



eClose with AutoPrep – Hybrid 2  
With Settlement Agent Portal and Borrower's Experience

GUIDEBOOK

# Hybrid 2 eClose

## Hybrid #1

- Paper Note
- Paper Notary
- All Other Documents Electronic

## Hybrid #2

- eNote
- Paper Notary
- All Other Documents Electronic ✓

## Hybrid #3

- Paper Note
- eNotary
- All Other Documents Electronic

## Total eClose

- eNote
- eNotary
- All Other Documents Electronic



# Hybrid 2 eClose Process

|  |    |
|--|----|
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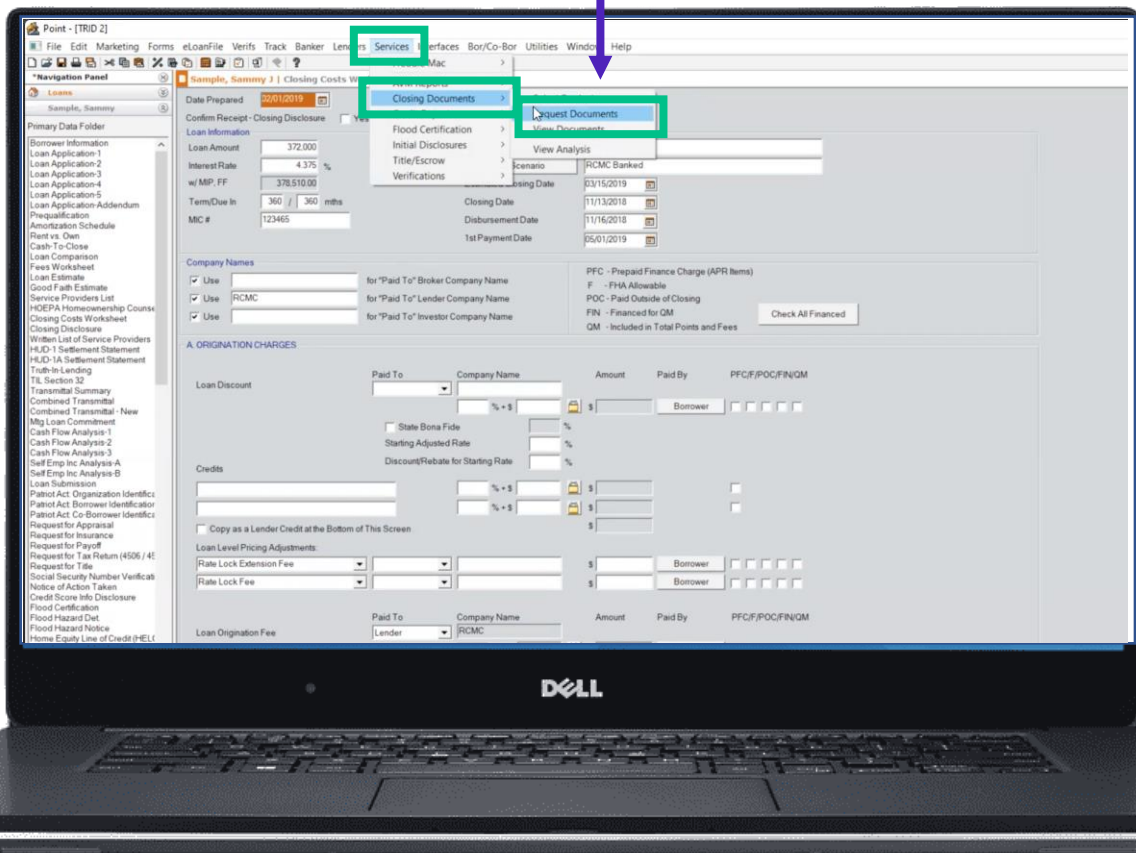




Processing Closing Documents in LOS

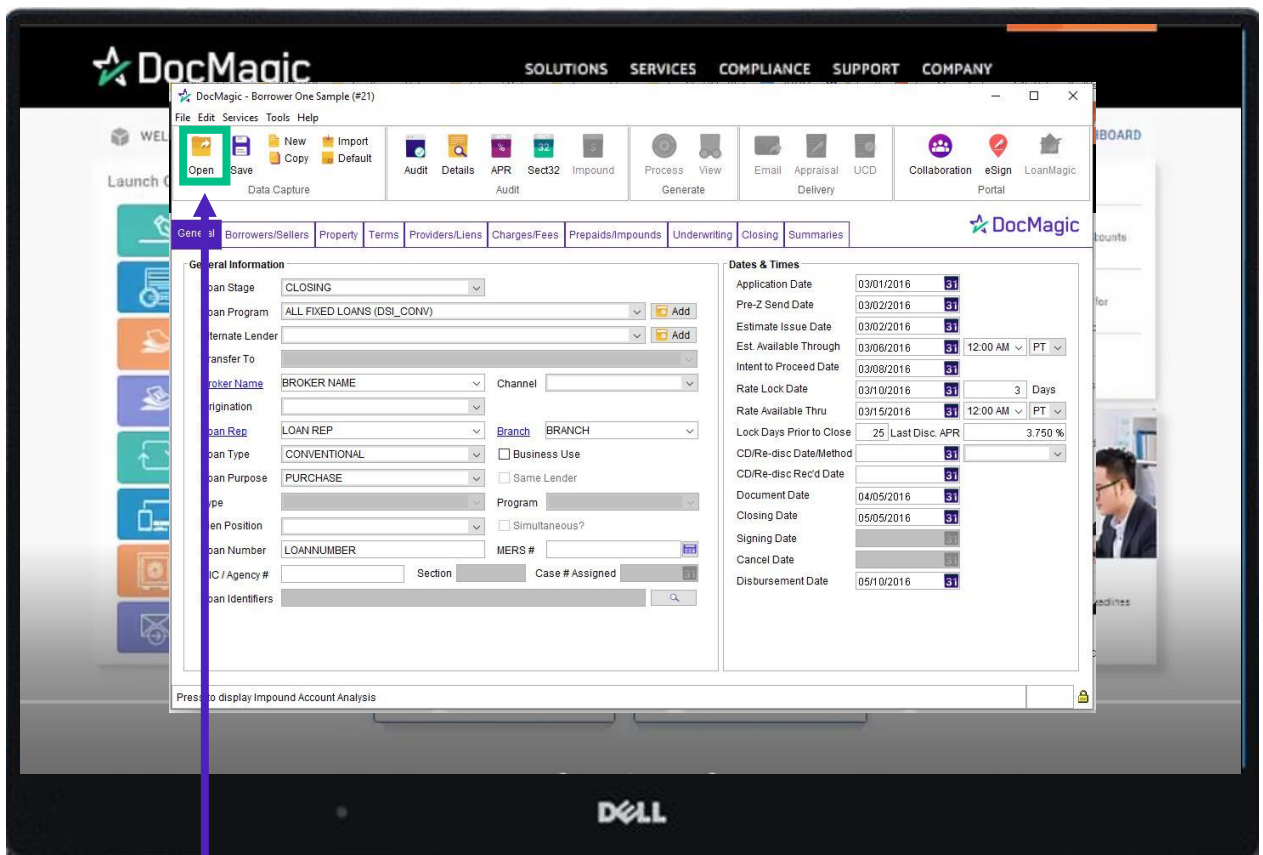
# Closing Documents in Your LOS

Depending on which LOS you utilize, you will need to choose Closing Documents when processing a closing package to get started with the process.



# Closing Documents in Your LOS

If your LOS does not allow for eNote, you will need to re-process the document in DocMagic Online.



Start by opening the file in DMO.



# Closing Documents in Your LOS

Confirm that all Loan Information has been imported into DMO and make any necessary additions and corrections.

The screenshot displays the DocMagic software interface for loan closing. The window title is "DocMagic - Borrower One Sample (#21)". The interface includes a menu bar (File, Edit, Services, Tools, Help) and a toolbar with various icons for actions like Open, Save, New, Copy, Import, Audit, Details, APR, Sec32, Impound, Process, View, Generate, Email, Appraisal, Delivery, UCD, Collaboration, eSign, and LoanMagic Portal. Below the toolbar is a navigation pane with tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The main content area is divided into two columns: "General Information" and "Dates & Times".

**General Information**

|                  |                            |
|------------------|----------------------------|
| Loan Stage       | CLOSING                    |
| Loan Program     | ALL FIXED LOANS (DSL_CONV) |
| Alternate Lender |                            |
| Transfer To      |                            |
| Broker Name      | BROKER NAME                |
| Channel          |                            |
| Origination      |                            |
| Loan Rep         | LOAN REP                   |
| Branch           | BRANCH                     |
| Loan Type        | CONVENTIONAL               |
| Business Use     | <input type="checkbox"/>   |
| Loan Purpose     | PURCHASE                   |
| Same Lender      | <input type="checkbox"/>   |
| Type             |                            |
| Program          |                            |
| Lien Position    |                            |
| Simultaneous?    | <input type="checkbox"/>   |
| Loan Number      | LOANNUMBER                 |
| MERS #           |                            |
| MIC / Agency #   |                            |
| Section          |                            |
| Case # Assigned  |                            |
| Loan Identifiers |                            |

**Dates & Times**

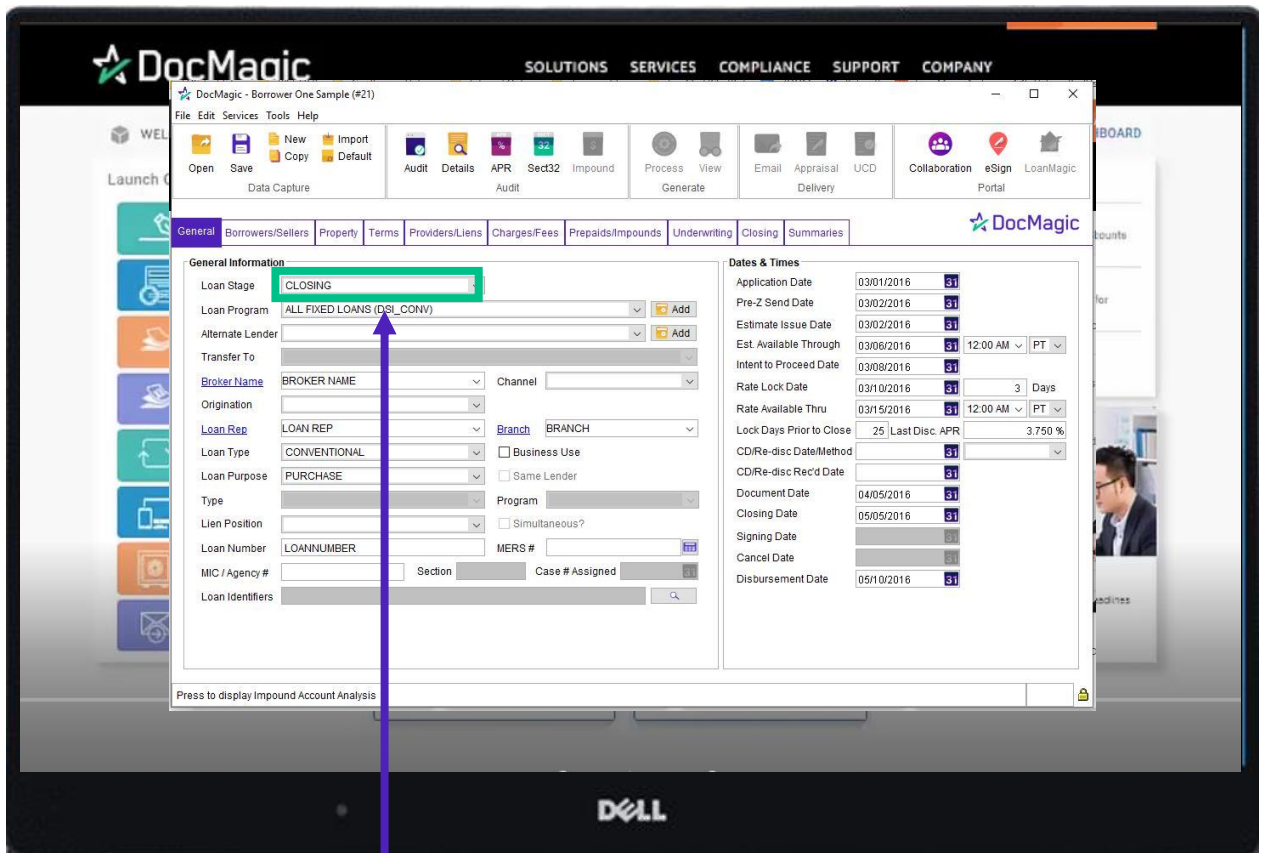
|                          |                          |
|--------------------------|--------------------------|
| Application Date         | 03/01/2016               |
| Pre-Z Send Date          | 03/02/2016               |
| Estimate Issue Date      | 03/02/2016               |
| Est. Available Through   | 03/06/2016 12:00 AM PT   |
| Intent to Proceed Date   | 03/08/2016               |
| Rate Lock Date           | 03/10/2016               |
| Rate Available Thru      | 03/15/2016 12:00 AM PT   |
| Lock Days Prior to Close | 25 Last Disc APR 3.750 % |
| CD/Re-disc Date/Method   |                          |
| CD/Re-disc Rec'd Date    |                          |
| Document Date            | 04/05/2016               |
| Closing Date             | 05/05/2016               |
| Signing Date             |                          |
| Cancel Date              |                          |
| Disbursement Date        | 05/10/2016               |

Press to display impound Account Analysis



# Closing Documents in Your LOS

If using DocMagic Online, enter your loan information manually.



For all document sets, choose Closing from Loan Stage here.





# Loan Detail Report

Recommended: Click here to see the Loan Detail Report before your process.

**Loan Detail Report**

Loan Number: 777012520220001      File ID: 2252  
Borrower Name: JOHN SMITH      Client Number: 100SALES  
Property Address: 935 WILLOW STREET, BURLINGTON NJ 08016      Date of Report: 01/25/2022

**DETAILS**

**LENDER INFO**

Lender Name: DSI TEST LENDER (SALES)      Transfer To:  
Loan Program: ALL FIXED LOANS (DSI\_CONV)

**LOAN IDENTIFIERS**

Loan Number: 777012520220001      FHAVA Case:      MERS #: 9999353-2520220001-4  
Loan Purpose: Purchase      Loan Type: Conventional      Origination Type: Lender  
FHA Section:      MIC #:      Loan Rep:      Broker Name:      Branch:

**IMPORTANT DATES**



# Processing Documents – Hybrid 2

Process the Document set.

**8 Warning issues have been detected.**

| Type    | Message   | Category                  | Details |
|---------|---|---------------------------|---------|
| WARNING | Document Date is more than '5' days in the past   | DataValidation            |         |
| WARNING | Deficiency Rights Preserved information not provided. Default option will be used.  | Federal-TRID              |         |
| WARNING | Settlement Agent is missing Email, License ID.  | DataValidation-Service... |         |
| WARNING | Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered. | Federal-TRID              |         |
| WARNING | Purchase Transaction with no prepaid Homeowner's Insurance detected.  | DataValidation            |         |
| WARNING | You have entered Broker Information on a non-brokered loan, please ensure this is correct.  | DataValidation            |         |
| WARNING | Intent to service or transfer service indicator is blank.   | TRID                      |         |
| WARNING | Transfer Taxes (TSF) \$35.00 exceeds baseline amount \$0.00, Fee violates TILA/RESPA Tolerance.                                   | Federal-TRID              |         |
| MESSAGE | Worksheet Saved   |                           |         |
| MESSAGE | Worksheet Audited (outstanding audits detected)   |                           |         |

Amount: \$250,000.00  
Amount: \$0.00  
Amount: \$100.00  
Amount: \$250,000.00  
Amount: \$100.00  
Amount: \$249,900.00



# Processing Documents – Hybrid 2

Choose "Closing" for Package Type.

The screenshot displays the DocMagic interface with a 'Document Processing Options' dialog box open. The dialog box is titled 'Worksheet #35 (SAMPLE) is queued for processing.' and contains several sections:

- General Options:** A dropdown menu for 'Package Type' is set to 'Closing'. Below it are radio buttons for 'File Format' with 'Adobe PDF' and 'DBK (PCL)' options.
- Loan Application:** A 'FNMA 3.x File:' field with a 'Browse' button.
- Electronic Delivery:** A section with checkboxes for 'DocMagic eSign', 'eSignature enable', 'eNotary enable', and 'Include SMARTDoc eNote'. The 'DocMagic eSign' and 'Include SMARTDoc eNote' options are checked.
- Security:** Checkboxes for 'Require Password', 'Retrieval Notification', and 'Disable Recipient Printing'.
- Additional Services:** Checkboxes for 'Print and Deliver', 'Flood Certification', and 'MERS Registration'. There is also a 'Life of Loan?' section with 'Yes' and 'No' radio buttons.

Buttons for 'Process' and 'Cancel' are at the bottom of the dialog box. A warning message at the top of the dialog states: '8 Warning Issues have been detected. Document Date is more than 5 days in the past'.

Select these boxes for a Hybrid 2 closing.

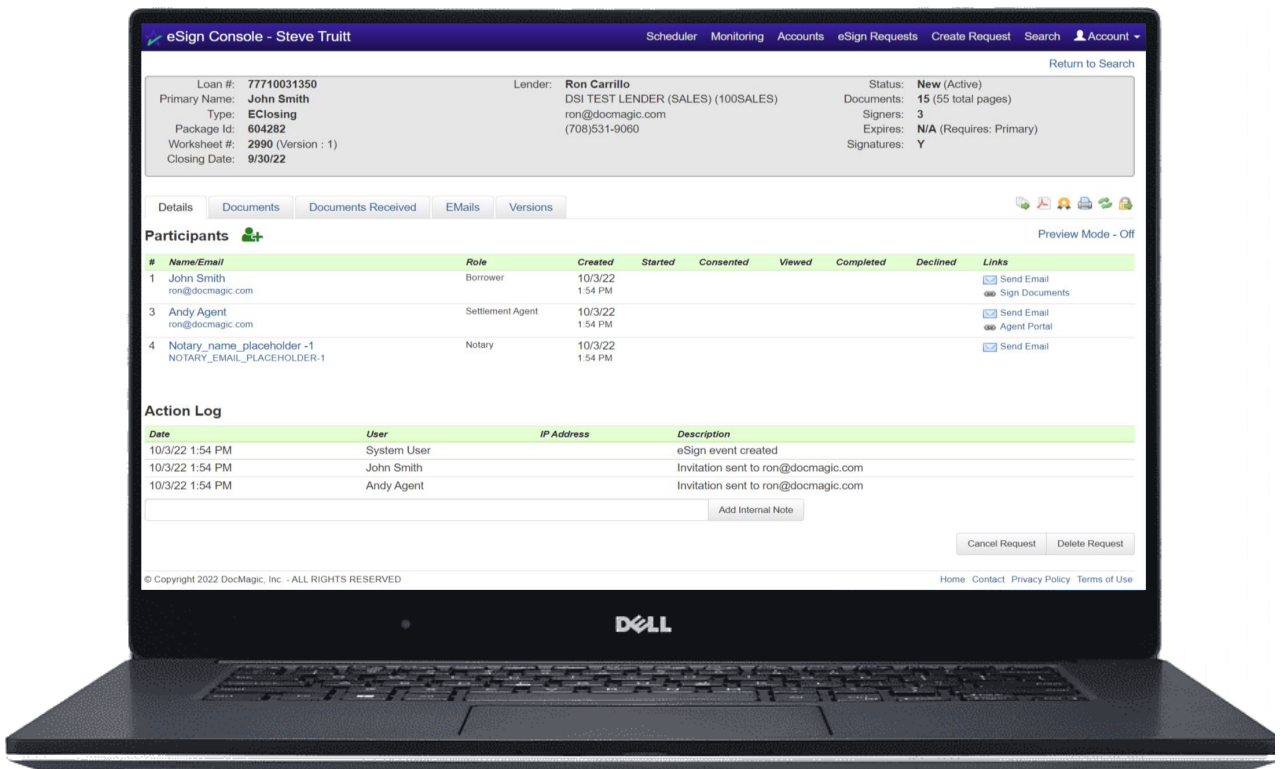




Lender Portal

# Lender Portal

Lenders can monitor the activity of the Settlement Agent and Borrower here.



For detailed instructions on how to use the eSign Console / Lender Portal, please visit our [Product Training Page](#).



# Lender Portal

Reminder emails can be sent to the Borrower and Settlement Agent here.

**eSign Console - Steve Truitt** Scheduler Monitoring Accounts eSign Requests Create Request Search Account

Return to Search

Loan #: 77710031350 Lender: Ron Carrillo Status: New (Active)  
Primary Name: John Smith DSI TEST LENDER (SALES) (100SALES) Documents: 15 (55 total pages)  
Type: EClosing ron@docmagic.com Signers: 3  
Package Id: 604282 (708)531-9060 Expires: N/A (Requires: Primary)  
Worksheet #: 2990 (Version : 1) Signatures: Y  
Closing Date: 9/30/22

Details Documents Documents Received EMail Versions

Participants

| # | Name/Email   | Role             | Created            | Started | Consented | Viewed | Completed | Declined | Links  |
|---|--|------------------|--------------------|---------|-----------|--------|-----------|----------|--|
| 1 | John Smith<br>ron@docmagic.com                           | Borrower         | 10/3/22<br>1:54 PM |         |           |        |           |          | <a href="#">Send Email</a>                                 |
| 3 | Andy Agent<br>ron@docmagic.com                           | Settlement Agent | 10/3/22<br>1:54 PM |         |           |        |           |          | <a href="#">Send Email</a><br><a href="#">Agent Portal</a> |
| 4 | Notary_name_placeholder -1<br>NOTARY_EMAIL_PLACEHOLDER-1 | Notary           | 10/3/22<br>1:54 PM |         |           |        |           |          | <a href="#">Send Email</a>                                 |

Action Log

| Date            | User        | IP Address | Description                         |
|-----------------|-------------|------------|-------------------------------------|
| 10/3/22 1:54 PM | System User |            | eSign event created                 |
| 10/3/22 1:54 PM | John Smith  |            | Invitation sent to ron@docmagic.com |
| 10/3/22 1:54 PM | Andy Agent  |            | Invitation sent to ron@docmagic.com |

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# Lender Portal

Documents, both click signed and ink signed, are reviewed in the Documents Tab.

**eSign Console - Steve Truitt**

Scheduler Monitoring Accounts eSign Requests Create Request Search Account

Loan #: 77710031350 Lender: Steve Truitt Status: New (Active)  
Primary Name: John Smith DSI TEST LENDER (SALES) (100SALES) Documents: 15 (55 total pages)  
Type: EClosing struitt@docmagic.com Signers: 2  
Package Id: 604824 (800)649-1362 Expires: N/A (Requires: Primary)  
Worksheet #: 2990 (Version : 2) Signatures: Y (Ink Sign)  
Closing Date: 9/30/22

Details Documents Documents Received EMails Versions

**Documents**

| Document Name  | ClickSign | Page(s) | Mark(s) | Signer(s) | Completed | Sigreq | Document Id       | Document Id | Filename        | Delete | Operation        |
|--|-----------|---------|---------|-----------|-----------|--------|-------------------|-------------|-----------------|--------|------------------|
| 1 Borrower's Certification, Authorization and Consent            | ✓         | 2       | 1       | 1         |           |        | 5175538   5187039 |             | bcac.msc.xml    |        |                  |
| 2 Multistate Fixed Rate Note                                     |           | 0/4     | 1       | 1         |           |        | 5175539   5187040 |             | us3200.not.xml  |        | Mark as Complete |
| 3 New Jersey Mortgage (MERS)                                     |           | 0/19    | 1       | 1         |           |        | 5175540   5187041 |             | nj3031.mzm.xml  |        | Mark as Complete |
| 4 Uniform Residential Loan Application                           | ✓         | 7       | 1       | 1         |           |        | 5175541   5187042 |             | urla.msc.xml    |        |                  |
| 5 Uniform Residential Loan Application - Lender Loan Information | ✓         | 2       | 0       | 0         | ✓         |        | 5175542   5187043 |             | urlali.msc.xml  |        |                  |
| 6 Addendum to Closing Instructions                               | ✓         | 1       | 1       | 1         |           |        | 5175543   5187044 |             | atci3.msc.xml   |        |                  |
| 7 Specific Closing Instructions                                  | ✓         | 3       | 4       | 2         |           |        | 5175544   5187045 |             | sci.msc.xml     |        |                  |
| 8 Hazard Insurance Authorization and Requirements                | ✓         | 2       | 1       | 1         |           |        | 5175545   5187046 |             | hazard8.lsr.xml |        |                  |
| 9 IVES Request for Transcript of Tax Return                      | ✓         | 2       | 2       | 1         |           |        | 5175546   5187047 |             | 4506c.msc.xml   |        |                  |
| 10 Closing Disclosure  | ✓         | 5       | 1       | 1         |           |        | 5175547   5187048 |             | cd.dsc.xml      |        |                  |
| 11 Customer Identification Verification                          | ✓         | 2       | 0       | 0         | ✓         |        | 5175548   5187049 |             | civ.msc.xml     |        |                  |
| 12 Initial Escrow Account Disclosure Statement                   | ✓         | 2       | 1       | 1         |           |        | 5175549   5187050 |             | ieads.msc.xml   |        |                  |
| 13 New Jersey Initial Tax Authorization Notice                   | ✓         | 1       | 0       | 0         | ✓         |        | 5175550   5187051 |             | njitan.msc.xml  |        |                  |
| 14 New Jersey Private Well Testing Act Certification             | ✓         | 1       | 1       | 1         |           |        | 5175551   5187052 |             | njpw.t.msc.xml  |        |                  |
| 15 Signature Affidavit and AKA Statement                         |           | 0/2     | 1       | 1         |           |        | 5175552   5187053 |             | saakas.msc.xml  |        | Mark as Complete |

Add Internal Note

You can check the status of the signature process here.



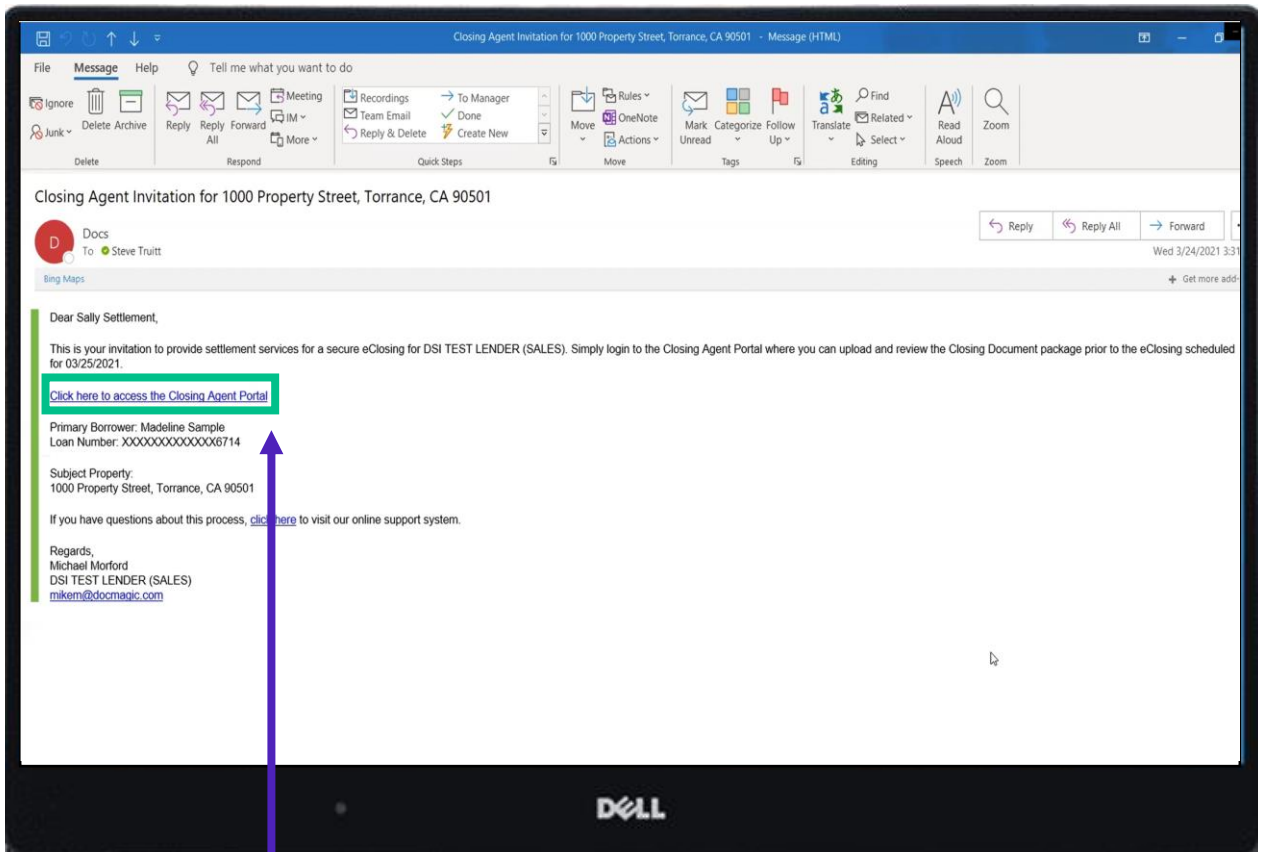


Settlement Agent Process



# Settlement Agent Invitation Email

The Settlement Agent will receive an invitation email when the lender creates the eClose event.

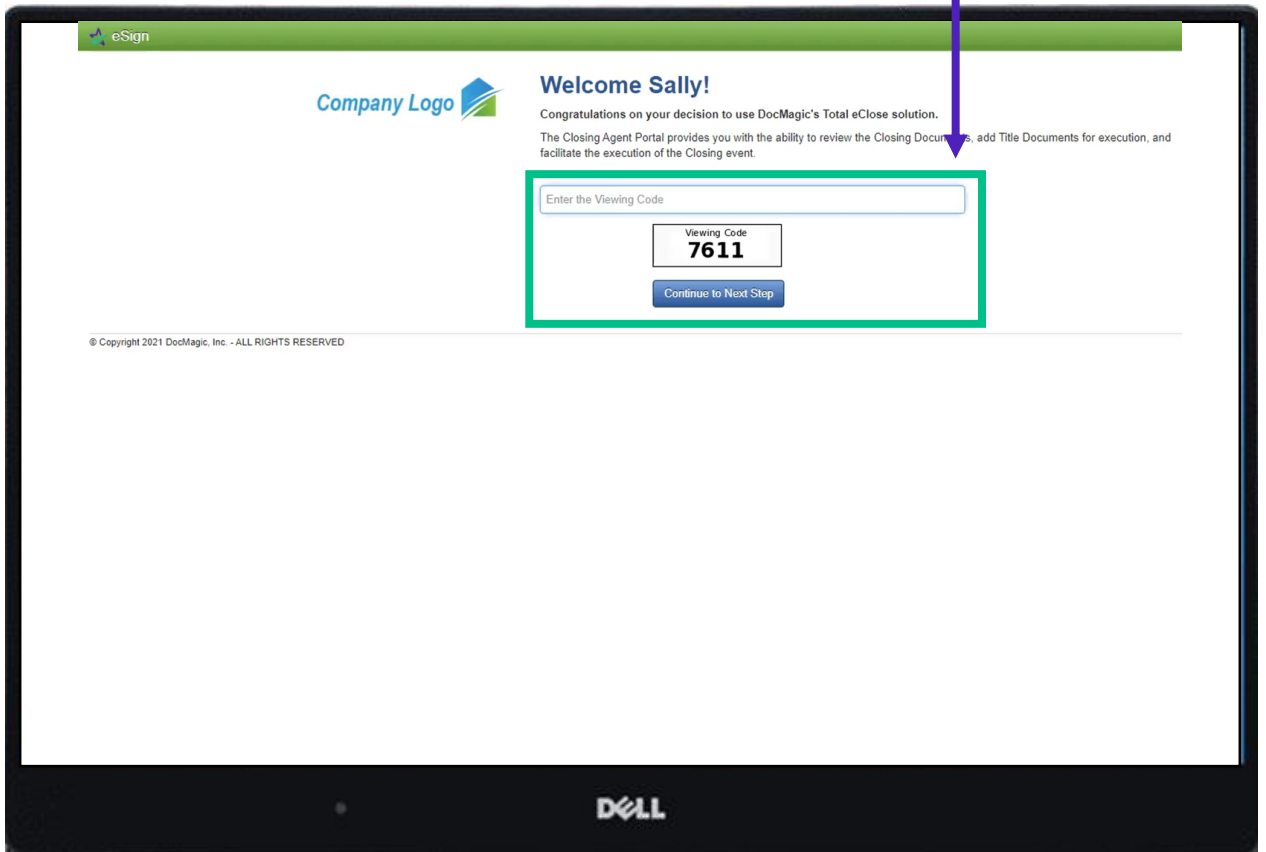


This link, along with the email is specific to this particular transaction.



# Agent Login

The Settlement Agent will receive an invitation email and arrive at this verification page.



# eClose Console

This is the Settlement Agent's portal where you can check documents, assign signers, and verify the process as you go.

All pertinent loan information is at the top of your screen including borrower and lender info.

The screenshot displays the DocMagic eClose Console (Settlement Agent) interface. At the top, the user is logged in as Sally. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Navigation:** Details, eJournal, Action Log, and Ready to Close buttons.
- Signers (2):** A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign options.
- Documents (15):** A table listing documents with columns for eSign Enabled, Page(s), Signer(s), and Completed status.

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               |              |                    | ● Not Started   | Open Signing Room |
| 2 | Sally Settlement<br>sally.settlement@exampl... | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | Open Signing Room |

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |



# Countdown Clock

The eClosing Countdown Clock keeps you on track right up to the moment of closing.

The Edit button at the bottom right of the Countdown Clock allows you to edit the closing time for all participants.



**DocMagic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)**

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign                             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-----------------------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               |              |                    | ● Not Started   | <a href="#">Open Signing Room</a> |
| 2 | Sally Settlement<br>sally.settlement@exampl... | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | <a href="#">Open Signing Room</a> |

**Documents (15)** [New](#) [Edit](#) [Print](#) [Share](#) Preview Mode

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |

DELL



# Help Button

From the Agent Portal, you can find a tutorial just like the one you're reading now. Just click on the name, then Help.

**DocMagic eClose Console (Settlement Agent)**

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: -  
HOURS: -  
Date: Apr 19, 2023 (Wed)

Dashboard  
My Account  
Preferences  
Contact Us  
**Help**  
Sign Out

**Signers (2)**

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               | 📧 ⚪          | 📷 ⚪                |
| 2 | Sally Settlement<br>sally.settlement@exampl... | Settlement Agent | Unassigned   |                                   |              |                    |

**Documents (15)**

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |



# Signer's Tab

The Signer's area highlights the information of all closing participants.

**Doc Magic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)**

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign                             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-----------------------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               | ✉️ ⓪         | 📄 ⓪                | ● Not Started   | <a href="#">Open Signing Room</a> |
| 2 | Sally Settlement<br>sally.settlement@exampl... | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | <a href="#">Open Signing Room</a> |

**Documents (15)** [📄](#) [✎](#) [📄](#) [🖨](#) [🔄](#) Preview Mode

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |

DELL



# Signer's Details

Click on the signer's name to view, edit, or delete participant information. Make sure there is an email listed.

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Participant Details" is open, showing the following information:

- View, edit, or delete the participant's information below.**
- First Name:** Erica
- Last Name:** Sample
- Email:** erica.sample@example.com
- Phone Number:** ( ) - -
- Access Code:** 0001
- Role:** Borrower

At the bottom of the modal are three buttons: "Cancel", "Delete", and "Save".

In the background, the "Signers (2)" list is visible, with "Erica Sample" highlighted. The "Documents (15)" list includes items like "Uniform Residential Loan Application" and "MERS California Deed of Trust".



# Adding Participants

Click on the Silhouette Icon to add a participant.

Fill out every line, then select a role for the participant.

The screenshot displays the DocMagic eClose Console interface. A central dialog box titled "Add Participant" is open, prompting the user to "Add the participant's information below." The dialog contains the following fields: First Name, Last Name, Email, Phone Number (with a format guide ( ) - - - - -), Access Code, and Role (with a dropdown menu labeled "Select Role"). At the bottom of the dialog are "Cancel" and "Add" buttons, with the "Add" button highlighted by a green box. In the background, the console shows a "LOAN" summary with details like Loan #, Primary Borrower, Type, Package ID, and Worksheet #. To the right, there is a "LENDER" section and a "COUNTDOWN TO CLOSING" timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Below the loan details is a "Signers (2)" list with two entries: Erica Sample and Sally Settlement. At the bottom, a "Documents (15)" table lists various documents with their respective page counts and completion status.

| # | eSign Enabled   | Page Count | Signer(s) | Completed |
|---|---|------------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9          | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16         | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3          | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1          | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2          | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1          | 1         | ✓         |

Click Add and they will be saved to the participants list.





# Preview Tab

Preview Mode stays on until Midnight Hawaii time of the closing date. The Lender can disable your ability to toggle preview mode in their settings.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. Below the navigation bar, there are three main sections: 'LOAN' details (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), 'LENDER' information (Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362), and a 'COUNTDOWN TO CLOSING' widget showing 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these sections are tabs for 'Details', 'eJournal', and 'Action Log', along with a 'Ready to Close' button. The 'Signers (2)' section contains a table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, and Status. Two signers are listed: Erica Sample (Borrower) and Sally Settlement (Settlement Agent). The 'Preview Mode' toggle is highlighted with a green box and a blue arrow pointing to it from the text above. The 'Documents (15)' section shows a list of documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed. The documents listed are: 1. Uniform Residential Loan Application (9 pages, 1 signer, completed), 2. MERS California Deed of Trust (16 pages, 2 signers, completed), 3. Specific Closing Instructions (3 pages, 2 signers, completed), 4. California Hazard Insurance Disclosure (1 page, 1 signer, completed), 5. Hazard Insurance Authorization and Requirements (2 pages, 1 signer, completed), and 6. Borrower Consent to the Use of Tax Return Information (1 page, 1 signer, completed). The Dell logo is visible at the bottom of the screen.



# Documents Section

The Documents area includes all the documents to be executed. To view, you can click on the title of the document.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Sally".

Key sections include:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Signers (2):** A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign buttons.
- Documents (15):** A table listing documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed status.

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               |              |                    | ● Not Started   | Open Signing Room |
| 2 | Sally Settlement<br>sally.settlement@exampl... | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | Open Signing Room |

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |



# Documents Section

eSign Enabled lists all the documents enabled for electronic signature in the package.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Sally".

Key sections of the interface include:

- LOAN** details: Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER** details: Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING**: A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Signers (2)**: A table listing Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (15)**: A table listing documents enabled for e-signature.

The "Documents (15)" section is highlighted with a green border and contains the following data:

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |



# Documents Section

At the bottom, "Print and Sign" lists all the documents in the package that require a wet signatures from the borrowers.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The main area shows a list of 14 documents with their respective page counts and completion status. A green box highlights the 'Print and Sign' section at the bottom, which lists documents that require wet signatures.

| #                       | Document Name   | Page(s) | Signer(s) | Completed |
|-------------------------|---|---------|-----------|-----------|
| 1                       | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2                       | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3                       | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4                       | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5                       | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6                       | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |
| 7                       | California Fair Lending Notice                        | 1       | 1         | ✓         |
| 8                       | California Private Mortgage Insurance Notice          | 2       | 1         | ✓         |
| 9                       | Closing Disclosure                                    | 5       | 1         | ✓         |
| 10                      | IVES Request for Transcript of Tax Return             | 2       | 1         | ✓         |
| 11                      | Initial Amortization Schedule                         | 8       | 0         | ✓         |
| 12                      | Initial EscNew Account Disclosure Statement           | 2       | 1         | ✓         |
| 13                      | PMI Initial Disclosure - Fixed                        | 2       | 1         | ✓         |
| 14                      | Signature Affidavit and AKA Statement                 | 2       | 2         | ✓         |
| <b># Print and Sign</b> |   |         |           |           |
| 1                       | Multistate Fixed Rate Note                            | 3/3     | 1         | ✓         |



# Adding Documents

Click on this document button to add settlement documents to the package.

The screenshot displays the DocMagic eClose Console interface for a settlement agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. Below the navigation bar, there are three main sections: 'LOAN' details, 'LENDER' information, and a 'COUNTDOWN TO CLOSING' timer. The 'LOAN' section shows details like Loan #, Primary Borrower, Type, Package ID, and Worksheet #. The 'LENDER' section shows Company, Contact, Email, and Phone. The 'COUNTDOWN TO CLOSING' section shows a timer for Days, Hours, Minutes, and Seconds, with a date and time of 'Apr 19, 2023 (Wed) Time: 12:00am PDT'. Below these sections are tabs for 'Details', 'eJournal', and 'Action Log', along with a 'Ready to Close' button. The 'Signers (2)' section lists two signers: Erica Sample (Borrower) and Sally Settlement (Settlement Agent). The 'Documents (15)' section is highlighted with a green box and a blue arrow pointing to it from the text above. It shows a list of documents with columns for '#', 'eSign Enabled', 'Page(s)', 'Signer(s)', and 'Completed'. The documents listed are: 1. Uniform Residential Loan Application (9 pages, 1 signer, completed), 2. MERS California Deed of Trust (16 pages, 2 signers, completed), 3. Specific Closing Instructions (3 pages, 2 signers, completed), 4. California Hazard Insurance Disclosure (1 page, 1 signer, completed), 5. Hazard Insurance Authorization and Requirements (2 pages, 1 signer, completed), and 6. Borrower Consent to the Use of Tax Return Information (1 page, 1 signer, completed). The 'Preview Mode' is currently 'ON'.

| # | Signer Name / Email                        | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-------------------|
| 1 | Erica Sample<br>erica.sample@example.c     | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               |              |                    | ● Not Started   | Open Signing Room |
| 2 | Sally Settlement<br>sally.settlement@examp | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | Open Signing Room |

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |



# Adding Documents

Click the Browse button to navigate to the document you would like to add to the package.

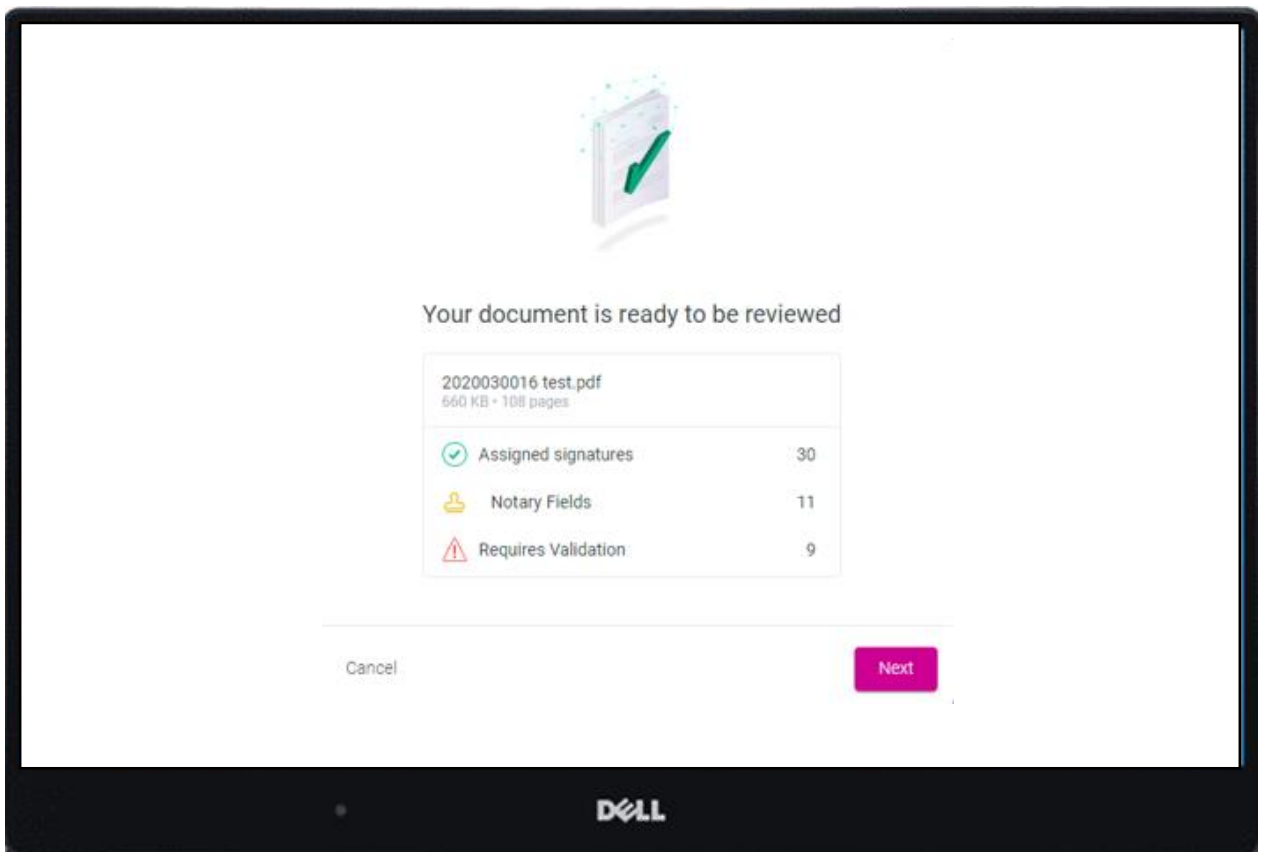
The screenshot displays the DocMagic eClose Console interface. At the top, the user is identified as Sally. The main area is divided into sections for LOAN, LENDER, and a COUNTDOWN TO CLOSING. The LOAN section shows details for Loan # 777-1616630796081, Primary Borrower Erica Sample, Type EClosing, Package ID 333727, and Worksheet # 1616630796081 (Version: 1). The LENDER section shows Company DSI TEST LENDER (SALES), Contact Michael Morford, Email mikem@docmagic.com, and Phone (800) 649-1362. The COUNTDOWN TO CLOSING section shows a timer for Days, Hours, Minutes, and Seconds, with the current date and time being Apr 19, 2023 (Wed) at 12:00am PDT. Below these sections is a 'Ready to Close' button. A file selection dialog box is open, showing the Desktop folder with a list of files. The file 'AZACPRS.TTL.pdf' is selected. A green box highlights the 'Browse' button in the dialog box, with a blue arrow pointing from the text above to it. The background shows a table of documents with columns for ID, Verify / Status, Status, and eSign. The table has 6 rows of data.

| ID | Verify / Status                                       | Status        | eSign             |
|----|---|---------------|-------------------|
| 1  |   | Not Started   | Open Signing Room |
| 2  |   | Ready to Sign | Open Signing Room |
| 3  |   |               | Preview Mode ON   |
| 4  | California Hazard Insurance Disclosure                | 1             | 1                 |
| 5  | Hazard Insurance Authorization and Requirements       | 2             | 1                 |
| 6  | Borrower Consent to the Use of Tax Return Information | 1             | 1                 |



# AutoPrep

When the document is uploaded, it activates AutoPrep to check for and assign signatures, date boxes, and any Post-fill boxes needed.



AutoPrep uses A.I. and machine learning to prepare documents for signature.



# Creating Signing Boxes via AutoPrep

Green means that the signature line has been identified to match a previously entered borrower/signer

The screenshot shows a document titled "APPRAISAL DELIVERY WAIVER" with two checkboxes. Below the checkboxes is a dropdown menu for assigning signers to signature lines. The dropdown menu is currently set to "Unassigned" and shows a list of signers: Sammy Sample (Borrower 1), Sally Sample (Borrower 2), To be determined (Notary), and Belinda Helmick (Settlement Agent). There are two red callout boxes with a signature icon pointing to the signature lines. A green checkmark icon with a '2' and a red warning icon with a '2' are visible on the right side of the document.

Red means that AutoPrep has found a signature line, but not a signer

Red fields *must* be verified before sending the document to proceed with eSign





# AutoPrep

You have the option to correct the signature mark or choose 'Not needed for this transaction.' This will help the AI compute this accurately next time.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of \_\_\_\_\_  
County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_  
by John Smith

proved to me on the basis of satisfactory evidence to be the person(s) w

Why are you deleting this signature mark?

- Not a signature mark
- Not needed for this transaction

Cancel Delete

DELL



# AutoPrep

The borrower will be highlighted in green

The screenshot displays a DocMagic document titled "2020030016 test.pdf". The document text includes a loan agreement clause and a date: "DATED this 24th day of April, 2020." Below the date, there is a dropdown menu for the borrower, currently showing "Terry M Mackey (Borrower 1)". This dropdown is highlighted with a green border. Below it, the text reads "- BORROWER - Terry M Mackey - DATE -". Further down, there are fields for "State of" and "County of". The next line says "This instrument was acknowledged before me on \_\_\_\_\_ by Terry M Mackey." The blank line is highlighted with a blue border. Below this, there is a dropdown menu for the notary, currently showing "Notary". This dropdown is also highlighted with a blue border. Below the notary dropdown, the text reads "Notary Public" and "My Commission Expires: \_\_\_\_\_". A plus sign icon is visible in the bottom right corner of the document area.

Blue indicates a field that needs to be filled out via text/signature



# AutoPrep

AutoPrep will always guess the borrowers when they are not clearly assigned in signature marks.

### Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

This is an application for joint credit, Borrower and Co-Borrower each agree that we  do not  do apply for joint credit (sign below):

Terry M Mackey (Borrower 1)  A Married Man (Borrower 2)

Borrower  Co-Borrower

#### I. TYPE OF MORTGAGE AND TERMS OF LOAN

|  |               |                    |   |   |  |
|--|---------------|--------------------|---|---|--|
| Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other: (explain) |               | Agency Case Number |   | Lender Case Number  |  |
| <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service   |               |                    |   | 2020030016  |  |
| Amount   | Interest Rate | No. of Months      | Amortization Type:  | <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other: (explain): |  |
| \$400,000.00   | 3.250%        | 360                | <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): |   |  |

#### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

|  |               |                       |  |   |                         |
|--|---------------|-----------------------|--|---|-------------------------|
| Subject Property Address (street, city, state & ZIP)   |               |                       |  |   | No. of Units            |
| 1107 Chesterton Drive, Richardson, TX 75080  |               |                       |  |   | 1                       |
| Legal Description of Subject Property (attach description if necessary)  |               |                       |  |   | Year Built              |
|  |               |                       |  |   | 1978                    |
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other: (explain): |               |                       | Property will be:  |   |                         |
| <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent                                      |               |                       | <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |   |                         |
| <i>Complete this line if construction or construction-permanent loan.</i>  |               |                       |  |   |                         |
| Year Lot Acquired  | Original Cost | Amount Existing Liens | (a) Present Value of Lot   | (b) Cost of Improvements  | Total (a + b)           |
|  | \$            | \$                    | \$   | \$  | \$                      |
| <i>Complete this line if this is a refinance loan.</i>   |               |                       |  |   |                         |
| Year Acquired  | Original Cost | Amount Existing Liens | Purpose of Refinance   | Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made |                         |
| 2000   | \$240,000.00  | \$146,914.00          | CASH OUT OTHER   | Cost: \$  |                         |
| Title will be held in what Name(s)   |               |                       | Manner in which Title will be held   |   | Estate will be held in: |

Along with other fields, you must check and correct every field before you're done.



# AutoPrep

Clicking the plus opens a toolbox on the right side. You can use these to fill in blank fields.

The screenshot displays the DocMagic AutoPrep interface. At the top, the DocMagic logo is visible. Below it, the document title "2020030016 test.pdf" is shown. The main content area contains a loan agreement text, including a date field "DATED this 24th day of April, 2020." and a borrower field "Terry M Mackey (Borrower 1)". A plus sign icon is highlighted in a green box at the bottom right of the document area. On the right side, a toolbox is open, showing options for "Signature Fields" (Signature, Initial), "Notary Fields", and "PostFill" (Textbox, Checkbox, Date). A "Done" button is located at the top right of the toolbox.



# AutoPrep

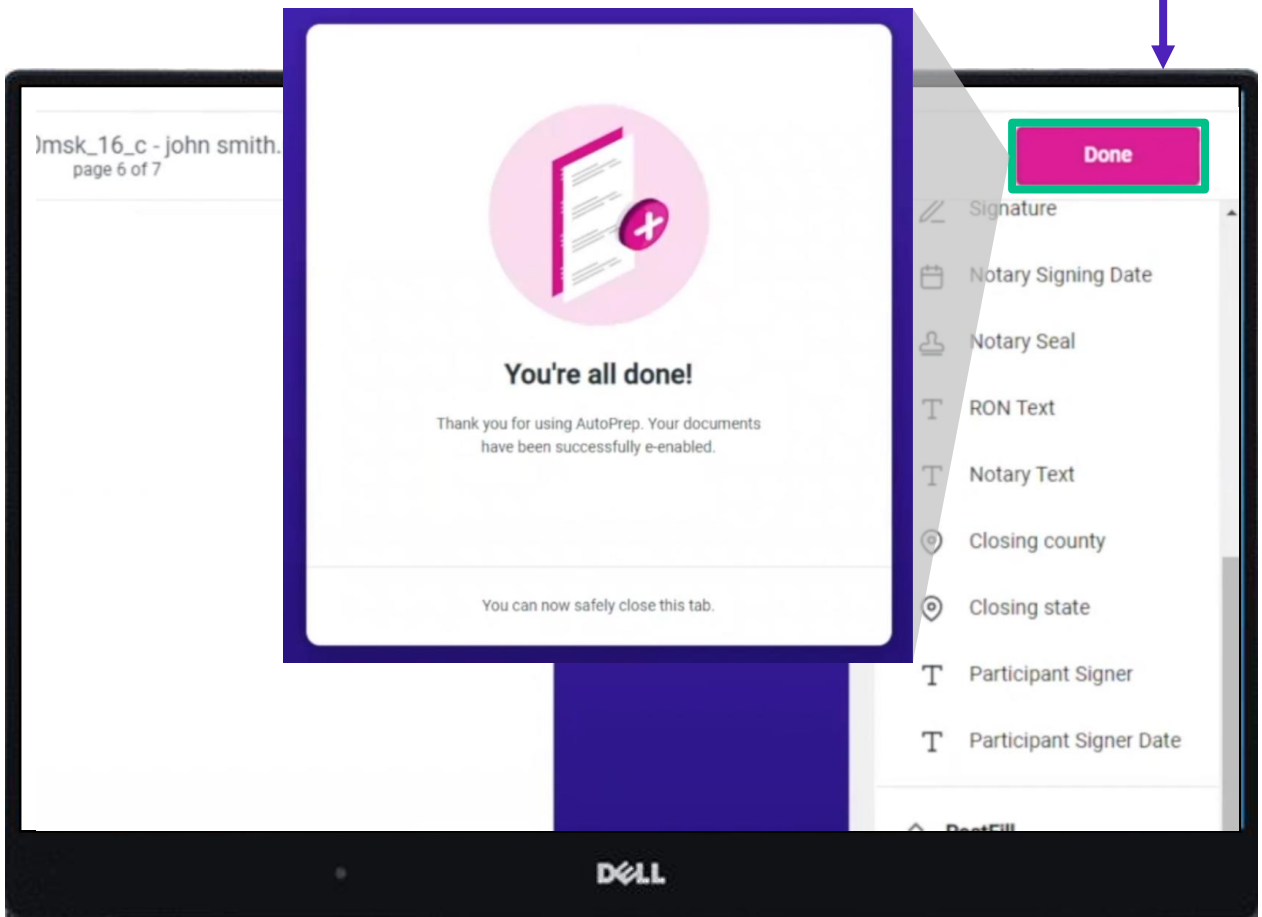
It is crucial that you assign fields correctly and fix wrongly identified fields every time so the system can learn from your edits.

The screenshot displays a document with several fields being assigned to a sidebar menu. The document text includes: "The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s). DATED this 24th day of April, 2020." The fields being assigned are: "Terry Mackey (Borrower 1)", "BORROWER - Terry M Mackey - DATE -", "State of", "County of", "This instrument was acknowledged before me on", "Notary", "Notary Public", and "My Commission Expires:". The sidebar menu on the right is titled "Done" and contains the following categories: "Signature Fields" (Signature, Initial), "Notary Fields", and "PostFill" (Textbox, Checkbox, Date). A green box highlights the "Signature Fields" and "PostFill" categories. A purple arrow points from the text box above to the "Signature" field in the sidebar. Another purple arrow points from the text box above to the "Notary" field in the sidebar. A third purple arrow points from the text box above to the "Notary Public" field in the sidebar. A fourth purple arrow points from the text box above to the "My Commission Expires" field in the sidebar. A fifth purple arrow points from the text box above to the "State of" field in the sidebar. A sixth purple arrow points from the text box above to the "County of" field in the sidebar. A seventh purple arrow points from the text box above to the "BORROWER - Terry M Mackey - DATE -" field in the sidebar. A eighth purple arrow points from the text box above to the "Terry Mackey (Borrower 1)" field in the sidebar. A ninth purple arrow points from the text box above to the "This instrument was acknowledged before me on" field in the sidebar. A tenth purple arrow points from the text box above to the "Notary" field in the sidebar. A eleventh purple arrow points from the text box above to the "Notary Public" field in the sidebar. A twelfth purple arrow points from the text box above to the "My Commission Expires" field in the sidebar. The Dell logo is visible at the bottom of the screen.



# AutoPrep

When the documents are finalized, click done. You will see the confirmation message below.



# Settlement Agent Portal – Post AutoPrep

After clicking Done, you will be returned to the Settlement Agent portal.

The screenshot displays the DocMagic eClose Console (Settlement Agent) interface. The top navigation bar includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Sally".

The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT. An "Edit" link is present.
- Navigation:** Buttons for "Details", "eJournal", "Action Log", and "Ready to Close".
- Signers (2):** A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. Two signers are listed: Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (15):** A table listing documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed. A green box highlights this section. The documents listed are: 1. Uniform Residential Loan Application (9 pages, 1 signer, completed), 2. MERS California Deed of Trust (16 pages, 2 signers, completed), 3. Specific Closing Instructions (3 pages, 2 signers, completed), 4. California Hazard Insurance Disclosure (1 page, 1 signer, completed), 5. Hazard Insurance Authorization and Requirements (2 pages, 1 signer, completed), 6. Borrower Consent to the Use of Tax Return Information (1 page, 1 signer, completed).

The Dell logo is visible at the bottom center of the interface.

Hit refresh and your AutoPrep document will now be listed in the documents section.



# Tagging Documents + Guide

Click on the Pencil Icon to open the Document Editor that allows you to tag documents. *We strongly advise you to click [here](#) for the Document Editor guide.*

The screenshot displays the DocMagic eClosing Console interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. Below these is a 'Signers (3)' table and a 'Documents (6)' table. A green box highlights a pencil icon in the Documents table, which is used to edit and tag documents. An inset window shows the Document Editor for a 'California Deed of Trust (MERS)' document, featuring a signature field for John Smith and a list of tags on the right side.

| # | Signer Name / Email                               | Role             | Notary Name / Email                | Notary Type / Closing Date - Time   | KBA / Status | ID Verify / Status | Status        | eSign             |
|---|---|------------------|------------------------------------|-------------------------------------|--------------|--------------------|---------------|-------------------|
| 1 | John Smith<br>struitt@docmagic.com                | Borrower         | Doc Magic<br>ron-test@docmagic.com | DocMagic RON<br>11/9/2021 - 12:00am |              |                    | Not Started   | Open Signing Room |
| 2 | Oliver Originator<br>oliver.originator@mailnat... | Originator       |                                    |                                     |              |                    | Ready to Sign | Open Signing Room |
| 3 | Sally Settlement<br>struitt@docmagic.com          | Settlement Agent |                                    |                                     |              |                    | Ready to Sign | Open Signing Room |

| # | eSign Enabled      | Page(s) | Signer(s) | Completed                           | Delete |
|---|--------------------|---------|-----------|-------------------------------------|--------|
| 1 | Closing Disclosure | 5       | 1         | <input checked="" type="checkbox"/> |        |





# eJournal

Click on this tab to access the eJournal.

The screenshot displays the DocMagic eClose Console interface. At the top, there are tabs for 'Details', 'eJournal', and 'Action Log'. The 'eJournal' tab is highlighted with a green box. Below the tabs, there are sections for 'LOAN', 'LENDER', 'SETTLEMENT AGENT', and 'COUNTDOWN TO CLOSING'. The 'Journal' section contains a table with the following data:

| # | Signer     | Notarization Date and Time     |
|---|------------|--------------------------------|
| 1 | John Smith | November 9, 2021 • 10:32am PST |

The 'Recordings' section contains a table with the following data:

| # | File                                | Date Recorded                  |
|---|-------------------------------------|--------------------------------|
| 1 | 417659_2021-11-09T18:27:54.132Z.mp4 | November 9, 2021 • 10:27am PST |

A green box highlights a down arrow icon in the right column of the Journal table, with an arrow pointing to it from the text box below.

Click on the down arrow to look at the borrower's journal.  
Note: the eJournal is **read-only** for the Settlement Agent.



# Action Log

Click here to see the Action Log. This tab shows the actions that everyone involved in the process has taken, and when.

**DocMagic eClose Console (Settlement Agent)** Sally

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

Details eJournal **Action Log**

| Date & Time (PST) | User Name        | IP Address  | Description   |
|-------------------|------------------|-------------|---|
| 3/24/21 5:06 PM   | System User      |             | eSign event created   |
| 3/24/21 5:06 PM   | Erica Sample     |             | Invitation sent to erica.sample@example.com                             |
| 3/24/21 5:06 PM   | Sally Settlement |             | Invitation sent to sally.settlement@example.com                         |
| 3/24/21 5:11 PM   | System User      |             | Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 () |
| 3/24/21 5:11 PM   | Erica Sample     |             | Multistate Fixed Rate Note signed by Erica Sample                       |
| 3/24/21 5:12 PM   | Sally Settlement | 172.16.1.98 | Document AZACPRS.TTL.pdf added to package                               |

[Add Internal Note To Action Log](#)

DELL

You may also add notes at the bottom.



# Print Options

Printer Icon allows you to download documents that require wet signatures.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, 'eClose Console', the user role 'Settlement Agent', and the user name 'Sally'. The main content area is divided into several sections:

- LOAN**: Loan #: 777-16166307990, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER**: Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING**: A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Signers (2)**: A table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. Two signers are listed: Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (15)**: A toolbar with icons for document actions, including a printer icon highlighted in a green box. Below the toolbar is a table with columns for #, eSign Enabled, Page(s), Signer(s), and Completed. Six documents are listed, including 'Uniform Residential Loan Application', 'MERS California Deed of Trust', and 'Borrower Consent to the Use of Tax Return Information'.

PDF Icon allows you to download and print *all* the documents – not always necessary, just an option



# Wet-sign Options

Upload signed and scanned documents here.

The screenshot displays the DocMagic eClose Console interface. On the left, the 'Documents (15)' section lists several documents, with the 'Upload' icon highlighted in a green box. A red-bordered callout box contains the following text:

**IMPORTANT**

**YOU MUST USE THIS AS YOUR COVER SHEET.**

**DO NOT WRITE ON THIS FORM.**  
Messages or notes written on this form are discarded and will not be read.

**INSTRUCTIONS**

- 1. Print this document**  
If you are viewing this on a mobile device, use "share" options to either print it from your device or email it to yourself then print it from a computer.
- 2. Carefully review and sign each document**
- 3. Return the document**
  - a) From the LoanMagic App
    - Go
    - Navigate to the document that requires an ink signature
    - Press the "Scan" button and follow the onscreen instructions.
    - or -
  - b) From the eSign website
    - Scan signed documents to PDF file.
    - Use Upload link within eSign session and follow on-screen prompts.
    - or -
  - c) Using a fax machine
    - FAX to 1-866-420-1583

At the bottom of the callout, a QR code is shown with the text '75605744-1' below it. A green box highlights the QR code, and a blue arrow points from the 'Upload' icon in the interface to the QR code.

The QR Code on each page will place the signed documents in the right order in the stack.



# Wet-sign Options

Completed wet signed documents will show up at the bottom with a green checkmark.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent named Sally. The main content area shows a list of 14 documents, each with a number, title, page count, and number of signers. A green checkmark is visible in the 'Completed' column for document 11, 'Initial Amortization Schedule'. A second table at the bottom, titled '# Print and Sign', shows a document 'Multistate Fixed Rate Note' with 3/3 pages, 1 signer, and a green checkmark in the 'Completed' column. A blue arrow points from the text box above to the 'Completed' column of the second table.

| # | Print and Sign             | Page(s) | Signer(s) | Completed |
|---|----------------------------|---------|-----------|-----------|
| 1 | Multistate Fixed Rate Note | 3/3     | 1         | ✓         |



# Ready to Close

Once all the documents have been uploaded and prepared for execution, click on "Ready to Close".

**DocMagic eClose Console (Settlement Agent)** Sally

**LOAN**  
Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT

**Ready to Close**

**Signers (2)**

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               | ✉️ ⚙️        | 📄 ⚙️               | ● Not Started   | Open Signing Room |
| 2 | Sally Settlement<br>sally.settlement@exampl... | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | Open Signing Room |

**Documents (16)**

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |

**Preview Mode**  off

Preview Mode will turn off automatically when the Clock hits Zero and signing begins. To be safe, check that Preview Mode is off the day of signing.

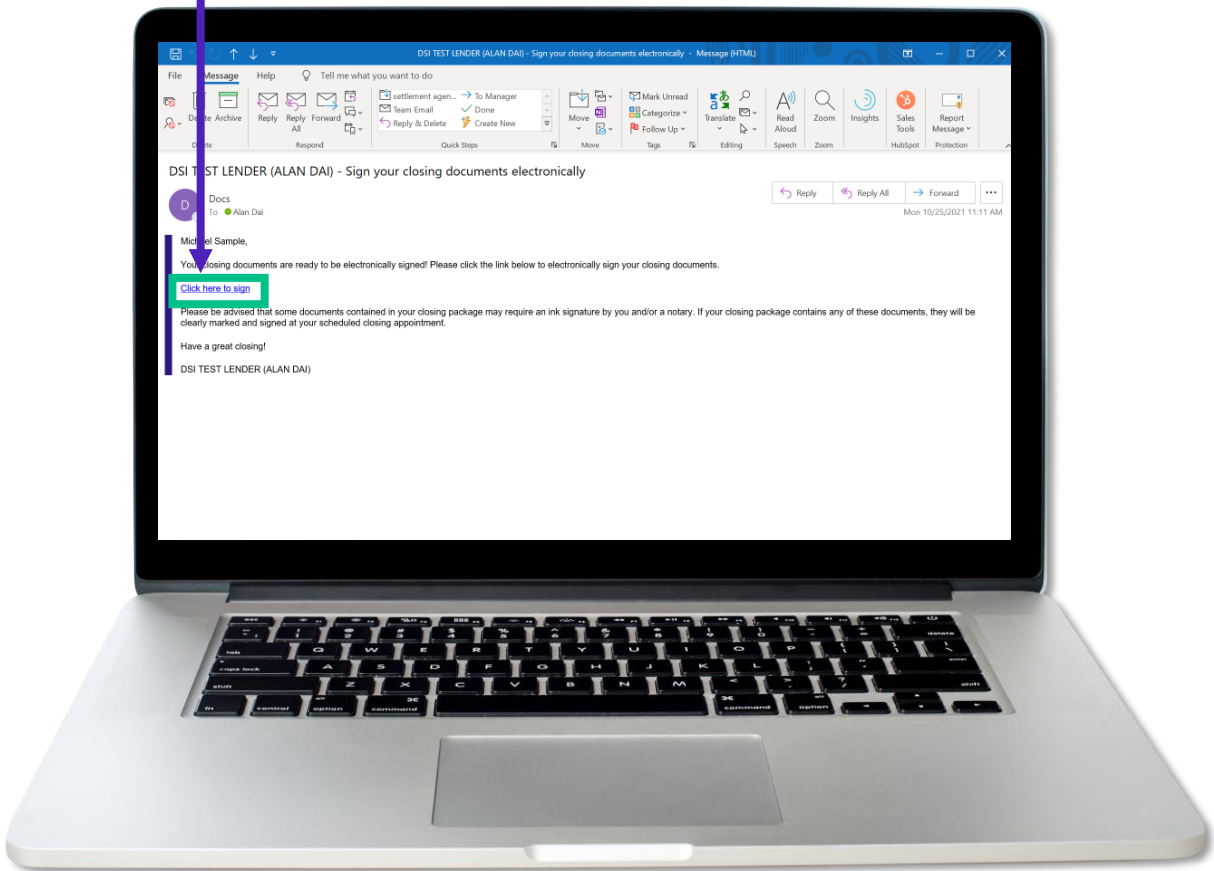




V3 Signing (Borrower's Experience)

# Logging In

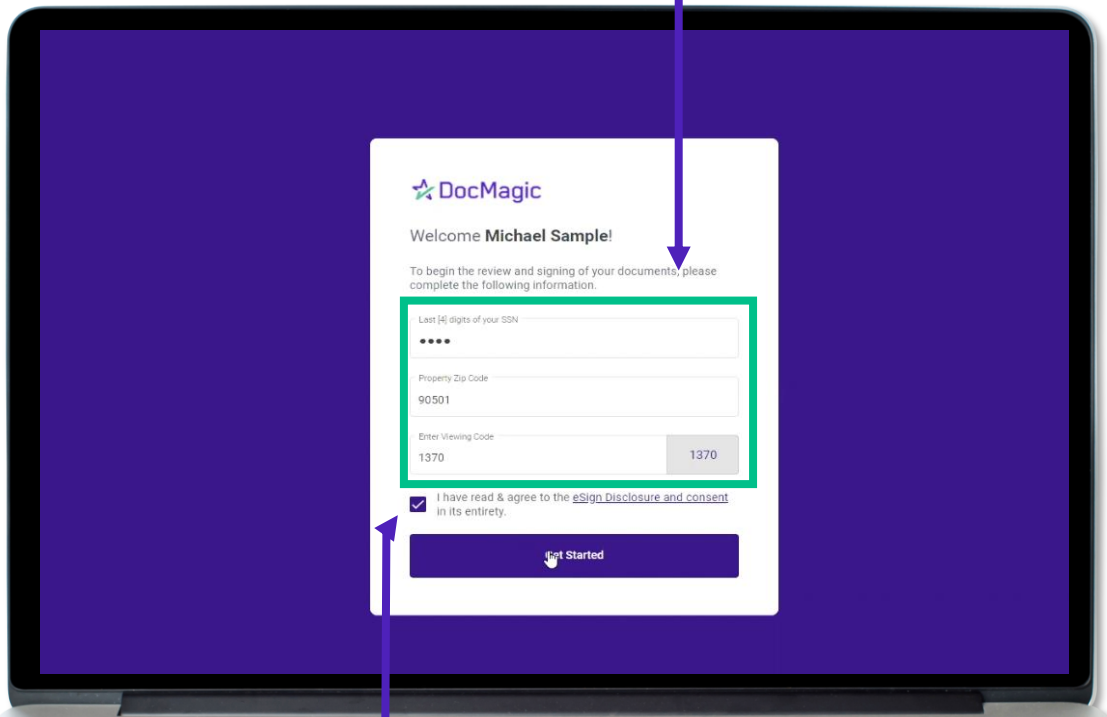
When the Settlement Agent processes the closing documents, the borrower will get an email inviting them to access the signing portal for their set of documents.





## Logging In - Verification

Verification boxes include SSN and viewing code. The lender may add property zip code as a third option.



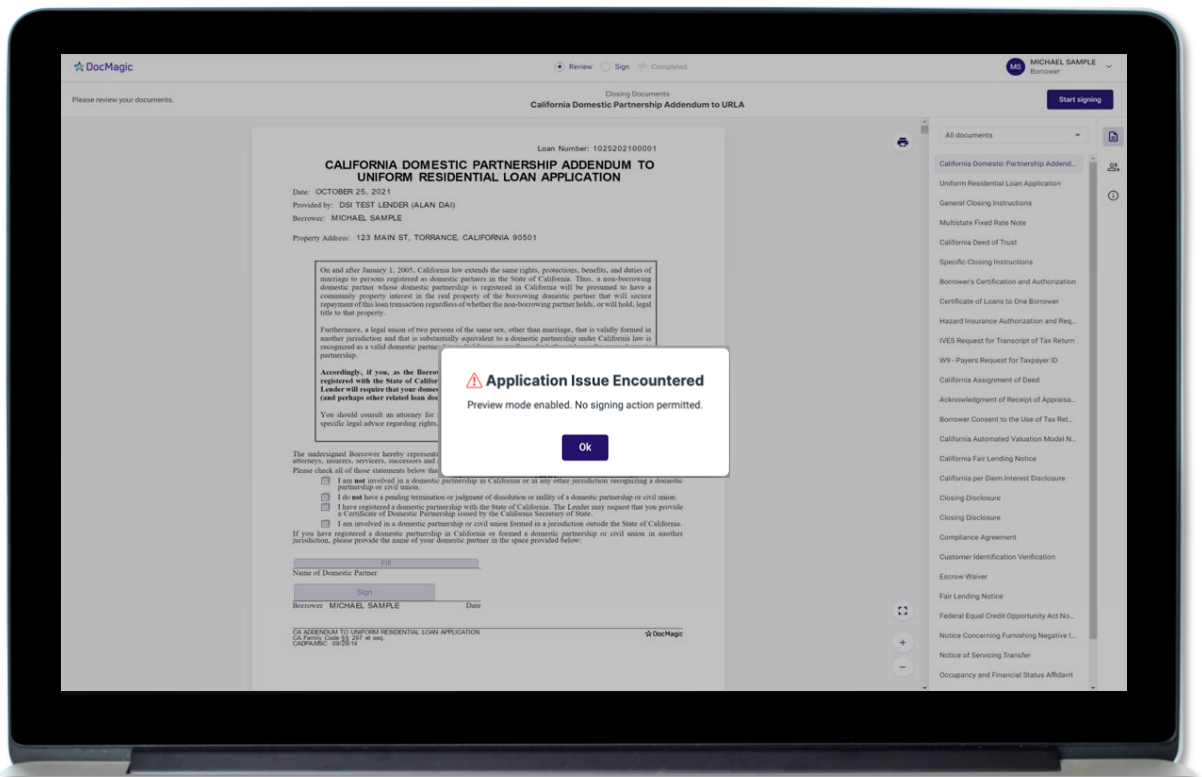
The screenshot shows a laptop displaying the DocMagic login interface. The page has a dark blue background. At the top, the DocMagic logo is visible. Below it, the text reads "Welcome Michael Sample!". A message states: "To begin the review and signing of your documents, please complete the following information." There are three input fields: "Last 4 digits of your SSN" (with masked dots), "Property Zip Code" (with "90501" entered), and "Enter Viewing Code" (with "1370" entered and a "1370" button next to it). A checkbox is checked, with the text "I have read & agree to the eSign Disclosure and consent in its entirety." Below this is a "Get Started" button.

The signer must check the eSign Disclosure and Consent box to sign on.



# Don't Click Outside the Tab!

Before we get started - it's important to note that during the signing experience, all participants are encouraged to not click outside of their web browser tab as doing so may cause technical glitches like the one pictured.

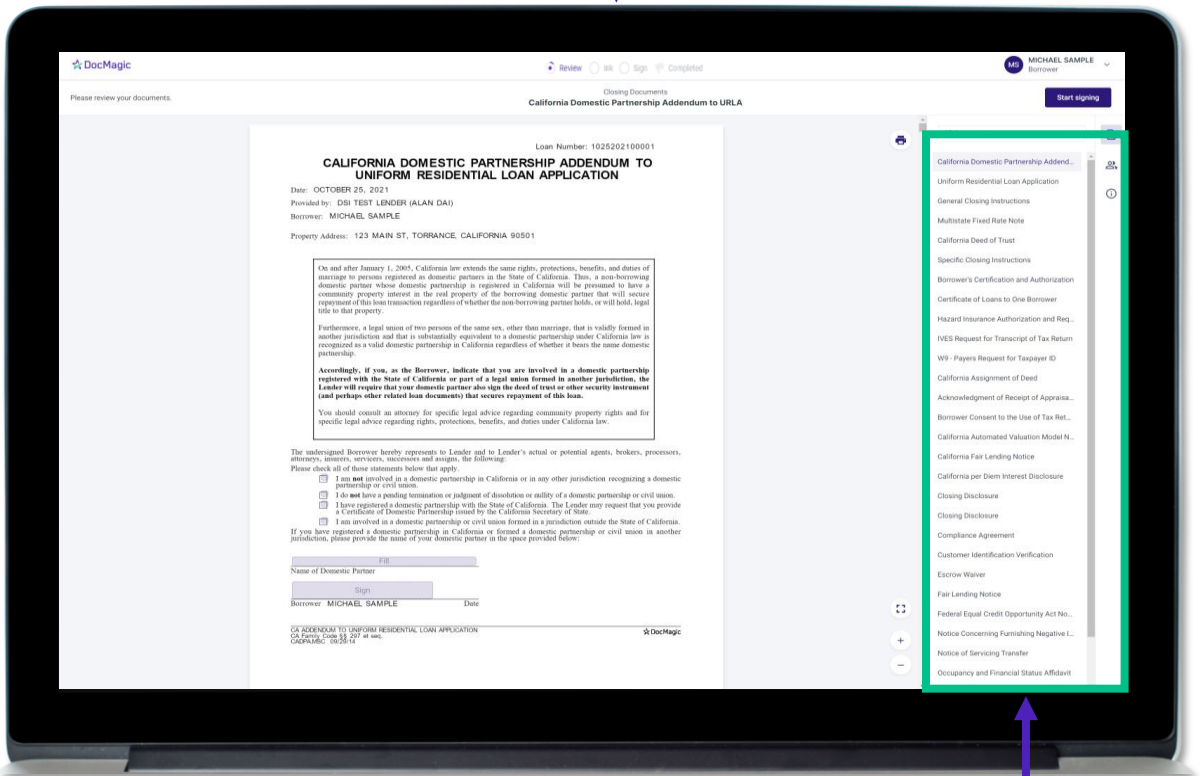


If repeated technical glitches occur, try clearing browser cache or running the experience in an incognito window.



# Page Features

Along the top, you will find indicators that show progress of the Review, Ink-sign, and eSign processes

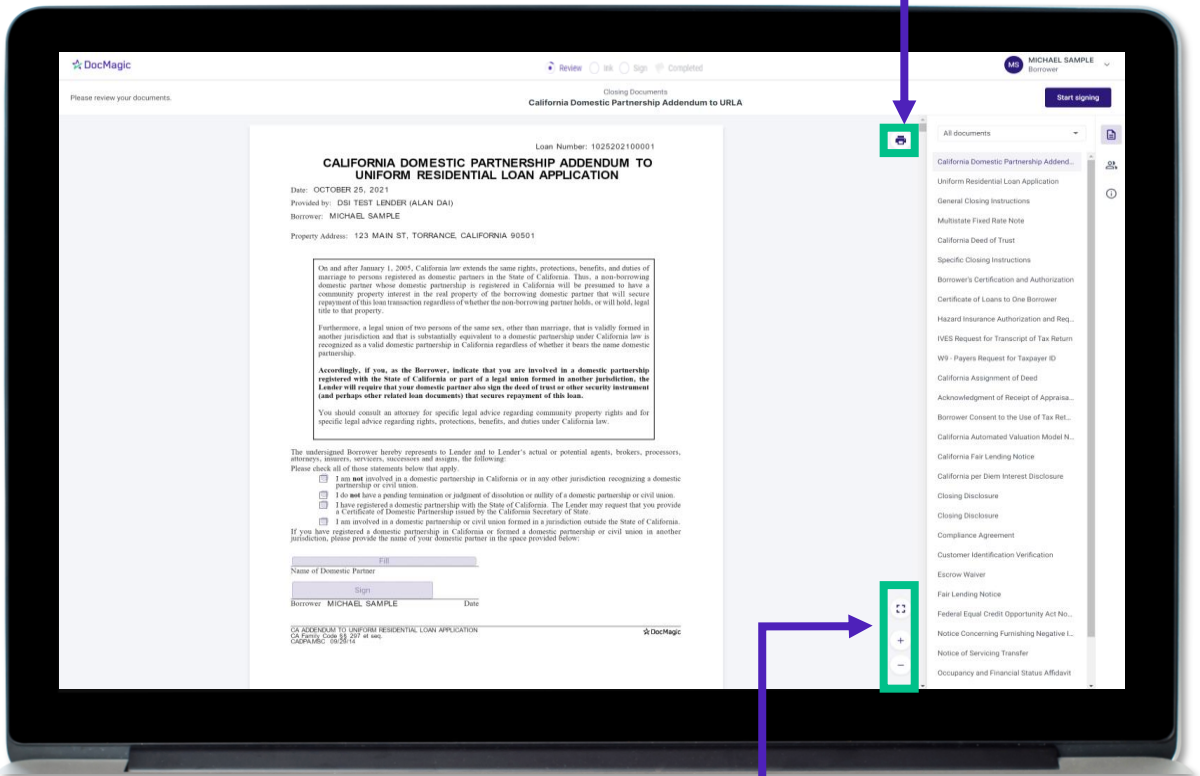


All documents are listed in this column on the right.



# Page Features

The print icon allows you to print the documents.

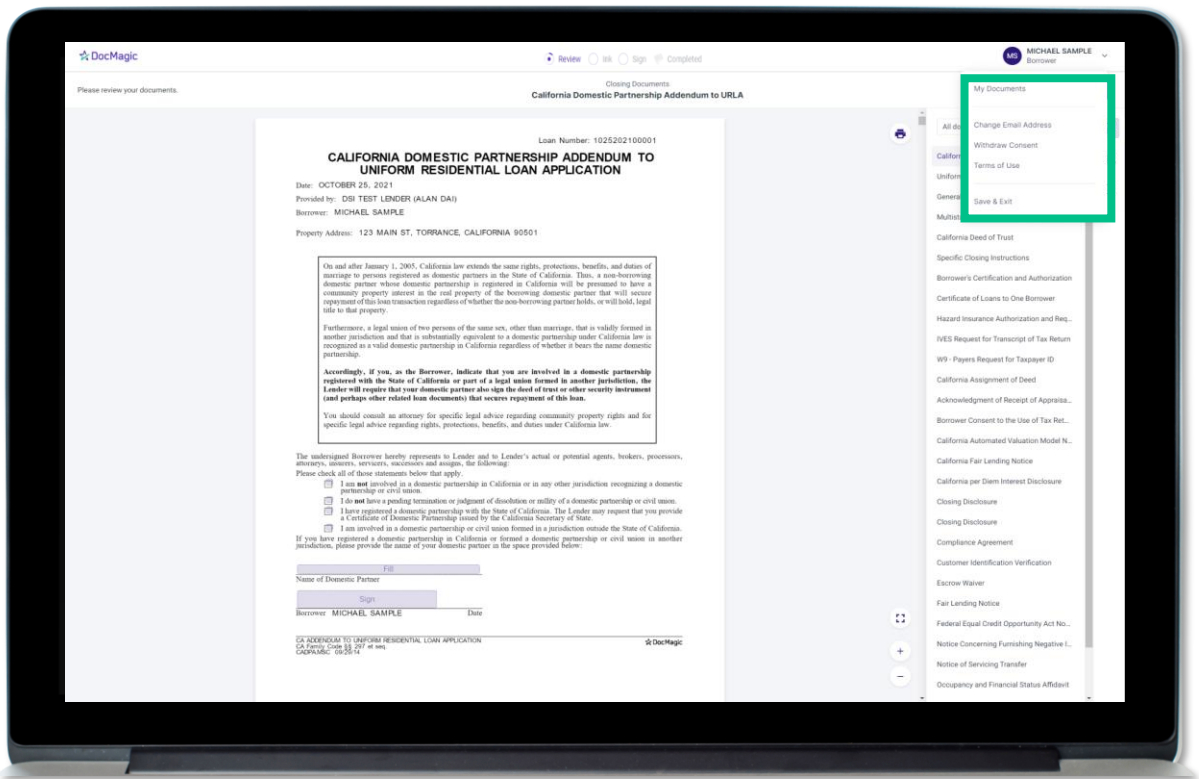


You can expand the signing window and increase or decrease the zoom levels.



# Borrower Information

The borrower's information can be viewed and edited here.



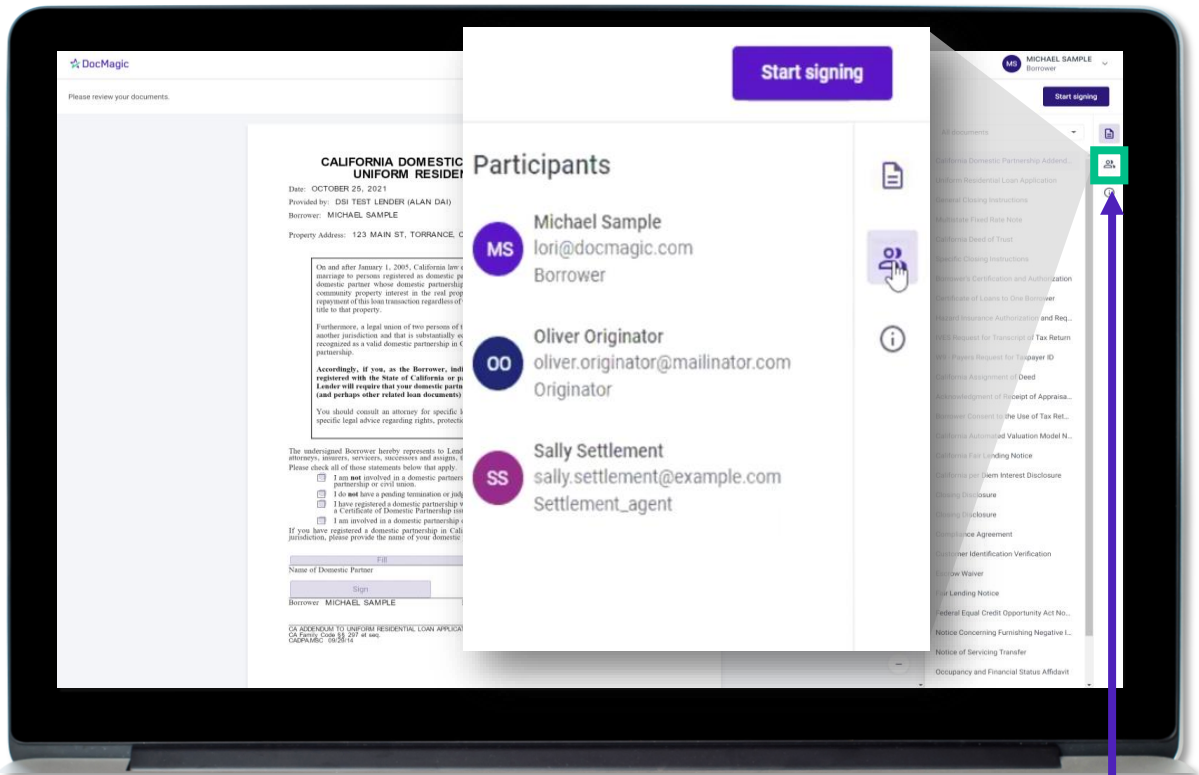
# Document Information



This button lists the document information.



# Participants

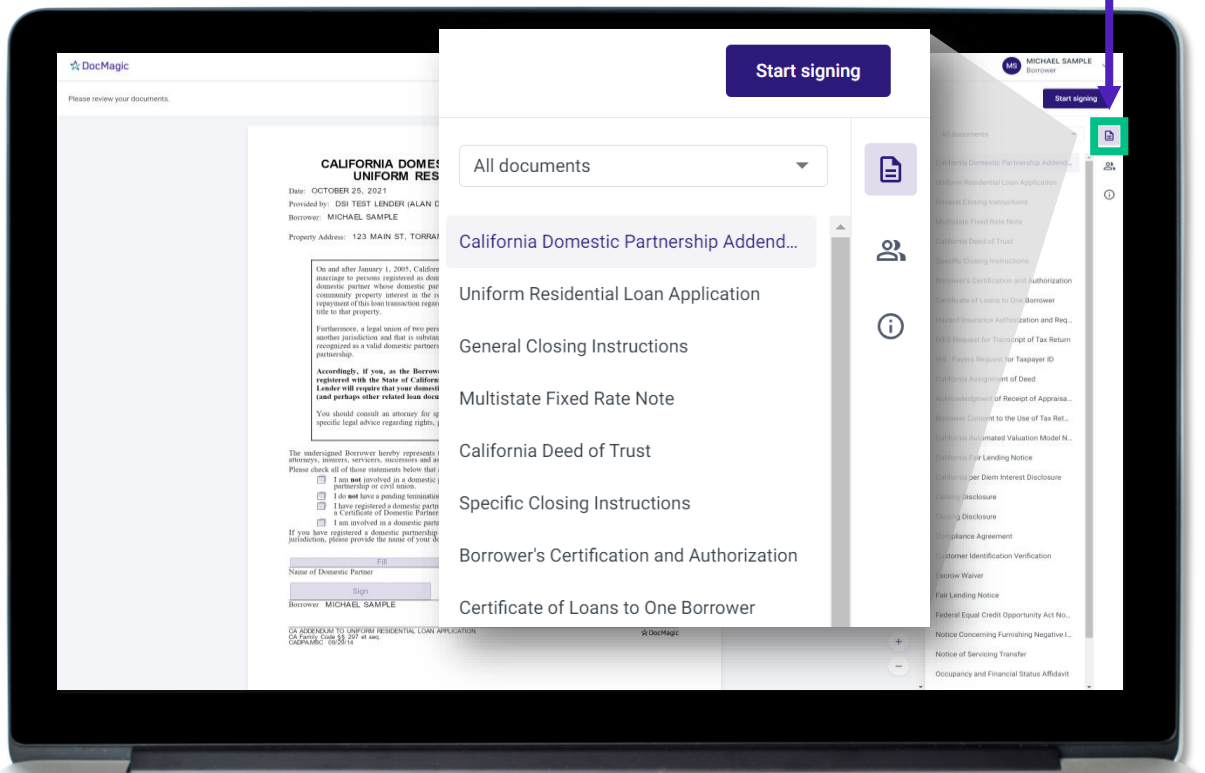


This button lists the participants.



# Return to Documents List

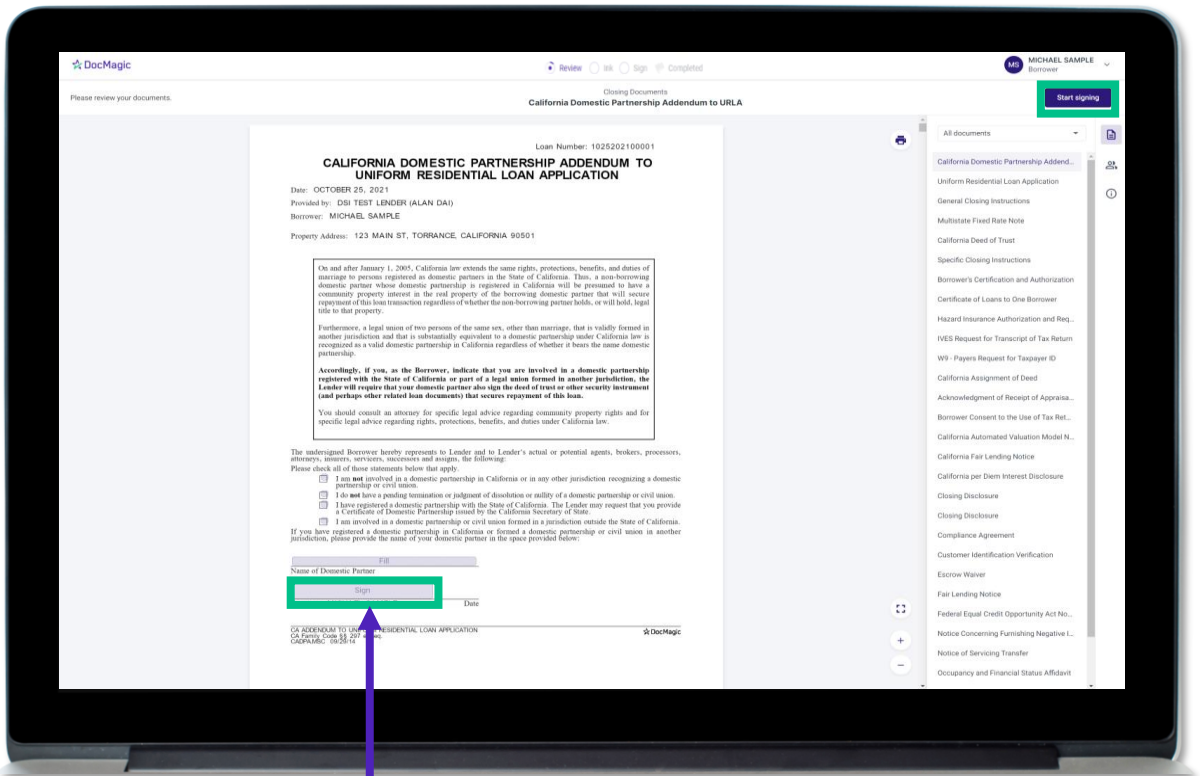
This button brings you back to the list of documents.





# Start Signing

Click "Start Signing" to begin the signing process.



You can't sign anything until you hit the purple button in the top right corner – until then, these will remain greyed out and unclickable.

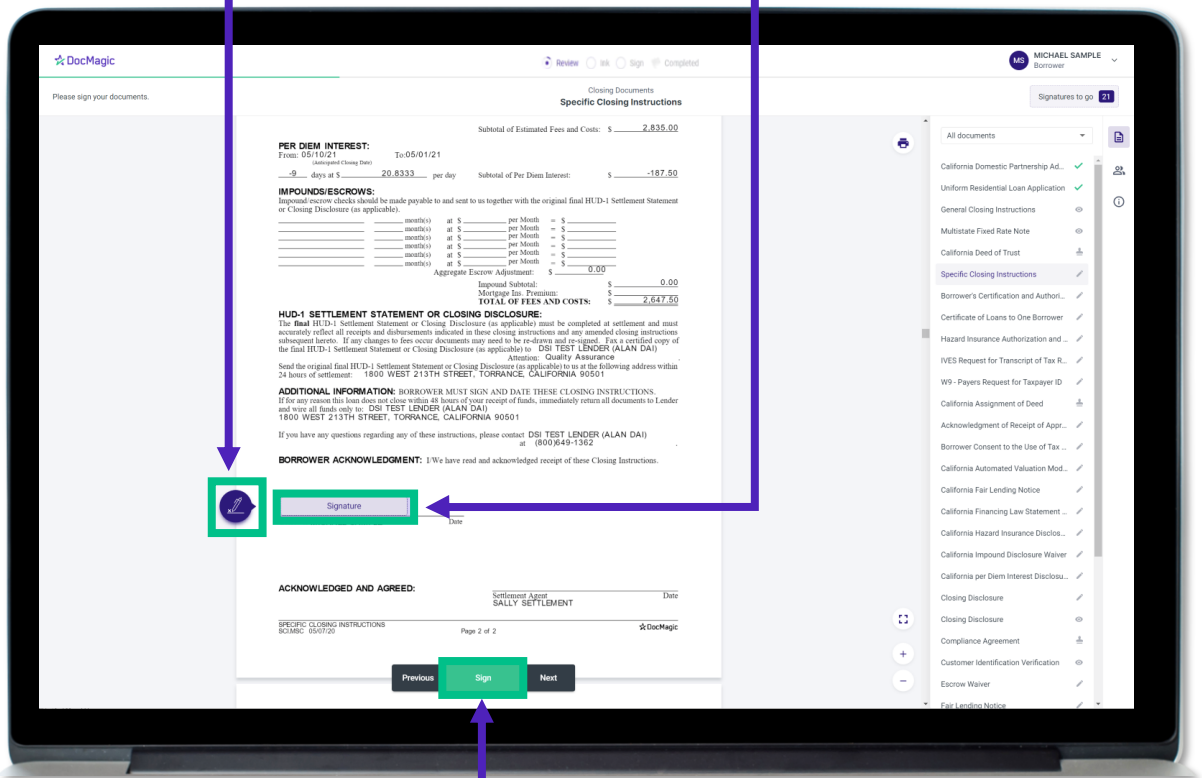


# Begin Click-Signing

You have three options for click-signing.

1. Clicking the pen icon.

2. Clicking on the signature box directly.

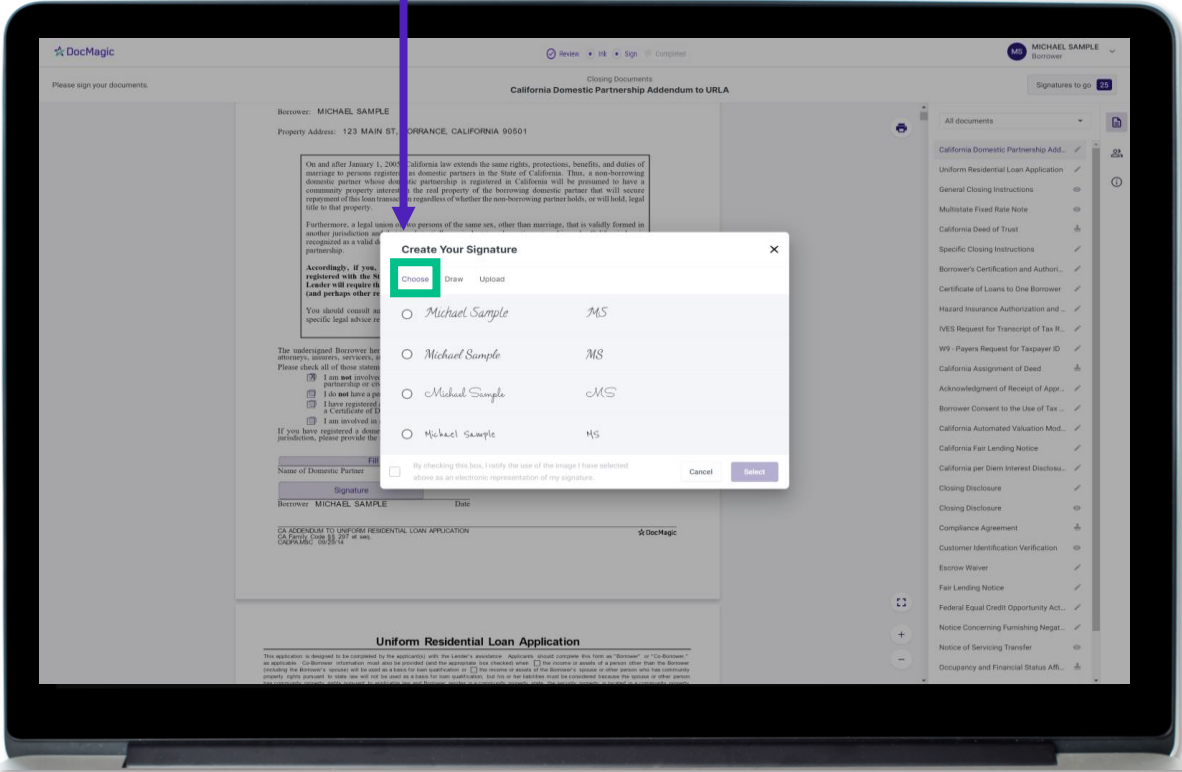


3. Clicking on the Green Sign box which will automatically advance to the next task each time.



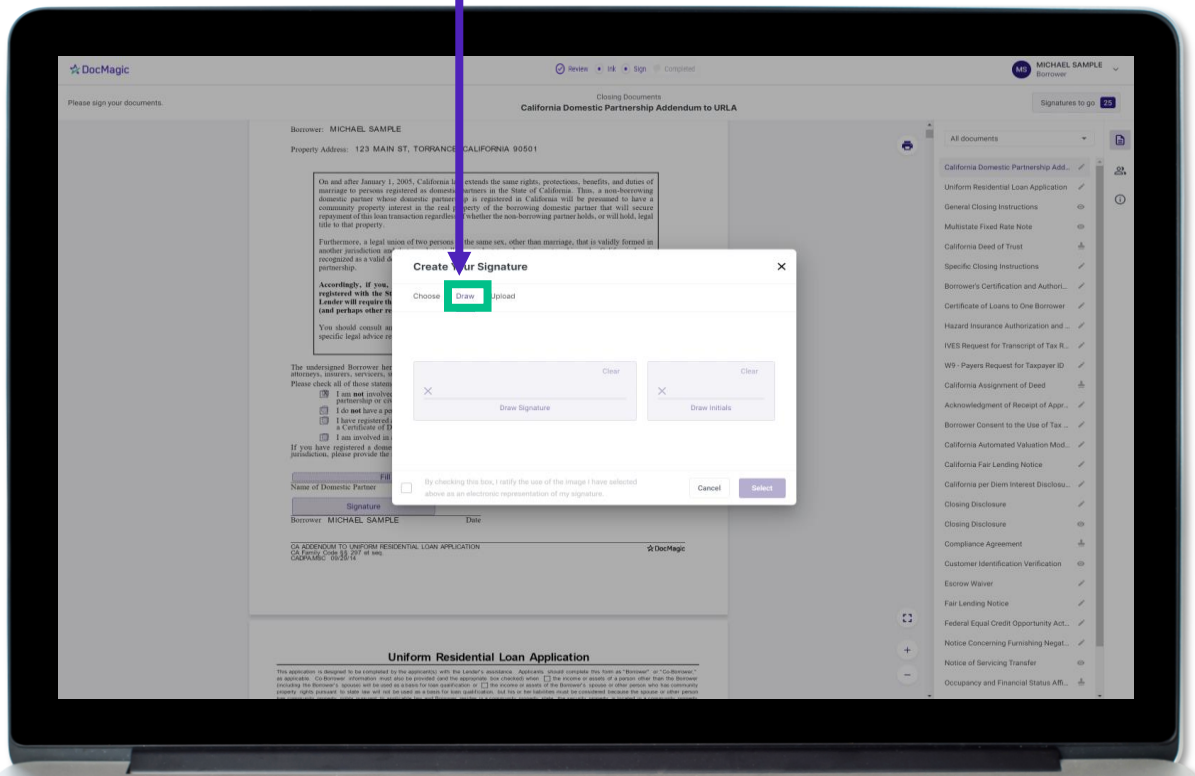
# Signature Options

You have the option to choose the pre-formed signatures available in this tab.



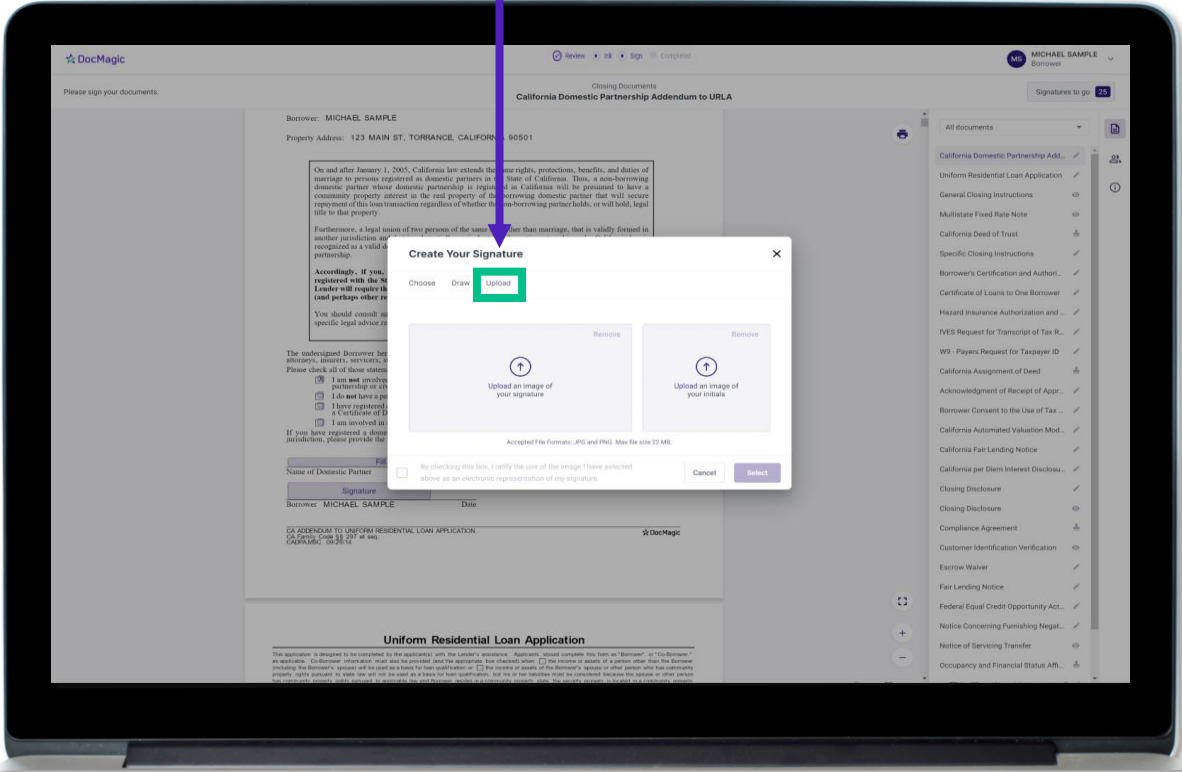
# Signature Options

You can also create a signature and initials in the fields in this tab.



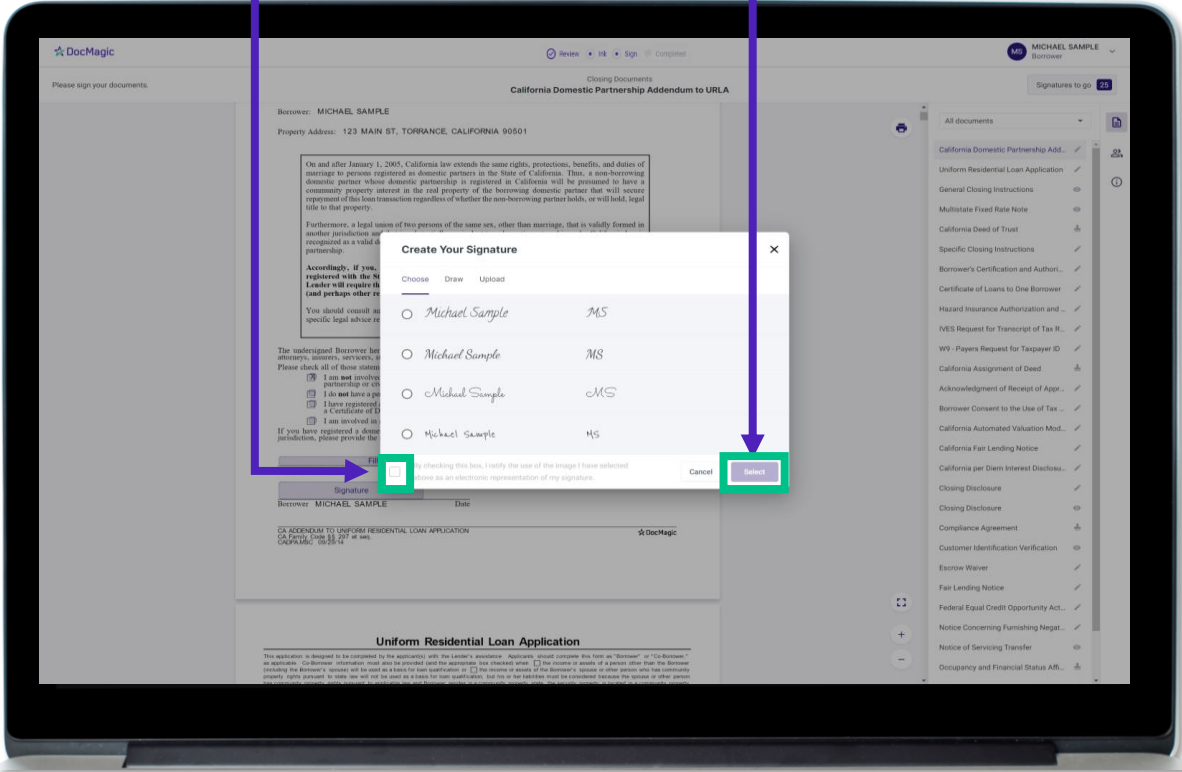
# Signature Options

Another option is the ability to upload a .JPG or .PNG or your own signature if you have one on file.



# Signature Options

Regardless of what option you choose, remember to check the box authorizing use of your electronic signature. Then hit select.



# Check Boxes Required

You may be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.

DocMagic

Please sign your documents.

Review Sign Completed

Michael Sample Borrower

California Domestic Partnership Addendum to URLA

Loan Number: 1025202100001

**CALIFORNIA DOMESTIC PARTNERSHIP ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION**

Date: OCTOBER 26, 2021  
Provided by: DBI TEST LENDER (ALAN DAI)  
Borrower: MICHAEL SAMPLE  
Property Address: 123 MAIN ST, TORRANCE, CALIFORNIA 90501

On and after January 1, 2005, California law extends the same rights, protections, benefits, and duties of marriage to persons registered as domestic partners in the State of California. Thus, a non-borrowing domestic partner whose domestic partnership is registered in California will be presumed to have a community property interest in the real property of the borrowing domestic partner that will secure repayment of this loan transaction regardless of whether the non-borrowing partner holds, or will hold, legal title to that property.

Furthermore, a legal union of two persons of the same sex, other than marriage, that is validly formed in another jurisdiction and that is substantially equivalent to a domestic partnership under California law is recognized as a valid domestic partnership in California regardless of whether it bears the same domestic partnership.

Accordingly, if you, as the Borrower, indicate that you are involved in a domestic partnership registered with the State of California or part of a legal union formed in another jurisdiction, the Lender will require that your domestic partner also sign the deed of trust or other security instrument (and perhaps other related loan documents) that secures repayment of this loan.

You should consult an attorney for specific legal advice regarding community property rights and for specific legal advice regarding rights, protections, benefits, and duties under California law.

The undersigned Borrower hereby represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns, the following:  
Please check all of these statements below that apply:

- I am **not** involved in a domestic partnership in California or in any other jurisdiction recognizing a domestic partnership or civil union.
- I do **not** have a pending termination or judgment of dissolution or nullity of a domestic partnership or civil union.
- I have registered a domestic partnership with the State of California. The Lender may request that you provide a Certificate of Domestic Partnership issued by the California Secretary of State.
- I am involved in a domestic partnership or civil union formed in a jurisdiction outside the State of California.

If you have registered a domestic partnership in California or formed a domestic partnership or civil union in another jurisdiction, please provide the name of your domestic partner in the space provided below:

Fill  
Name of Domestic Partner  
Borrower MICHAEL SAMPLE Date

CA ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION  
CA Form (Rev. 9/20) at smc  
DocMagic

Previous Check Next

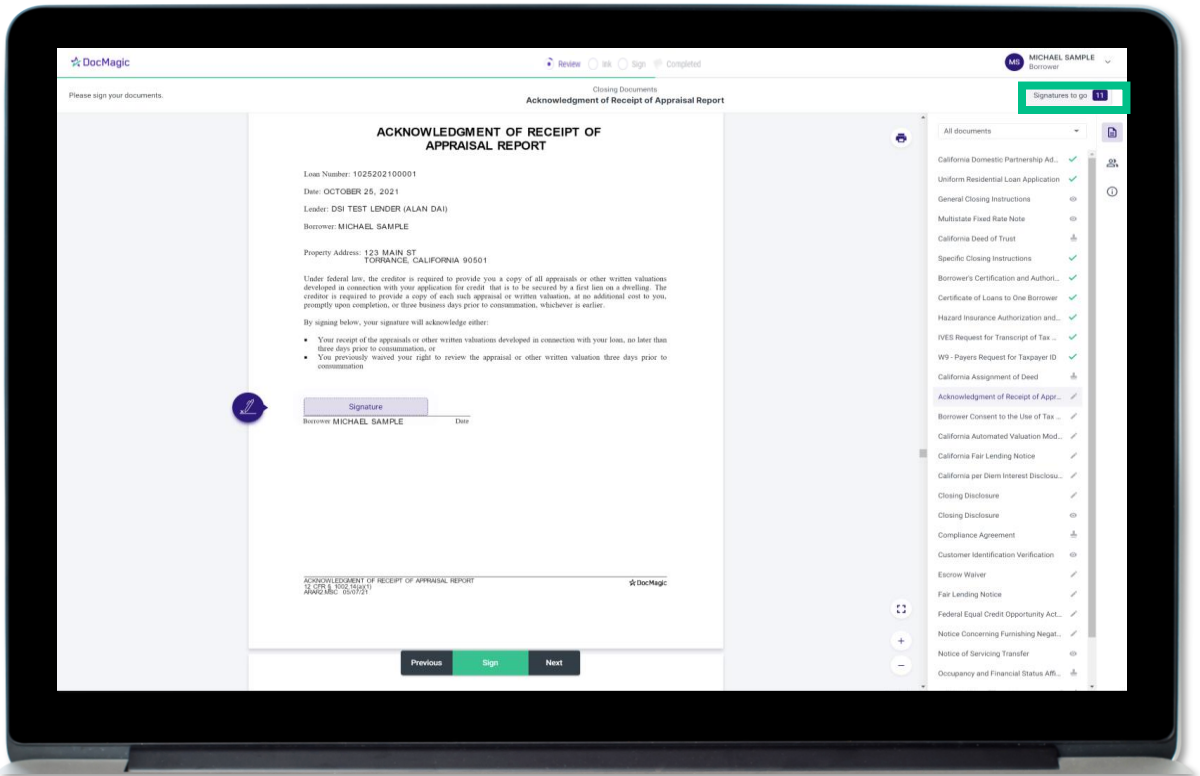
All documents

- California Domestic Partnership Add...
- Uniform Residential Loan Application
- General Closing Instructions
- Multistate Fixed Rate Note
- California Deed of Trust
- Specific Closing Instructions
- Borrower's Certification and Authori...
- Certificate of Loans to One Borrower
- Hazard Insurance Authorization and ...
- IVES Request for Transcript of Tax R...
- W9 - Payers Request for Taxpayer ID
- California Assignment of Deed
- Acknowledgment of Receipt of Appo...
- Borrower Consent to the Use of Tax ...
- California Automated Valuation Mod...
- California Fair Lending Notice
- California per Diem Interest Disclosu...
- Closing Disclosure
- Closing Disclosure
- Compliance Agreement
- Customer Identification Verification
- Escrow Waiver
- Fair Lending Notice
- Federal Equal Credit Opportunity Act...
- Notice Concerning Furnishing Negat...
- Notice of Servicing Transfer
- Occupancy and Financial Status ARL...



# Keeping Track of Your Progress

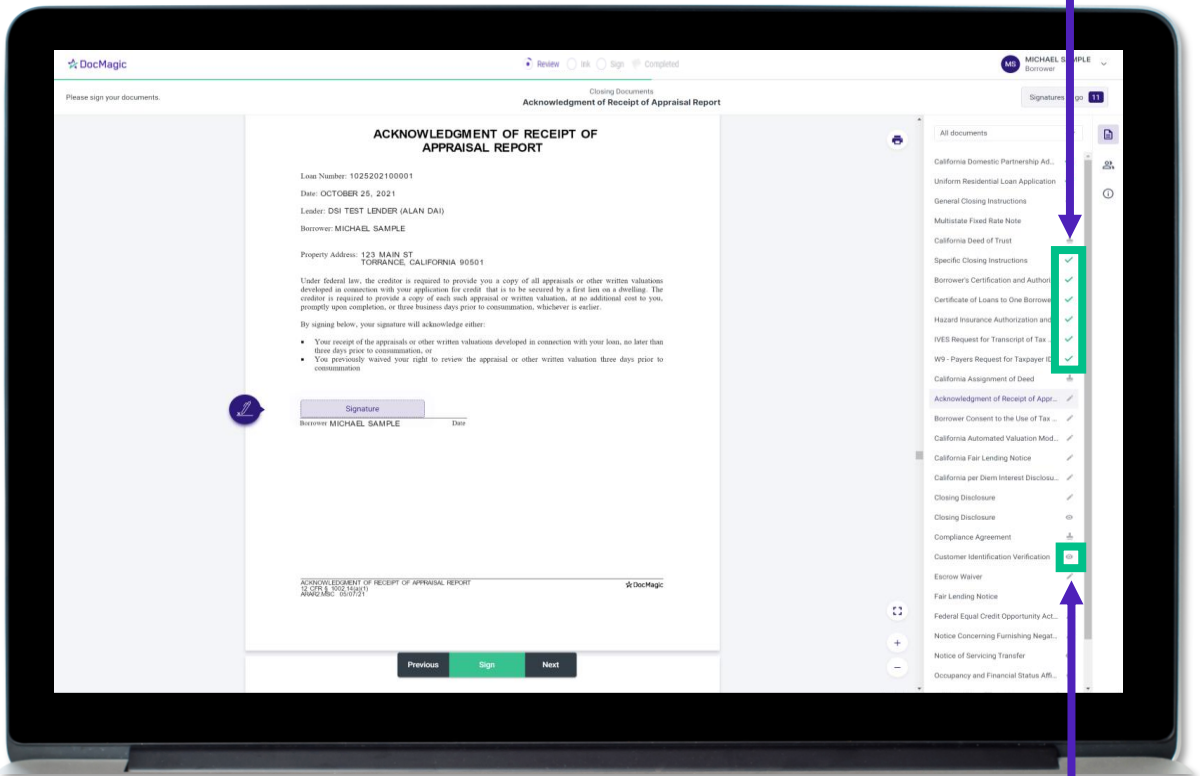
This countdown feature allows you to see how many signatures remain.





# Keeping Track of Your Progress

You can also check the signed status of each document via these green check marks.

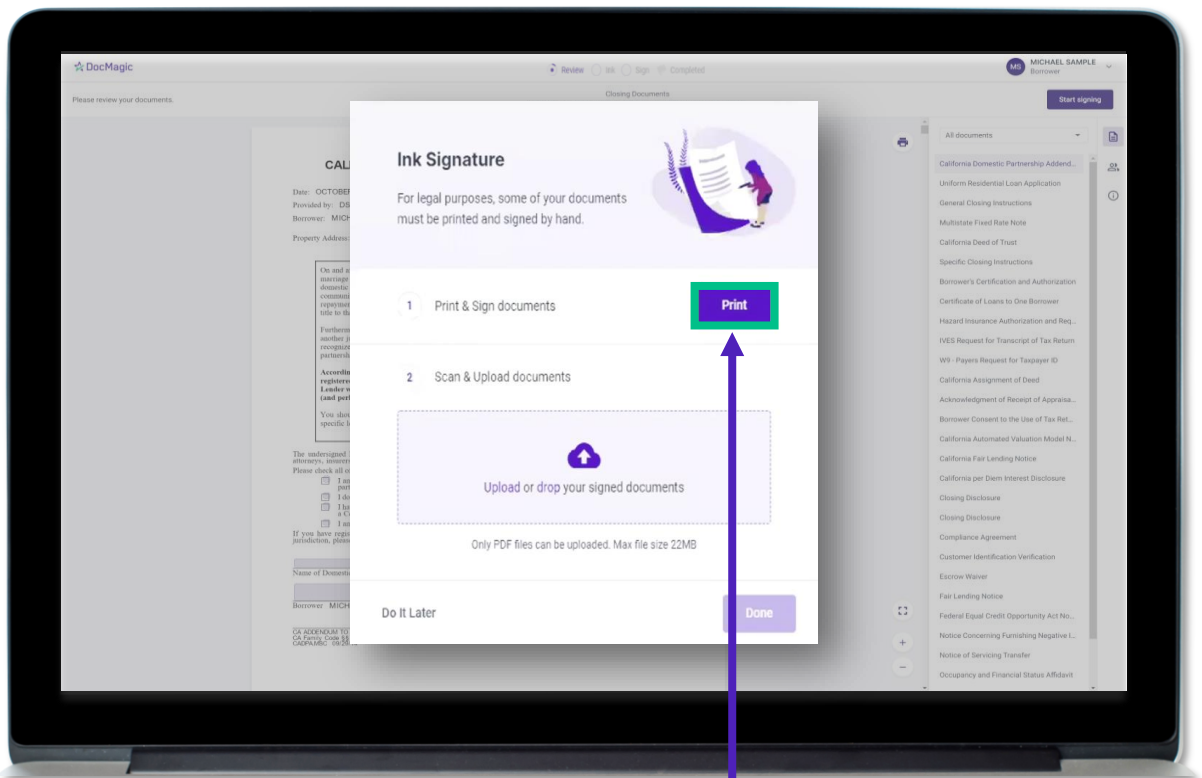


The eyeball icon indicates this is a document that does not require a signature.



# Ink Signing: Download and Print

If you have any documents that need to be ink-signed, you'll be prompted to Print, Sign, Scan and Upload back into the system.

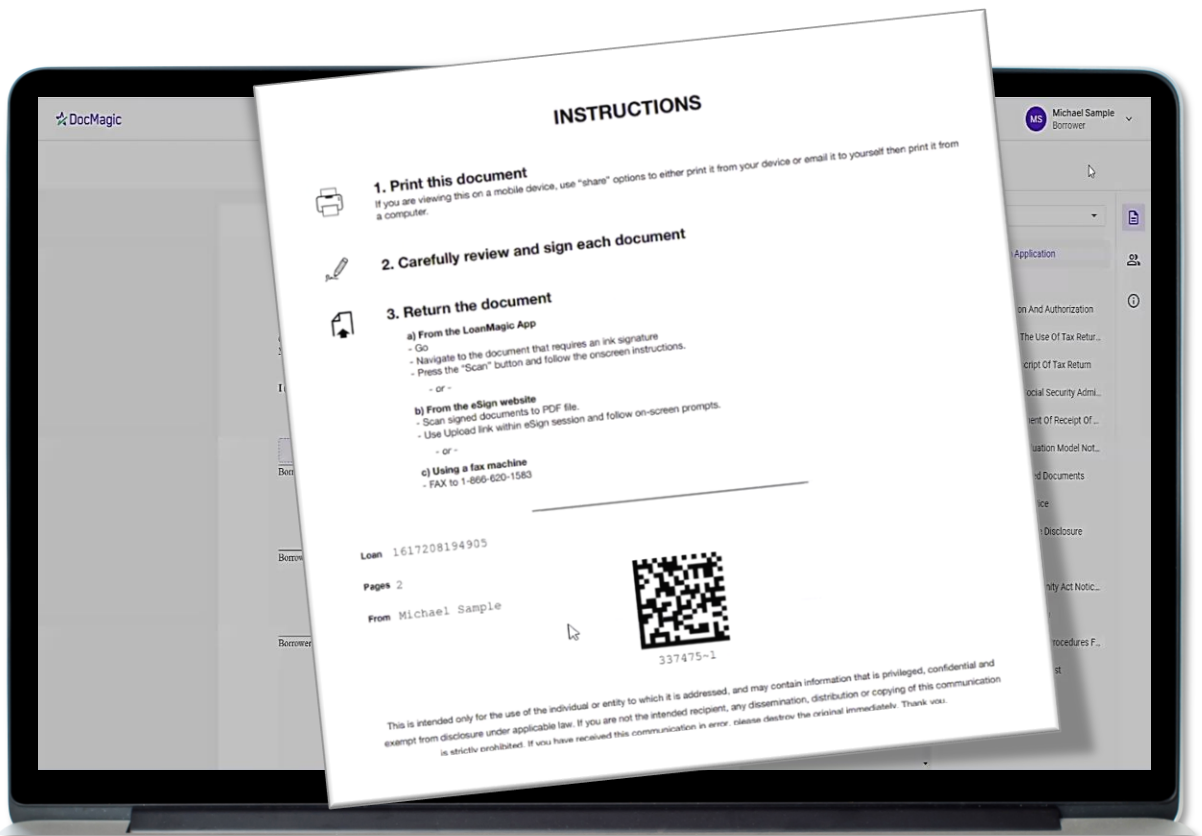


Click "Print" to start the ink-signing process.



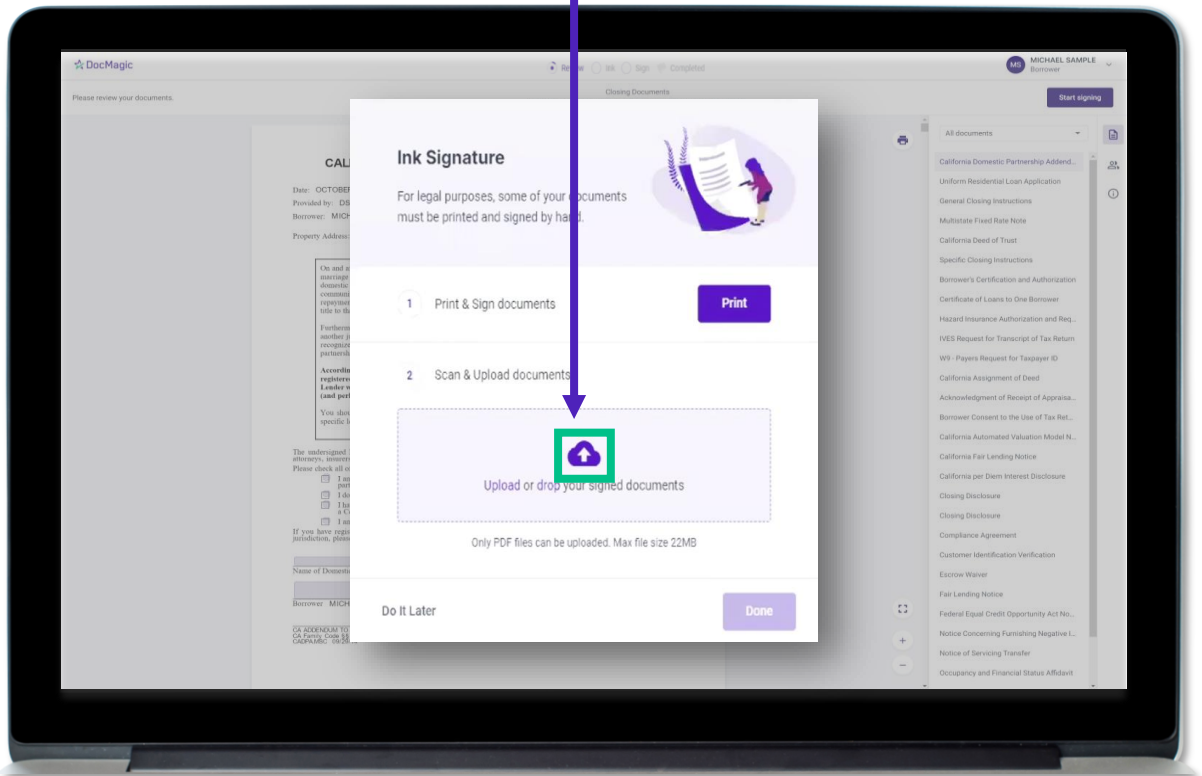
# Ink Signing: Download and Print

Once you click "Print" and start the process, you will receive instructions on how to sign.



# Ink Signing: Uploading

After you have ink-signed the appropriate documents, and scanned them back into the computer, click here to upload them.



# Ink Signing: Uploading

The QR Code on each page will place the signed documents in the right order in the stack and will mark the respective documents as complete in the Settlement Agent Portal.

**DocMagic**

Please review your documents

**California**

Date: OCTOBER  
Provided by: DS  
Borrower: MICHAEL SAMPLE  
Property Address:

**Ink Signature**

For legal purposes, some of your documents must be printed and signed by hand.

**Print**

**IMPORTANT**

**YOU MUST USE THIS AS YOUR COVER SHEET.**

**DO NOT WRITE ON THIS FORM.**  
Messages or notes written on this form are discarded and will not be read.

**INSTRUCTIONS**

- 1. Print this document**  
If you are viewing this on a mobile device, use "share" options to either print it from your device or email it to yourself then print it from a computer.
- 2. Carefully review and sign each document**
- 3. Return the document**
  - a) From the LoanMagic App**
    - Go
    - Navigate to the document that requires an ink signature
    - Press the "Scan" button and follow the on-screen instructions.
    - or -
  - b) From the eSign website**
    - Scan signed documents to PDF file.
    - Use Upload link within eSign session and follow on-screen prompts.
    - or -
  - c) Using a fax machine**
    - FAX to 1-888-800-1583

Loan: 777435612  
Pages: 25  
From: STEVE SAMPLE

**DocMagic**

Review Sign Complete

Closing Documents

**Print**

Upload your signed documents

can be uploaded. Max file size 22MB

**Done**

**MICHAEL SAMPLE**  
Borrower

**Start signing**

All documents

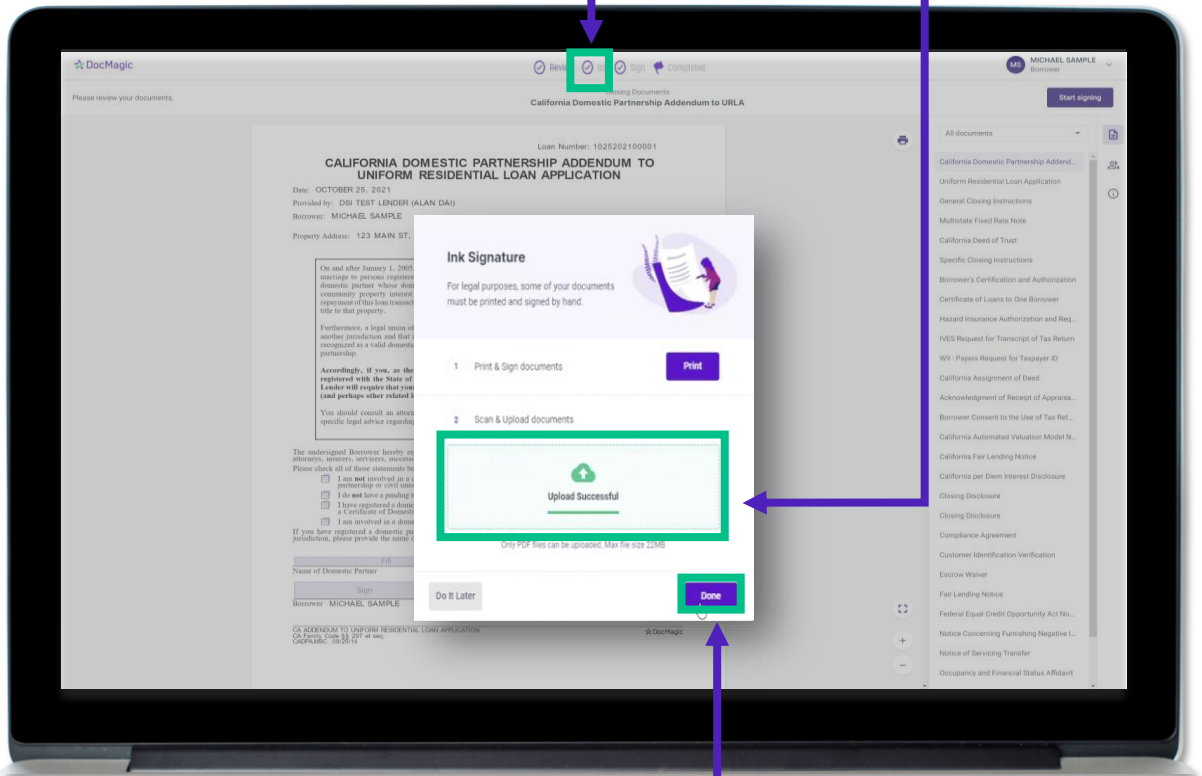
- California Domestic Partnership Affidavit
- Uniform Residential Loan Application
- General Closing Instructions
- Multistate Fixed Rate Note
- California Deed of Trust
- Specific Closing Instructions
- Borrower's Certification and Authorization
- Certificate of Loans to One Borrower
- Hazard Insurance Authorization and Req...
- IVES Request for Transcript of Tax Return
- W9 - Payers Request for Taxpayer ID
- California Assignment of Deed
- Acknowledgment of Receipt of Apprais...
- Borrower Consent to the Use of Tax Ret...
- California Automated Valuation Model N...
- California Fax Lending Notice
- California per Diem Interest Disclosure
- Closing Disclosure
- Closing Disclosure
- Compliance Agreement
- Customer Identification Verification
- Escrow Waiver
- Fax Lending Notice
- Federal Equal Credit Opportunity Act No...
- Notice Concerning Furnishing Negative L...
- Notice of Servicing Transfer
- Occupancy and Financial Status Affidavit



# Ink Signing: Verification

Once uploaded, the Ink circle is checked.

You will also see "Upload Successful".



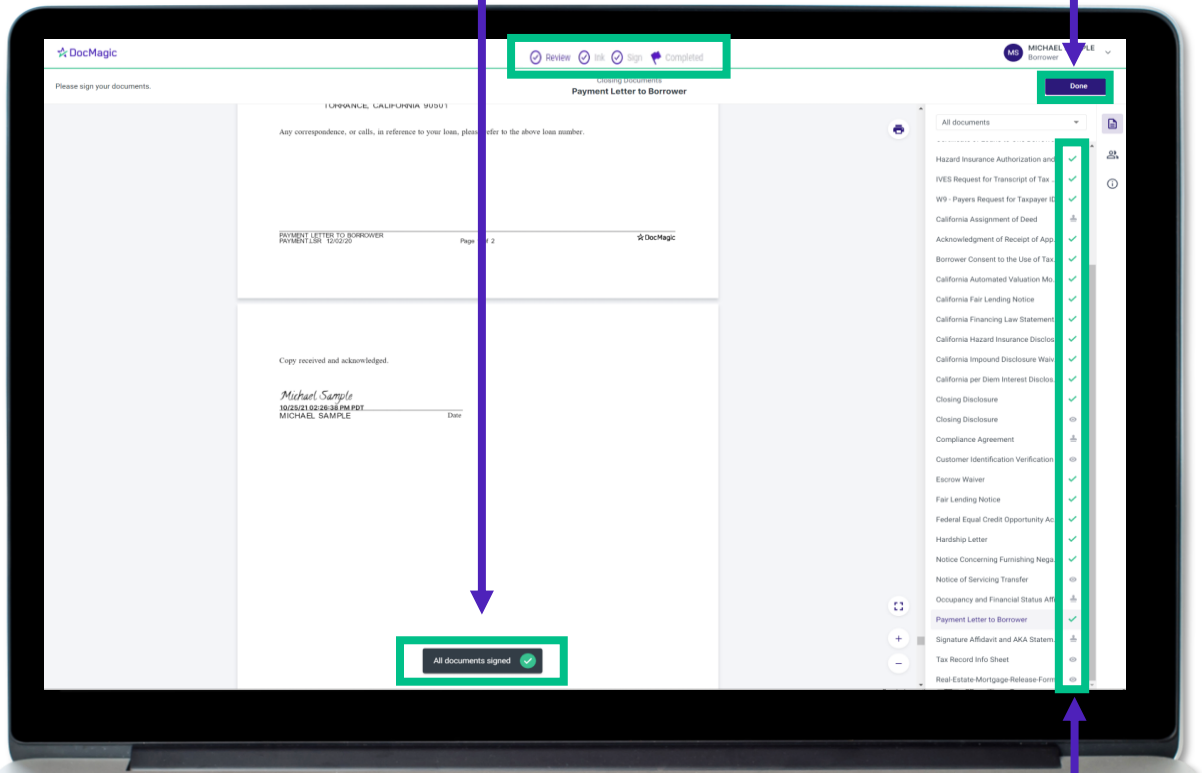
Click "Done" to complete the ink signing process, return to the stack, and click-sign the remaining documents.



# When Complete

These icons will indicate when all signatures are collected.

Click done to complete the process.

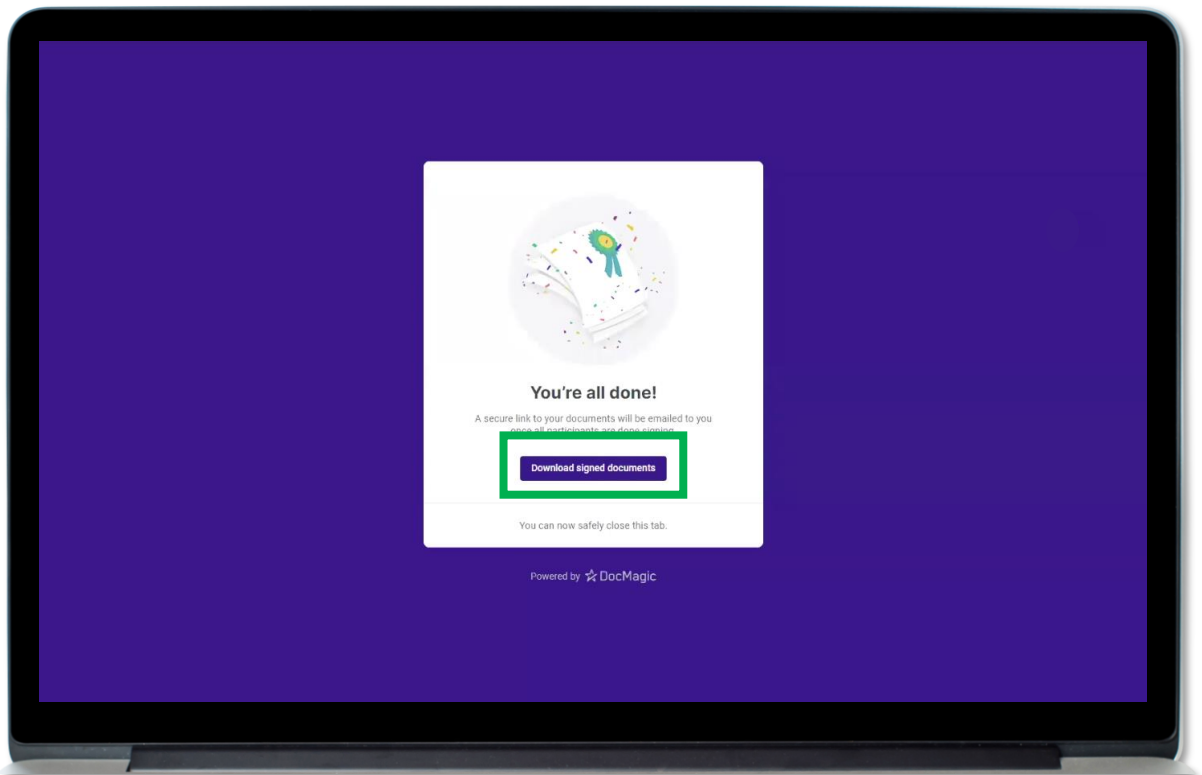


All applicable checkmarks will be green.



## When Complete

You will get this pop-up which also allows you to download the completed documents.





# Lender's Confirmation

The Lender will be able to confirm that all documents are signed.

The screenshot displays the eSign Console interface for a loan. The top navigation bar includes 'Scheduler', 'Monitoring', 'Accounts', 'eSign Requests', 'Create Request', 'Search', and 'Account'. The main content area is divided into several sections:

- Loan Details:** Loan # 161720194905, Primary Name: Michael Sample, Type: Initial Disclosure, Package ID: 337475, Worksheet #: 161720194905 (Version: 8), Closing Date: 3/15/20. Lender: Michael Morford, SAMPLE SONS LENDING (1000 SM), miken@docmagic.com, (800)649-1362, (555) 555-5555. Status: In Progress (Active), Documents: 18 (82 total pages), Signers: 3, Expires: N/A (Requires: All), Signatures: Y (Bak Sign).
- Participants Table:** A table with columns: #, Name/Email, Role, Created, Started, Consented, Viewed, Completed, Declined, Links, and Delete. It lists three participants: Michael Sample (Borrower), Oliver Originator, and Sally Settlement (Settlement Agent).
- Action Log Table:** A table with columns: Date, User, IP Address, and Description. It shows a series of events from 4:14:21 PM to 4:14:20 PM, including system user actions, invitation emails, eSign event starts, document disclosures, and signature approvals.

Two callout boxes with arrows point to specific features: one points to the 'Participants' table, and another points to a toolbar containing icons for PDF download and printing.

The Lender will also be able to download a PDF (PDF icon) and/or print (printer icon) the signed document stack.





eVault

# eVault – Hybrid 2

Choosing a Hybrid 2 closing gives you access to DocMagic's eVault - a solution that offers real time control of your electronic loan files.

**Supports All Data Formats**  
Provides storage and support for all data types and formats

**Direct Connectivity**  
Direct eDelivery and seamless connectivity with the MERS® eRegistry

**End-to-end Workflow**  
Instant and easy delivery to investors, services and sub-servicers

**Limitless Options**  
Limitless integration options via robust API interface

**Validate Electronic Records**  
Automatically validates the integrity of transferable electronic records

**Manage eNote Processes**  
Manage current mortgage eNote processes and other transferable records

**Document Integrity**  
Documents retain a tamper evident seal to ensure data and document integrity

**Automated Reporting**  
Suite of automated reporting capabilities via platform

DELL



# Accessing eVault

To access eVault, log onto DocMagic's website and click here on the dashboard.

The screenshot shows the DocMagic dashboard interface. At the top, there is a navigation bar with the DocMagic logo, contact information (INFO@DOCMAGIC.COM, PHONE (800) 649-1362), social media icons, and a 'DASHBOARD / LOG OUT' button. Below the navigation bar, the dashboard is divided into several sections. On the left is the 'Launch Center' with a vertical list of icons for various tools: eSign Console, AutoPrep, DocMagic, DocMagicXL, SmartCLOSE, LoanMagic Console, eVault (highlighted with a green border and a blue arrow pointing to it), and SmartREGISTRY. The main area contains 'My Documents' with sub-sections for DOCUMENT FILES, FORMS MANAGER, STACKING ORDER, REPORT MANAGER, LOAN DEFAULTS, and SAMPLE DOCUMENT REVIEW. On the right is the 'Account Settings' section with options for USERS, PLAN MANAGER, and LENDER PROFILE. At the bottom, there are buttons for 'PARTNER ADMIN' and 'CLIENT MANAGER'. The Dell logo is visible at the bottom center of the dashboard.



# eVault - Information

Information here pertains to the loan, borrower, MIN, Controller, Location, Servicer, Modified Date and extra Actions.

The screenshot displays the eVault application interface. At the top, there is a search form with fields for Account # (100sales), Worksheet #, MIN, Loan #, and eVault Id. Below the form are buttons for Back, Clear, and Search. A dropdown menu shows '10' entries. A table below lists loan records with columns: LOAN #, BORROWER, WORKSHEET #, MIN, CONTROLLER, LOCATION, MASTER SERVICER, MODIFIED, and ACTIONS. The first row is highlighted in green. A blue arrow points from the text box above to the first row of the table. Another blue arrow points from the text box below to the 'ACTIONS' column of the first row.

| LOAN #        | BORROWER      | WORKSHEET #   | MIN                | CONTROLLER           | LOCATION             | MASTER SERVICER     | MODIFIED   | ACTIONS |
|---------------|---------------|---------------|--------------------|----------------------|----------------------|---------------------|------------|---------|
| 77704210946   | SAM SAMPLE    | 1496          | 999935377042109467 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/21/2021 |         |
| 1618938989939 | Nicole Sample | 1618938989939 | 999935389389899394 | 100ECLOSE            | 100ECLOSE            | 100 Sales (9999353) | 04/20/2021 |         |
| 1618939034620 | Jazlyn Sample | 1618939034620 | 999935389390346203 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/20/2021 |         |
| 1618938966733 | Jaiden Sample | 1618938966733 | 999935389389667338 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/20/2021 |         |
| 1618938623277 | Boris Sample  | 1618938623277 | 999935389386232771 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/20/2021 |         |
| 77704191155   | SAM SAMPLE    | 1492          | 999935377041911400 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/19/2021 |         |
| 77704191118   | SAM SAMPLE    | 1488          | 999935377041911186 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/19/2021 |         |
| 77704151017   | SAM SMITH     | 1481          | 999935377041510178 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/15/2021 |         |
| 77704121133   | SAM SAMPLE    | 1471          | 999935377041211330 | FHLB - San Francisco | FHLB - San Francisco | 100 Sales (9999353) | 04/12/2021 |         |
| 77704120857   | SAM SMITH     | 1470          | 999935377041208575 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/12/2021 |         |

Click any of these icons to access the Assets.



# eVault - Assets

Assets are the documents that were electronically signed during the transaction, including the eNote.

eVault Directory > Assets

## Assets

























Account #: 100SALES

Authoritative Copy: Yes

Worksheet #: 1496      Loan #: 77704210946      Borrower: SAM SAMPLE

Type: Conventional      Purpose:      Modified: 04/21/2021

Search:

| TITLE/CLASS   | NAME           | MODIFIED   | ACTIONS   |
|---|----------------|------------|---|
| Hardship Letter<br><i>HardshipLetter</i>  | h.lsr.xml      | 04/21/2021 |     |
| Signature Affidavit and AKA Statement<br><i>NameAffidavit</i>   | saakas.msc.xml | 04/21/2021 |     |
| IVES Request for Transcript of Tax Return<br><i>IRS4506</i>   | 4506c.msc.xml  | 04/21/2021 |     |
| AZACPRS.TTL.pdf<br><i>manuallyAddedDocument</i>   | Custom Upload  | 04/21/2021 |     |
| Initial Amortization Schedule<br><i>AmortizationSchedule</i>  | ias.pmi.xml    | 04/21/2021 |     |
| North Carolina Notice of Information and Examples of Amortization of Home Loans<br><i>Notice-Amortization</i> | nchlas.msc.xml | 04/21/2021 |     |

DELL



This eNote is MISMO-compliant XML data specifically designed for eSignature.

**Assets**

MIN: 999935377042109467      Loan Number: 77704210946

**NOTE**  
(For Electronic Signature)

November 15, 2018      TORRANCE      CALIFORNIA  
[Date]      [City]      [State]

456 MADISON AVE, MONTEBELLO, NC 90640  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**  
In return for a loan that I have received, I promise to pay U.S. \$ 162,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is DSI TEST LENDER (SALES), A CALIFORNIA CORPORATION. I will make all payments under this Note in the form of cash, check or money order.  
I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**  
Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 3.875%.  
The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**  
**(A) Time and Place of Payments**  
I will pay principal and interest by making a payment every month.  
I will make my monthly payment on the first day of each month beginning on DECEMBER 01, 2018. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2048, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."  
I will make my monthly payments at 1800 W. 213TH STREET, TORRANCE, CA 90501 or at a different place if required by the Note Holder.  
**(B) Amount of Monthly Payments**  
My monthly payment will be in the amount of U.S. \$ 761.78.

**4. BORROWER'S RIGHT TO PREPAY**  
I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.  
I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no charges in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

Account #: 100SALES

Borrower: SAM SAMPLE  
Modified: 04/21/2021

SEARCH

NOV 21 2021  
NOV 15 2021  
NOV 08 2021  
NOV 01 2021  
OCT 25 2021  
OCT 18 2021

DELL



# eVault – Uploading Assets

Documentation that needs to be added to the package post-closing can be uploaded here.

The screenshot displays the 'Assets' interface with an 'Upload Asset' modal window open. The modal contains the following fields:

- File Name: \*  No file chosen
- Title: \*
- Document Class:
- Format Id:
- Reference Id:
- eNote?

Buttons for 'Cancel' and 'Upload' are located at the bottom of the modal. Below the modal, a table lists existing assets:

| Asset Name  | File Name      | Date       | Actions |
|---|----------------|------------|---------|
| Initial Amortization Schedule<br><i>AmortizationSchedule</i>  | ias.pmi.xml    | 04/21/2021 | [Icons] |
| North Carolina Notice of Information and Examples of Amortization of Home Loans<br><i>Notice-Amortization</i> | nchlas.msc.xml | 04/21/2021 | [Icons] |

At the bottom of the page, there are 'Upload' and 'Back' buttons. A green box highlights the 'Upload' button, with a purple arrow pointing to it from a text box below.

Start by clicking "Upload".





# eVault – MERS eRegistry

Click on this icon to access the MERS Registry for each file.

Account #: 100sales  
Worksheet #:  
MIN:  
Loan #:  
eVault Id:

Back Clear Search

Show: 10 entries Search:

| LOAN #        | BORROWER      | WORKSHEET #   | MIN                | CONTROLLER           | LOCATION             | MASTER SERVICER     | MODIFIED   | ACTION |
|---------------|---------------|---------------|--------------------|----------------------|----------------------|---------------------|------------|--------|
| 77704210946   | SAM SAMPLE    | 1496          | 999935377042109467 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/21/2021 |        |
| 1618938989939 | Nicole Sample | 1618938989939 | 999935389389899394 | 100ECLOSE            | 100ECLOSE            | 100 Sales (9999353) | 04/20/2021 |        |
| 1618939034620 | Jazlyn Sample | 1618939034620 | 999935389390346203 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/20/2021 |        |
| 1618938966733 | Jaiden Sample | 1618938966733 | 999935389389667338 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/20/2021 |        |
| 1618938623277 | Boris Sample  | 1618938623277 | 999935389386232771 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/20/2021 |        |
| 77704191155   | SAM SAMPLE    | 1492          | 999935377041911400 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/19/2021 |        |
| 77704191118   | SAM SAMPLE    | 1488          | 999935377041911186 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/19/2021 |        |
| 77704151017   | SAM SMITH     | 1481          | 999935377041510178 | 100 Sales (9999353)  | 100 Sales (9999353)  | 100 Sales (9999353) | 04/15/2021 |        |
| 77704121133   | SAM SAMPLE    | 1471          | 999935377041211330 | FHLB - San Francisco | FHLB - San Francisco | 100 Sales (9999353) | 04/12/2021 |        |



# eVault – MERS eRegistry

When a note is signed electronically, it is immediately registered with MERS.

The screenshot displays the eVault MERS eRegistry interface. At the top left, the breadcrumb navigation shows 'eVault Directory > MERS eRegistry'. The main heading 'MERS eRegistry' is highlighted with a green box and a blue arrow pointing to it from the text box above. The account number 'Account #: 100SALES' is visible in the top right corner.

**Details**

|                             |                       |                          |                       |
|-----------------------------|-----------------------|--------------------------|-----------------------|
| MIN #<br>999935377042109467 | Loan #<br>77704210946 | Borrower #<br>SAM SAMPLE | Created<br>04/21/2021 |
|-----------------------------|-----------------------|--------------------------|-----------------------|

**eNotes** Unregister Transfer Create eDelivery

|               |                           |                           |                           |
|---------------|---------------------------|---------------------------|---------------------------|
| Active<br>Yes | Authoritative Copy<br>Yes | Registered<br>04/21/2021  | Note Signed<br>04/21/2021 |
| Inactivated   | Inactivated Status        | Signature Validation<br>Y | Assumption<br>N           |

**Rights Holders** Current Previous

|                                   |                                 |  |                         |
|-----------------------------------|---------------------------------|--|-------------------------|
| Controller<br>100 Sales (9999353) | Location<br>100 Sales (9999353) | Master Servicer<br>100 Sales (9999353) | Subservicer             |
| Updated<br>04/21/2021             | Secured Party                   | Secured Party Delegatee                | Delegatee for Transfers |

**Activity Log**

| TYPE | TRACKING # | INITIATED DATE | EFFECTIVE DATE | STATUS | ACTIONS |
|------|------------|----------------|----------------|--------|---------|
|------|------------|----------------|----------------|--------|---------|

The DELL logo is visible at the bottom center of the interface.



# eVault – Authoritative Copy

In a Paper Note transaction, the original is sent back to the Lender.

In an eNote transaction, it's who possesses the "Authoritative Copy".

The screenshot displays the MERS eRegistry interface for account # 100SALES. The 'Details' section shows MIN # 999935377042109467, Loan # 77704210946, Borrower # SAM SAMPLE, and Created date 04/21/2021. The 'eNotes' section includes buttons for Unregister, Transfer, and Create eDelivery. The 'Active' status is 'Yes', and the 'Authoritative Copy' field is highlighted with a green box and a blue arrow pointing to it. The 'Registered' date is 04/21/2021, and 'Note Signed' is also 04/21/2021. The 'Rights Holders' section shows 'Current' and 'Previous' tabs, with 'Current' selected. The 'Activity Log' section has a table with columns: TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS. The DELL logo is visible at the bottom.

A "Yes" indicates that you own the authoritative copy.



# eVault – MERS Transfer

When you want to transfer the note, click Transfer. Then, choose the Action, Effective date, the Controller & Location.

The screenshot displays the eVault MERS eRegistry interface. On the left, the 'MERS eRegistry' details are visible, including the MIN # (999935377042109467) and Loan # (777042109467). The 'eNotes' section shows a 'Transfer' button highlighted with a green box. A modal window titled 'MERS Transfer' is open, showing the following fields:

- Action: \* (Dropdown menu: Transfer of Control & Location)
- Effective Date: \* (Text input: 04/21/2021)
- Controller: \* (Dropdown menu: Fannie Mae)
- Location: \* (Dropdown menu: Fannie Mae)
- eDeliver:

At the bottom of the modal are 'Cancel' and 'Transfer' buttons. The 'Transfer' button is highlighted with a green box. Below the modal, an 'Activity Log' table is partially visible with columns: TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS.



# eVault – MERS Transfer

Selecting eDeliver creates an electronic package with all the documents, including the eNote. The organization listed in location can access this information.

The screenshot displays the 'MERS eRegistry' interface. On the left, there are sections for 'Details', 'eNotes', 'Rights Holders', and 'Activity Log'. The 'MERS Transfer' modal window is open, showing the following fields:

- Action: Transfer of Control & Location
- Effective Date: 04/21/2021
- Controller: Fannie Mae
- Location: Fannie Mae
- eDeliver:

At the bottom of the modal, there are 'Cancel' and 'Transfer' buttons. The 'Transfer' button is highlighted with a green box. A blue arrow points from the text box above to the eDeliver checkbox, and another blue arrow points from the 'Transfer' button to the text box below.

Click Transfer when done.



# eVault – Authoritative Copy

When the recipient picks up the package, the Authoritative Copy will change to “No”.

The screenshot displays the MERS eRegistry interface for a specific loan. The page is titled "MERS eRegistry" and includes an "Account #: 100SALES" in the top right corner. The "Details" section shows the following information:

- MIN #: 999935377041211330
- Loan #: 77704121133
- Borrower #: SAM SAMPLE
- Created: 04/12/2021

The "eNotes" section includes buttons for "Unregister", "Transfer", and "Create eDelivery". The "Active" status is "Yes", and the "Authoritative Copy" is "No". Other fields include "Registered" (04/12/2021), "Note Signed" (04/12/2021), "Signature Validation" (Y), and "Assumption" (N).

The "Rights Holders" section is currently active, showing the "Current" tab. The "Controller" is "FHLB - San Francisco", and the "Location" is also "FHLB - San Francisco". Other fields include "Updated" (04/14/2021), "Secured Party", "Master Servicer" (100 Sales (9999353)), "Subservicer", and "Delegatee for Transfers".

The "Activity Log" section shows a table with the following data:

| TYPE     | TRACKING # | INITIATED DATE | EFFECTIVE DATE | STATUS  | ACTIONS |
|----------|------------|----------------|----------------|---------|---------|
| Delivery | 471938     | 04/14/2021     |                | Success |         |

Here you can see the location of the rights holders.



# eVault – Transfer Servicing

To transfer servicing, you can click here again.

The screenshot displays the eVault MERS eRegistry interface. On the left, the 'MERS eRegistry' page shows details for a loan (MIN #: 999935377041211330, Loan #: 7770412) and a list of 'eNotes'. The 'Transfer' button in the 'eNotes' section is highlighted with a green box. A blue arrow points from this box to a 'MERS Transfer' modal window. The modal contains the following fields:

- Action: \* Transfer of Servicer
- Effective Date: \* 04/21/2021
- Master Servicer: \* Midwest Loan Services
- Subservicer: Midwest Loan Services
- eDeliver:

At the bottom of the modal are 'Cancel' and 'Transfer' buttons. A mouse cursor is hovering over the 'Transfer' button. Below the modal, the 'Rights Holders' section shows 'Current' and 'Previous' tabs, and the 'Activity Log' table shows a successful delivery on 04/14/2021.

| TYPE     | TRACKING # | INITIATED DATE | EFFECTIVE DATE | STATUS  | ACTIONS |
|----------|------------|----------------|----------------|---------|---------|
| Delivery | 471938     | 04/14/2021     |                | Success |         |





Final Actions & Confirmation



# Back to the Settlement Agent Portal

The Settlement Agent can eSign by clicking on the Open Signing Room Button.

The screenshot displays the DocMagic eClose Console for a Settlement Agent. The interface includes a header with the DocMagic logo and the user's name, Sally. Below the header, there are sections for LOAN details (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), LENDER information (Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362), and a COUNTDOWN TO CLOSING timer (Date: Apr 19, 2023 (Wed) Time: 12:00 PM PDT). Below these sections are tabs for Details, eJournal, and Action Log, along with a Ready to Close button. The main area shows a list of Signers (2) with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The eSign column for the Settlement Agent (Sally Settlement) has a red box around the 'Open Signing Room' button. Below the signers is a Documents (16) section with a table listing documents and their completion status.

| # | Signer Name / Email                            | Role             | Notary Name / Email                                | Notary Type / Closing Date - Time | KBA / Status | ID Verify / Status | Status          | eSign             |
|---|--|------------------|--|-----------------------------------|--------------|--------------------|-----------------|-------------------|
| 1 | Erica Sample<br>erica.sample@example.c...      | Borrower         | Notary_name_placeholde...<br>NOTARY_EMAIL_PLACE... | 3/25/2021 - 12:00am               | ✉️ ⓪         | 📄 ⓪                | ● Finished      | Open Signing Room |
| 2 | Sally Settlement<br>sally.settlement@exempl... | Settlement Agent | Unassigned   |                                   |              |                    | ● Ready to Sign | Open Signing Room |

| # | eSign Enabled   | Page(s) | Signer(s) | Completed |
|---|---|---------|-----------|-----------|
| 1 | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2 | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3 | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4 | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5 | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6 | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |



# eClose Console Confirmation

When all signed documents have been uploaded and all signatures and fields are completed, the Settlement Agent will see a fully completed column on the right.

DocMagic eClose Console (Settlement Agent) Sally

Documents (16) Preview Mode OFF

| #  | eSign Enabled   | Page(s) | Signer(s) | Completed |
|----|---|---------|-----------|-----------|
| 1  | Uniform Residential Loan Application                  | 9       | 1         | ✓         |
| 2  | MERS California Deed of Trust                         | 16      | 2         | ✓         |
| 3  | Specific Closing Instructions                         | 3       | 2         | ✓         |
| 4  | California Hazard Insurance Disclosure                | 1       | 1         | ✓         |
| 5  | Hazard Insurance Authorization and Requirements       | 2       | 1         | ✓         |
| 6  | Borrower Consent to the Use of Tax Return Information | 1       | 1         | ✓         |
| 7  | California Fair Lending Notice                        | 1       | 1         | ✓         |
| 8  | California Private Mortgage Insurance Notice          | 2       | 1         | ✓         |
| 9  | Closing Disclosure                                    | 5       | 1         | ✓         |
| 10 | IVES Request for Transcript of Tax Return             | 2       | 1         | ✓         |
| 11 | Initial Amortization Schedule                         | 8       | 0         | ✓         |
| 12 | Initial EscNew Account Disclosure Statement           | 2       | 1         | ✓         |
| 13 | PMI Initial Disclosure - Fixed                        | 2       | 1         | ✓         |
| 14 | Signature Affidavit and AKA Statement                 | 2       | 2         | ✓         |
| 15 | AZACPRS.TTL.pdf                                       | 2       | 2         | ✓         |

# Print and Sign Page(s) Signer(s) Completed



## Email Confirmation

Notification emails are sent to all parties when the transaction and signatures are complete.



The email will allow the Borrower to download their signed and notarized document package from a provided link.

