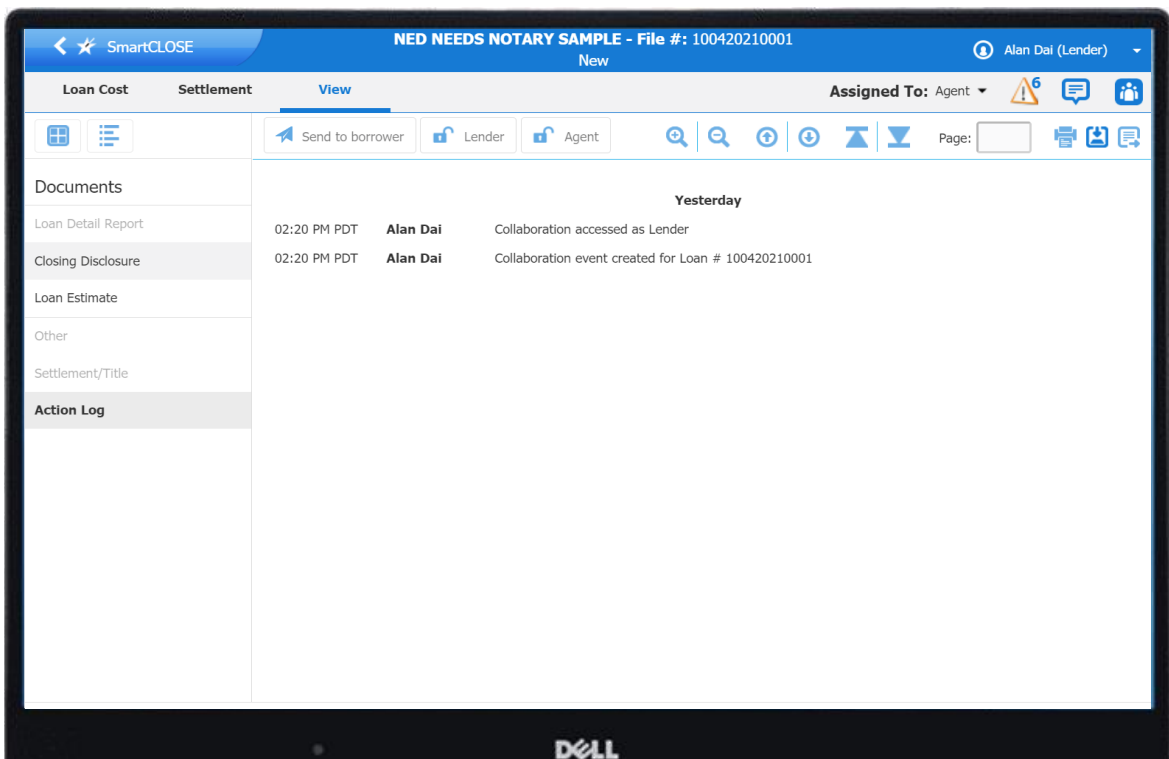
Closing Information		Transaction Information		Loan Information	
Date Issued	3/2/2021	Borrower	Ned Needs Notary Sample Property Street Property City, CA 90501	Loan Term	30 years
Closing Date	5/5/2021			Purpose	Purchase
Disbursement Date	5/10/2021	Seller	Seller One Sample Seller Street Seller City, CA 90000	Product	Fixed Rate
Settlement Agent	Settlement/Closing Co. REFERENCE 4	Lender	DSI Test Lender (Alan Dai)	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	Property Street Property City, CA 90501			Loan ID #	<input type="checkbox"/> VA <input type="checkbox"/> _____
Property				MIC #	100420210001
Sale Price	\$250,000				

Loan Terms	Can this amount increase after closing?
Loan Amount	\$200,000 NO
Interest Rate	3.75% NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$926.23 NO

When the user clicks Send to Borrower, the Closing Disclosure and/or the entire Pre-Closing document package is instantly provided to the borrower via DocMagic's eSign system, featuring our proprietary ClickSign technology.



The Action Log captures the entire audit trail of all actions taken within SmartCLOSE for that collaboration, starting with most recent action first.



A time and date stamp is included along with a brief summary of the change.

