DocMagic

eClose with AutoPrep – Hybrid 3
With Settlement Agent Portal and Borrower's Experience

GUIDEBOOK

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
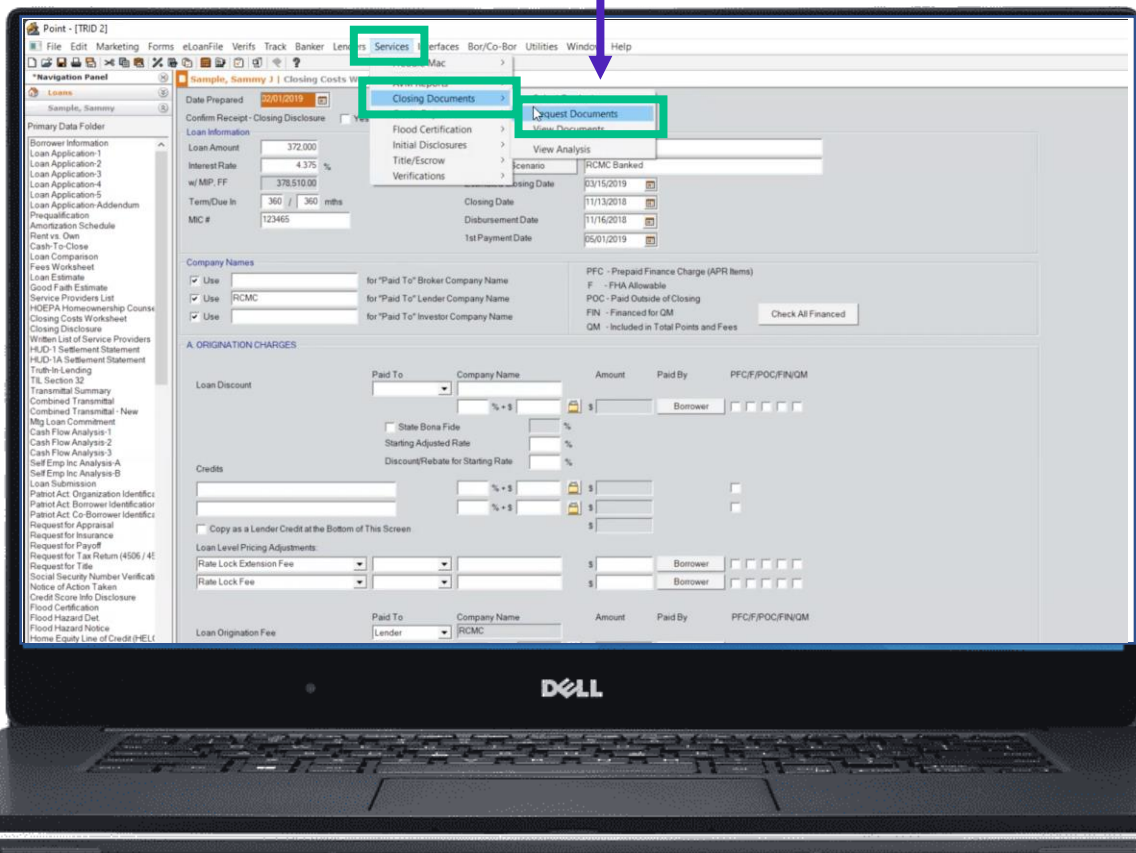
Hybrid 3 eClose Process

DocMagic
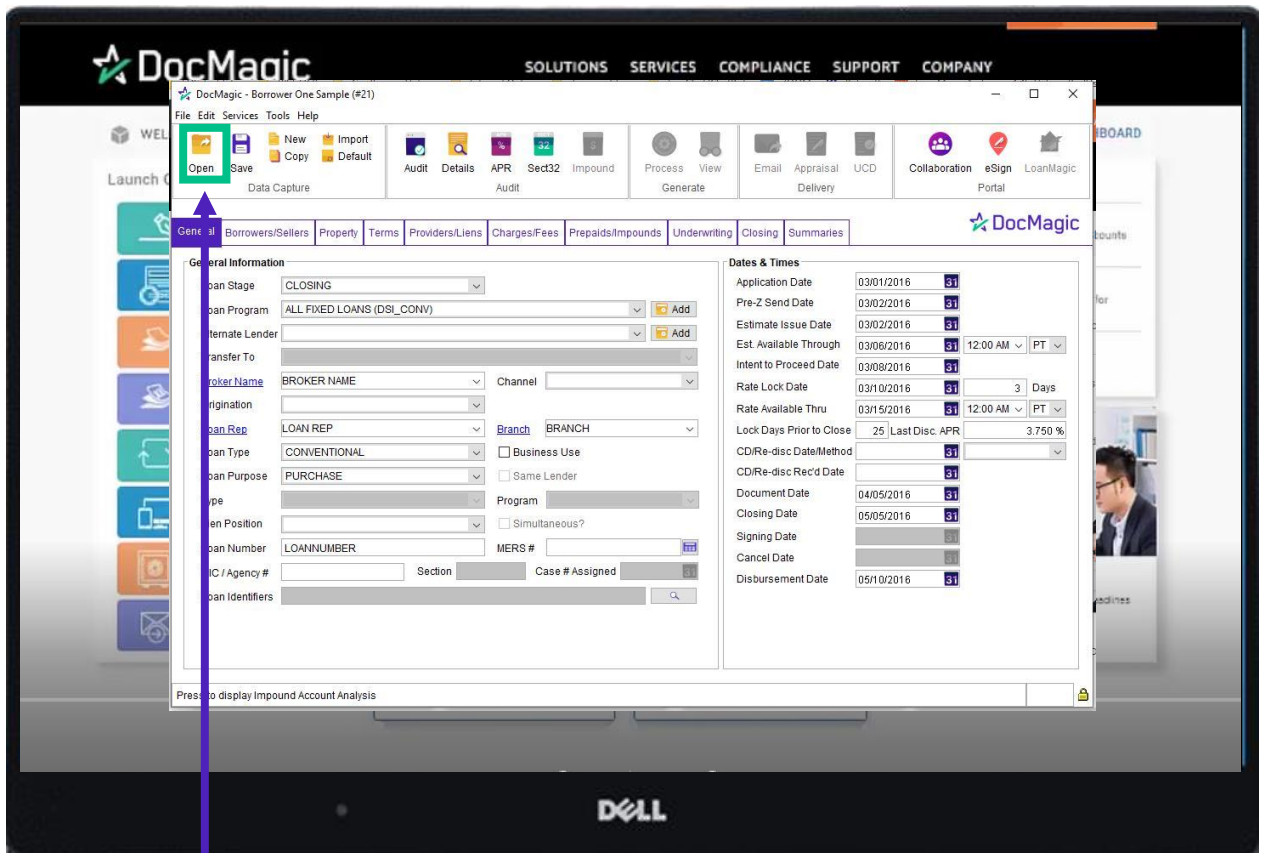
Processing Closing Documents in LOS

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 eNotarization, 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.

Closing Documents in Your LOS

If using DocMagic Online, enter your loan information manually.
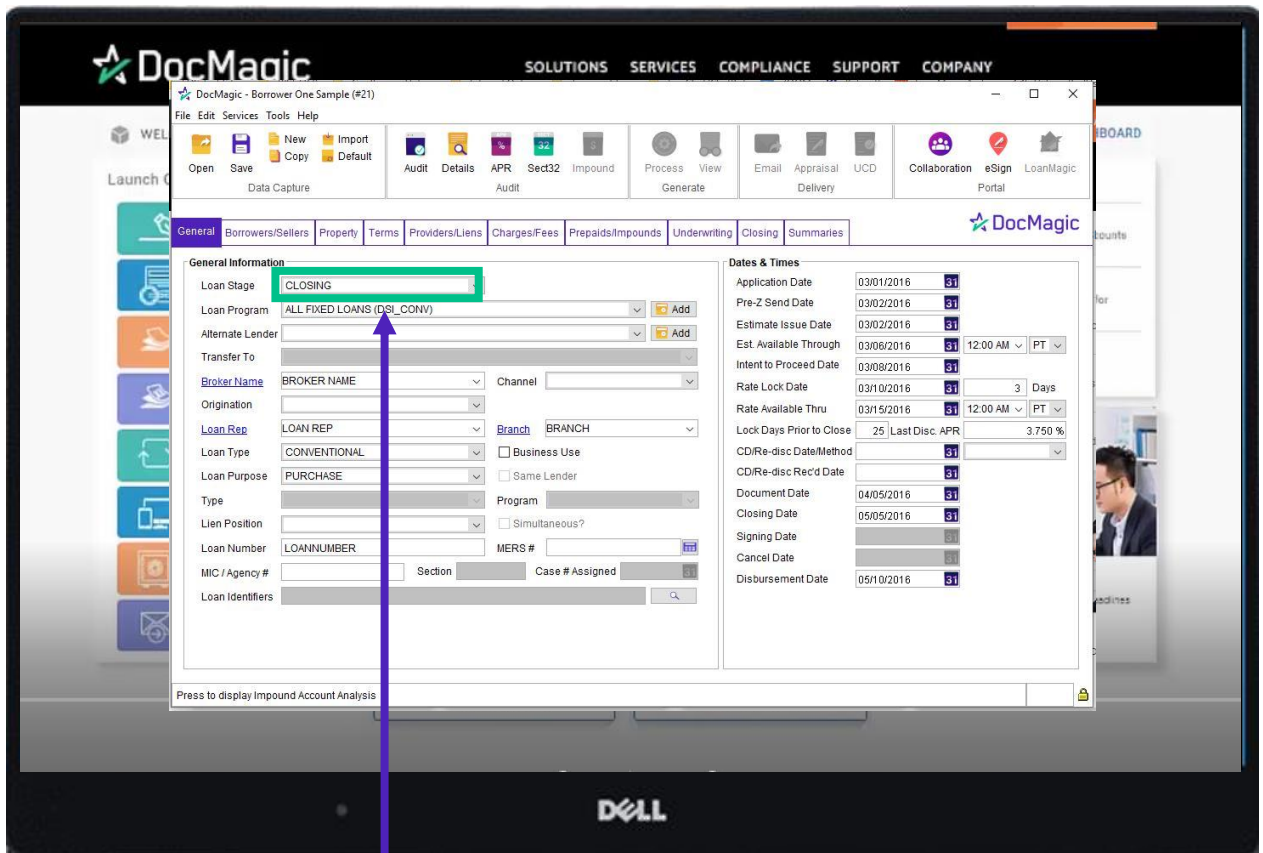
For all document sets, choose Closing from Loan Stage here.

Loan Detail Report

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

Process the Document set.

Choose "Closing" for Package Type.

Document Processing Options

Worksheet #35 (SAMPLE) is queued for processing.

General Options

Package Type: Closing

File Format: ○ Adobe PDF ● DBK (PCL)

Loan Application

FNMA 3.x File: [Browse]

Electronic Delivery

☑ DocMagic eSign [Edit...]
  ☑ eSignature enable
    ☑ eNotary enable ☐ Include SMARTDoc eNote
  ☐ Send to Mobile App
  ☐ Event Notification
☐ E-Mail Secure Link to

Security
  ☐ Require Password
  ☐ Retrieval Notification
  ☐ Disable Recipient Printing

Additional Services
☐ Print and Deliver   Enter Delivery Information
☐ Flood Certification   Life of Loan?   ● Yes ○ No
☐ MERS Registration

[Process] [Cancel]

Select these boxes for a Hybrid 3 closing.

DocMagic
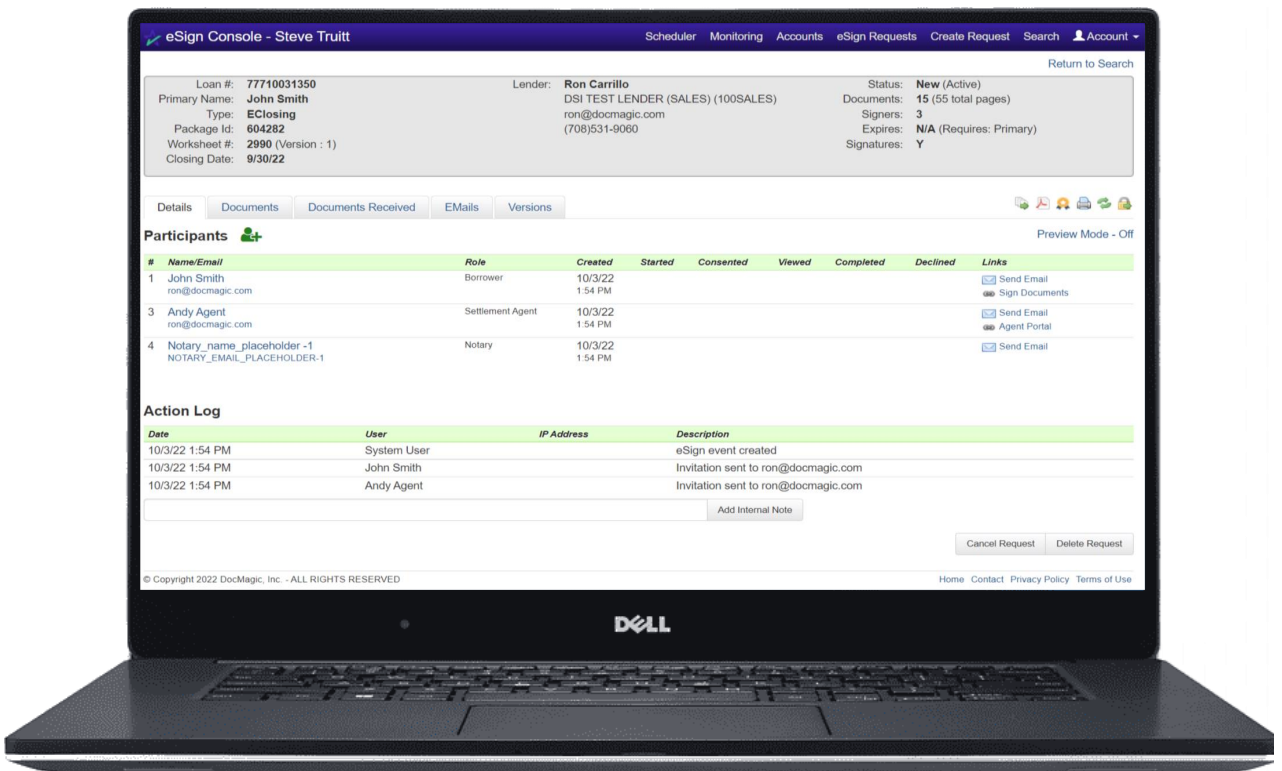
Lender Portal

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.

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
Primary Name: John Smith
Type: EClosing
Package Id: 604282
Worksheet #: 2990 (Version : 1)
Closing Date: 9/30/22

Lender: Ron Carrillo
DSI TEST LENDER (SALES) (100SALES)
ron@docmagic.com
(708)531-9060

Status: New (Active)
Documents: 15 (55 total pages)
Signers: 3
Expires: N/A (Requires: Primary)
Signatures: Y

Details	Documents	Documents Received	EMails	Versions

Participants 👥

Preview Mode - Off

#	Name/Email	Role	Created	Started	Consented	Viewed	Completed	Declined	Links
1	John Smith ron@docmagic.com	Borrower	10/3/22 1:54 PM						✉ Send Email
3	Andy Agent ron@docmagic.com	Settlement Agent	10/3/22 1:54 PM						✉ Send Email 🔗 Agent Portal
4	Notary_name_placeholder -1 NOTARY_EMAIL_PLACEHOLDER-1	Notary	10/3/22 1:54 PM						✉ Send Email

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

Add Internal Note

Cancel Request   Delete Request

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Home Contact Privacy Policy Terms of Use

DELL

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**
Primary Name:	**John Smith**
Type:	**EClosing**
Package Id:	**604824**
Worksheet #:	**2990** (Version : 2)
Closing Date:	**9/30/22**

Lender: **Steve Truitt**
DSI TEST LENDER (SALES) (100SALES)
struitt@docmagic.com
(800)649-1362

Status:	**New** (Active)
Documents:	**15** (55 total pages)
Signers:	**2**
Expires:	**N/A** (Requires: Primary)
Signatures:	**Y (Ink Sign)**

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	urlalli.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	njpwt.msc.xml		
15	Signature Affidavit and AKA Statement		0/2	1	1		5175552 | 5187053	saakas.msc.xml		Mark as Complete

Add Internal Note

DELL

You can check the status of the signature process here.

DocMagic

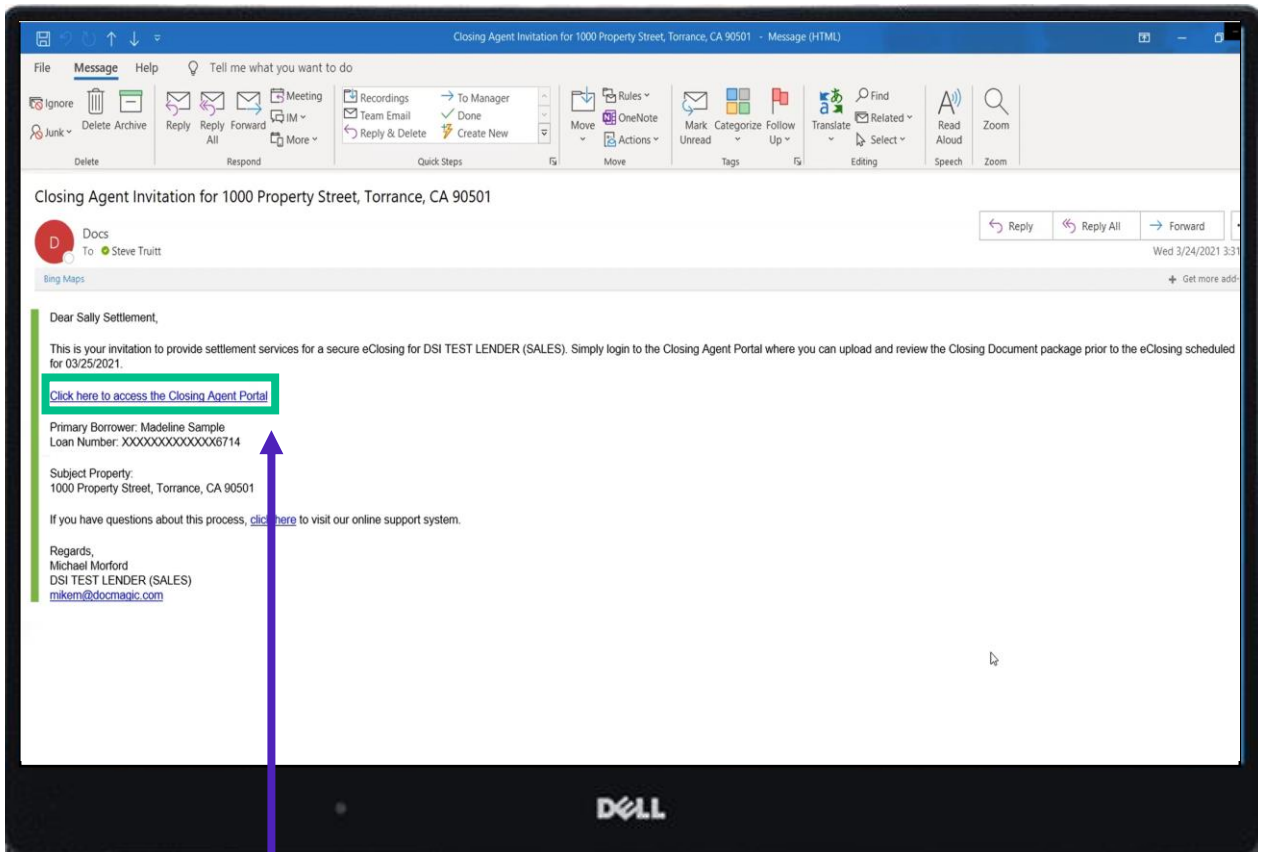Settlement Agent Process

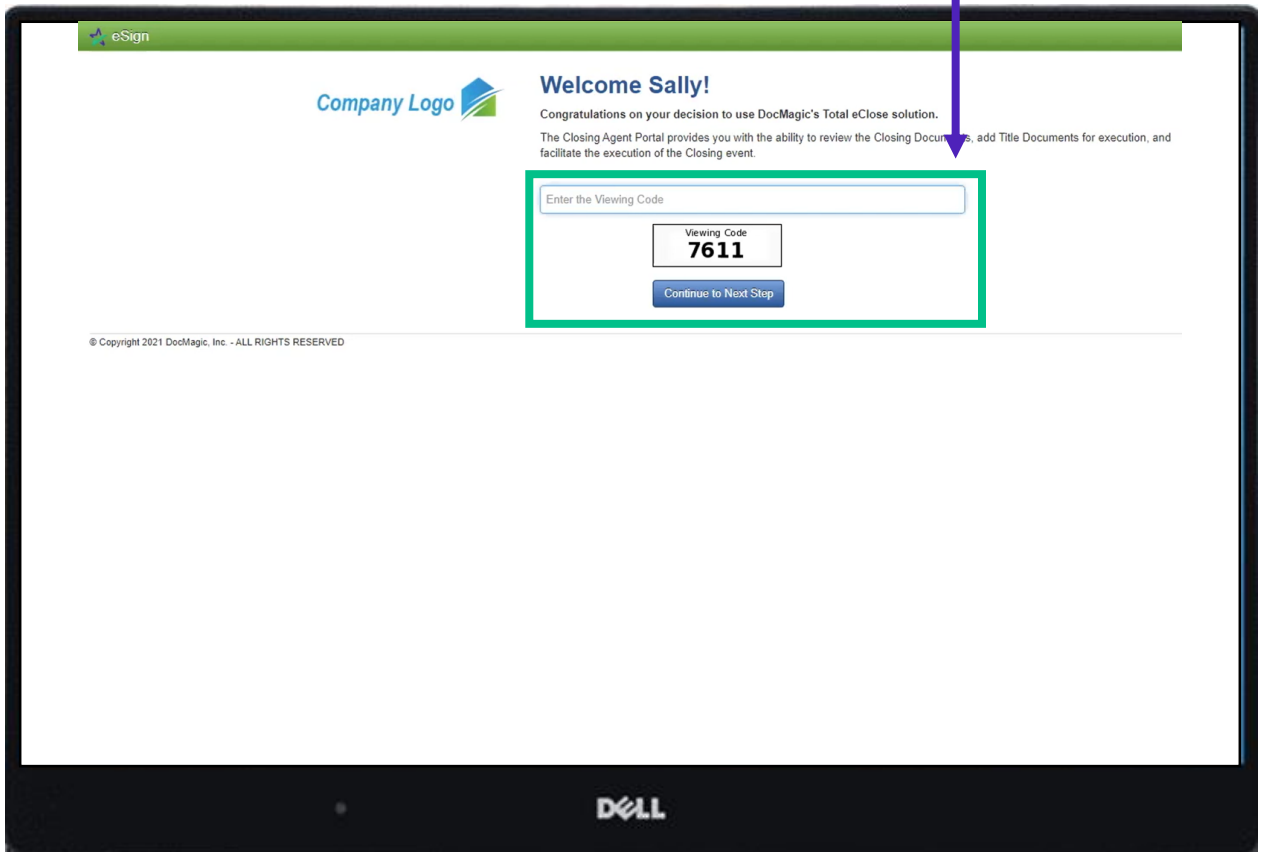The Settlement Agent will receive an invitation email when the lender creates the eClose event.

Closing Agent Invitation for 1000 Property Street, Torrance, CA 90501

Docs
To • Steve Truitt
Wed 3/24/2021 3:31

Dear Sally Settlement,

This is your invitation to provide settlement services for a secure eClosing for DSI TEST LENDER (SALES). Simply login to the Closing Agent Portal where you can upload and review the Closing Document package prior to the eClosing scheduled for 03/25/2021.

Click here to access the Closing Agent Portal

Primary Borrower: Madeline Sample
Loan Number: XXXXXXXXXXXX6714

Subject Property:
1000 Property Street, Torrance, CA 90501

If you have questions about this process, click here to visit our online support system.

Regards,
Michael Morford
DSI TEST LENDER (SALES)
mikern@docmagic.com

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

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

eSign

Company Logo

Welcome Sally!

Congratulations on your decision to use DocMagic's Total eClose solution.

The Closing Agent Portal provides you with the ability to review the Closing Documents, add Title Documents for execution, and facilitate the execution of the Closing event.

Enter the Viewing Code

Viewing Code
7611

Continue to Next Step

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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.

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.

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.

Signer's Tab

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

Signer's Details

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

Adding Participants

Click on the Silhouette Icon to add a participant.

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

DocMagic eClose Console *(Settlement Agent)*

Sally ▼

LOAN
Primary Borrower: Erica Sample
Type: EClosing
Package ID: 333727
Worksheet #: 161663

LENDER
Company: DSI TEST LENDER (SALES)

COUNTDOWN TO CLOSING
DAYS HOURS MINUTES SECONDS

e: Apr 19, 2023 (Wed) Time: 12:00am PDT   Edit

Add Participant ✕

Add the participant's information below.

First Name: [ ]
Last Name: [ ]
Email: [ ]
Phone Number: (___) ___-____
Access Code: [ ]
Role: Select Role

Cancel   Add

Details   eJo...

Ready to Close

Signers (2) 👤+

#	Signer Name / Email		Verify / Status		atus	eSign
1	Erica Sample erica.sample@example.c...	Borrow			● Not Started	Open Signing Room
2	Sally Settlement sally.settlement@exampl...	Settlem			● Ready to Sign	Open Signing Room

Documents (15) 📄 ✏️

Preview Mode ON

#	eSign Enabled			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

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

Notary - Signer's Tab

Depending on the Notary provider, identity validation techniques like KBA & ID Verify will be enabled.

Notary - Signer's Tab

The Notary information is in "place-holder" mode until the notary accepts their invitation.

Notary - Signer's Tab

The closing date and time is listed here. You can edit this right in the window, or in the Assign Notary pop-up.

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.

Documents Section

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

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)   Assign Notary

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

Documents (15)   Preview Mode ON

#	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	✓

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Documents Section

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

Documents Section

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

DocMagic eClose Console *(Settlement Agent)*   Sally ▾

#		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	✓

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

DELL

Adding Documents

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

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)   Assign Notary

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

Documents (15) 🖫 ✏ 🗎 🖨 ☁   Preview Mode ON

#	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

Adding Documents

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

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

Your document is ready to be reviewed

2020030016 test.pdf
660 KB · 108 pages

✅ Assigned signatures		30
🔏 Notary Fields		11
⚠️ Requires Validation		9

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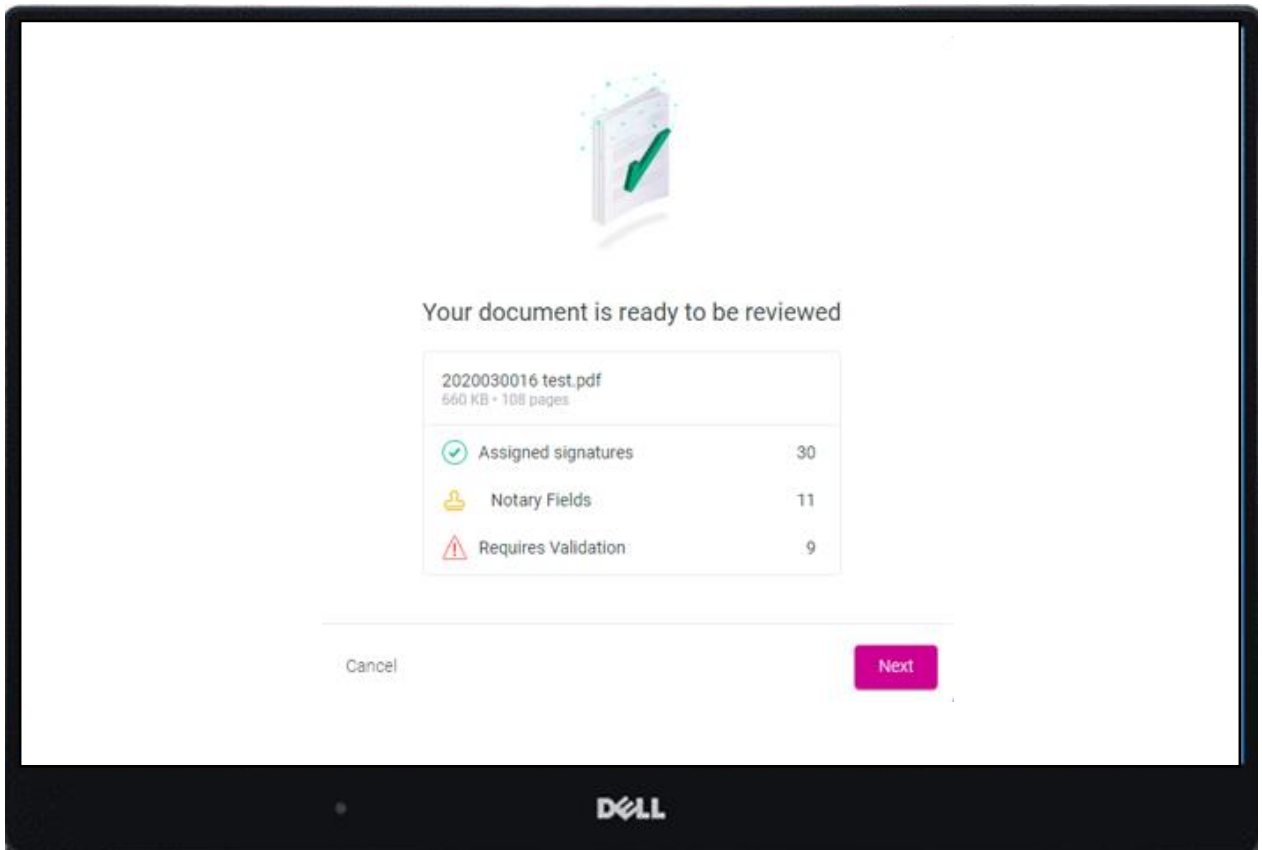
AutoPrep uses A.I. and machine learning to prepare documents for signature.

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

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

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.

The borrower will be highlighted in green

DocMagic

2020030016 test.pdf

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.

Terry M Mackey (Borrower 1)

- BORROWER - Terry M Mackey - DATE -

State of _____

County of _____

This instrument was acknowledged before me on _____ by Terry M Mackey.
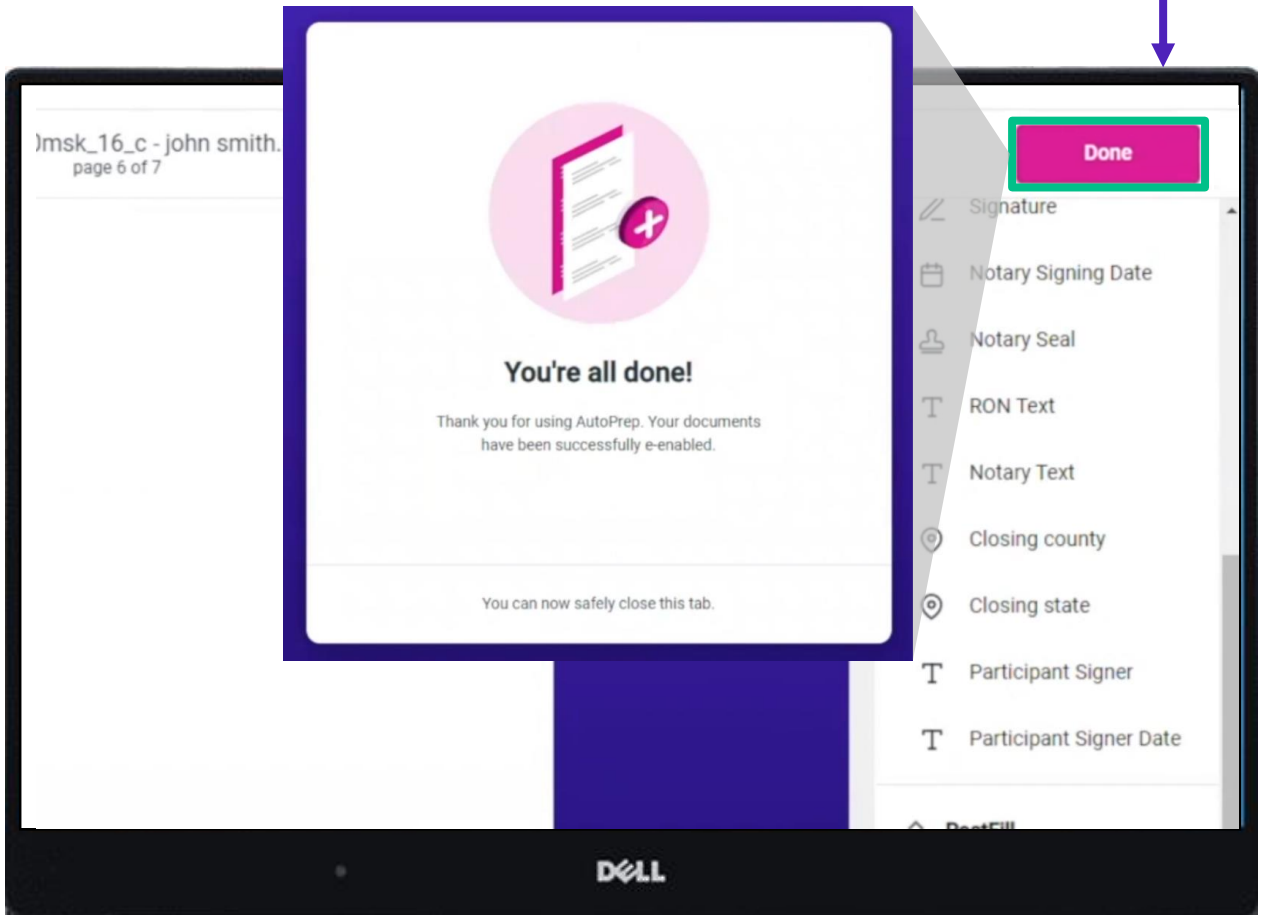
Notary

Notary Public

My Commission Expires: _____

DELL

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

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 ___ted in a community property state as a basis for repayment of the loan.

___s is an application for joint credit, Borrower and Co-Borrower each agree that we ___ ___ 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: ☐VA ☐FHA ⊠Conventional ☐USDA/Rural Housing Service			☐Other: (explain)	Agency Case Number	Lender Case Number 2020030016
Amount $400,000.00	Interest Rate 3.250%	No. of Months 360	Amortization Type: ⊠Fixed Rate ☐GPM	☐Other (explain): ☐ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN		
Subject Property Address (street, city, state & ZIP) 1107 Chesterton Drive, Richardson, TX 75080		No. of Units 1
Legal Description of Subject Property (attach description if necessary)		Year Built 1978
Purpose of Loan ☐Purchase ☐Construction ⊠Refinance ☐Construction-Permanent	☐Other (explain):	Property will be: ⊠Primary Residence ☐Secondary Residence ☐Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost $	Amount Existing Liens $	(a) Present Value of Lot $	(b) Cost of Improvements $	Total (a + b) $

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐made ☐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:

DELL

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

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

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

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

Done

)msk_16_c - john smith.
page 6 of 7

You're all done!

Thank you for using AutoPrep. Your documents
have been successfully e-enabled.

You can now safely close this tab.

Signature

Notary Signing Date

Notary Seal

RON Text

Notary Text

Closing county

Closing state

Participant Signer

Participant Signer Date

DELL

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

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.*

eJournal

Click on this tab to access the eJournal.

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.

You may also add notes at the bottom.

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

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

Upload signed and scanned documents here.

IMPORTANT

YOU <u>MUST</u> 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 1-866-620-1583

Loan 777435612

Pages 25

From STEVE SAMPLE

75605744~1

DocMagic eClose Console *(Settlement Agent)*

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

Details | eJournal | Action Log

Signers (2)

#	Signer Name / Email	Role	Notary Name / Email
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned

Documents (15)

#	eSign Enabled
1	Uniform Residential Loan Application
2	MERS California Deed of Trust
3	Specific Closing Instructions
4	California Hazard Insurance Disclosure
5	Hazard Insurance Authorization and Requirements
6	Borrower Consent to the Use of Tax Return Information

DELL

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.

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	✓

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

Assign a Notary

Click this button to start the process of assigning a notary. A separate window will appear.

Assign a Notary

If your Notary Provider is World Wide Notary, select WWN here.

For WWN, you must select "In Person" for Notary Type.

Assign a Notary

Set the closing date and time.

Click "Assign Notary" when done.

Assign a Notary

If your Notary Provider is NotaryCam or DocMagic RON, choose Remote Online Notary for Notary Type.

Assign a Notary

If you select *NotaryCam* as your Notary Provider, you will only need to set the closing date and time. *NotaryCam services are not available on mobile devices.*

Click "Assign Notary" when done.

If you select *DocMagic RON* as your Notary Provider, a different window (shown below) will appear.

Assign / Notify Notary

*Required

Notary Provider
DocMagic RON

Notary Type
- In Person
- ● Remote Online Notary (RON)

Search

Company Name	First Name	Last Name	Client ID
			TEST

City	County	State	Zip	
		MD		☑ RON Capable **Search**

Signers   Notaries

	DOCMAGIC NOTARY emily@docmagic.com	emily@docmagic.com	Yes	Yes
○	DOCMAGIC NOTARY eugener@docmagic.com	eugener@docmag...	Yes	Yes
●	DOCMAGIC NOTARY struitt@docmagic.com	struitt@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY alexh@docmagic.com	alexh@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY dmitri@docmagic.com	dmitri@docmagic....	Yes	Yes

Request Summary

1 participants for a RON eClosing for a property in Sample, NJ.

*Estimate Closing Date 12/21/2022   *Time 01:00 PM   America/Los Angeles

Cancel   Request Notary Services

DocMagic eClose C...

LOAN
Loan #: 777-1
Primary Borrower: Erica
Type: EClos
Package ID: 3337:
Worksheet #: 1616(

Details   eJour

Signers (2)

#	Signer Name / Email	
1	Erica Sample erica.sample@example.c...	
2	Sally Settlement sally.settlement@exampl...	

Documents (16)

#	eSign Enabled
1	Uniform Residential Loan Application
2	MERS California Deed of Trust
3	Specific Closing Instructions
4	California Hazard Insurance Disclosure
5	Hazard Insurance Authorization and R
6	Borrower Consent to the Use of Tax R

Sally ▼

OSING   MINUTES   SECONDS
Time: 12:00am PDT   Edit

Ready to Close

Assign Notary

Status	eSign
ot Started	Open Signing Room
eady to Sign	Open Signing Room

Preview Mode ON

	Completed
	✓
	✓
	✓
	✓
	✓
	✓

Start by entering your search parameters for a DocMagic Remote Online Notary and hit Search. Please note that entering too many search parameters will limit the results that appear.

Select your notary from the results that appear by clicking the bubble next to their name.

Assign / Notify Notary

*Required

*Notary Provider
DocMagic RON

*Notary Type
○ In Person
◉ Remote Online Notary (RON)

Search

Company Name	First Name	Last Name	Client ID
			TEST

City	County	State	Zip	
		MD		☑ RON Capable Search

Signers   **Notaries**

○	DOCMAGIC NOTARY emily@docmagic.com	emily@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY eugener@docmagic.com	eugener@docmag...	Yes	Yes
◉	DOCMAGIC NOTARY struitt@docmagic.com	struitt@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY alexh@docmagic.com	alexh@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY dmitri@docmagic.com	dmitri@docmagic....	Yes	Yes

Request Summary

1 participants for a RON eClosing for a property in Sample, NJ.

*Estimate Closing Date 12/21/2022   ***Time** 01:00 PM ⌄ America/Los Angeles

Cancel   **Request Notary Services**

Please note that you can scroll down to see more results.

Assign a Notary

Scroll down to Request Summary and select your estimated closing date, time (including AM/PM), and time zone.

Assign / Notify Notary

*Required

*Notary Provider

DocMagic RON

*Notary Type

○ In Person
◉ Remote Online Notary (RON)

Search

Company Name	First Name		Last Name	Client ID
				TEST

City	County	State	Zip	
		MD		☑ RON Capable **Search**

Signers	Notaries

○	DOCMAGIC NOTARY emily@docmagic.com	emily@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY eugener@docmagic.com	eugener@docmag...	Yes	Yes
◉	DOCMAGIC NOTARY struitt@docmagic.com	struitt@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY alexh@docmagic.com	alexh@docmagic....	Yes	Yes
○	DOCMAGIC NOTARY dmitri@docmagic.com	dmitri@docmagic....	Yes	Yes

Request Summary

1 participants for a RON eClosing for a property in Sample, NJ.

*Estimate Closing Date 12/21/2022   ***Time** 01:00   PM ▽   America/Los Angeles

Cancel   **Request Notary Services**

DocMagic eClose

LOAN   Loan #: 777-1
Primary Borrower: Erica
Type: EClo
Package ID: 3337
Worksheet #: 1616

Details | eJou

Signers (2)

#	Signer Name / Email	
1	Erica Sample erica.sample@example.c...	
2	Sally Settlement sally.settlement@exampl...	

Documents (16)

#	eSign Enabled
1	Uniform Residential Loan Application
2	MERS California Deed of Trust
3	Specific Closing Instructions
4	California Hazard Insurance Disclosur
5	Hazard Insurance Authorization and R
6	Borrower Consent to the Use of Tax R

Sally ▼

OSING

	MINUTES	SECONDS
	–	–

Time: 12:00am PDT   *Edit*

🗓 Ready to Close

Assign Notary

Status	eSign
ot Started	Open Signing Room
eady to Sign	Open Signing Room

Preview Mode ON

	Completed
	✓
	✓
	✓
	✓
	✓
	✓

Click "Request Notary Services" when done.

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Ready to Close

Once all the documents have been uploaded and prepared for execution, click on "Ready to Close" to alert the Notary, if a Remote Online Notary is required.

NOTE: Remote Online Notary will be covered in a later section.

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.

DocMagic

V3 Signing (Borrower's Experience)

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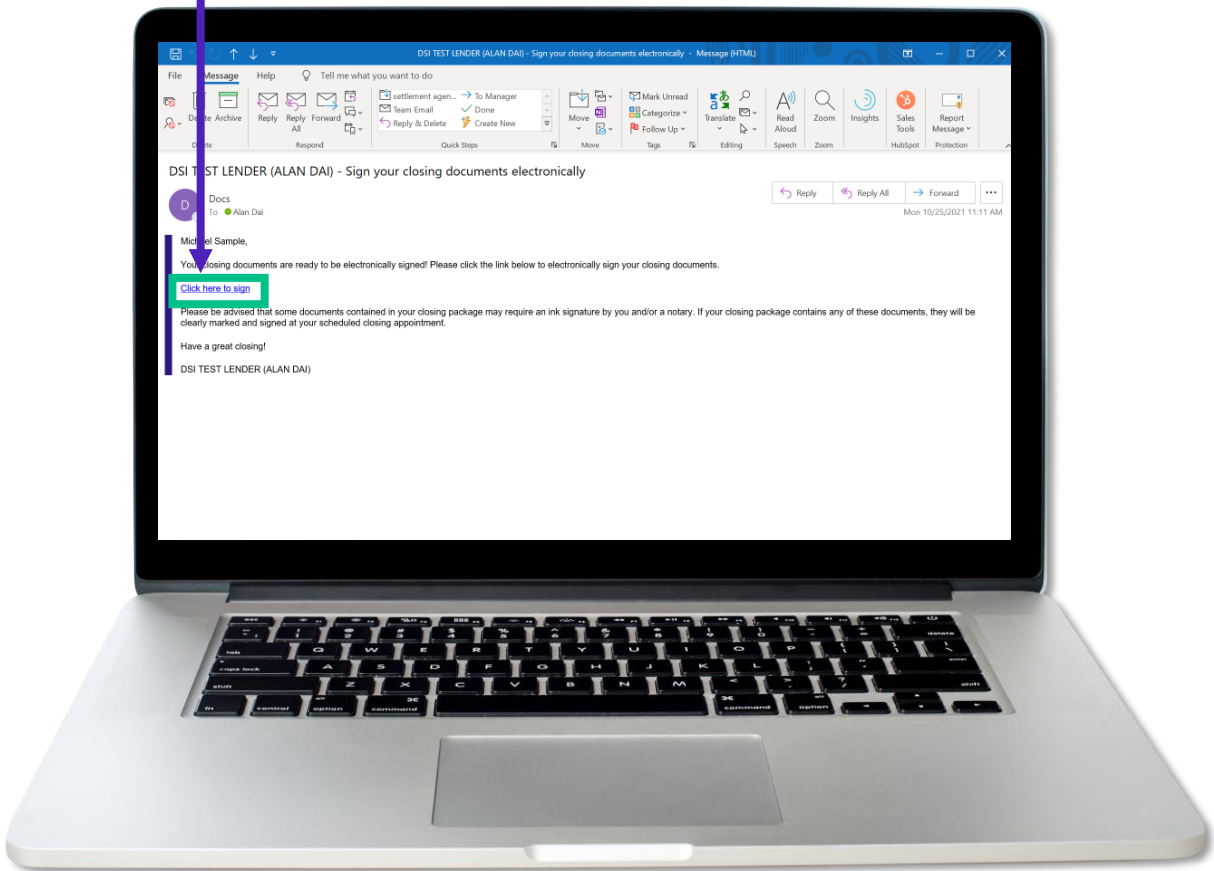
Verification boxes include SSN and viewing code. The lender may add property zip code as a third option.

☆ DocMagic

Welcome **Michael Sample**!

To begin the review and signing of your documents, please complete the following information.

Last [4] digits of your SSN
••••

Property Zip Code
90501

Enter Viewing Code
1370   1370

☑ I have read & agree to the eSign Disclosure and consent in its entirety.

Get Started

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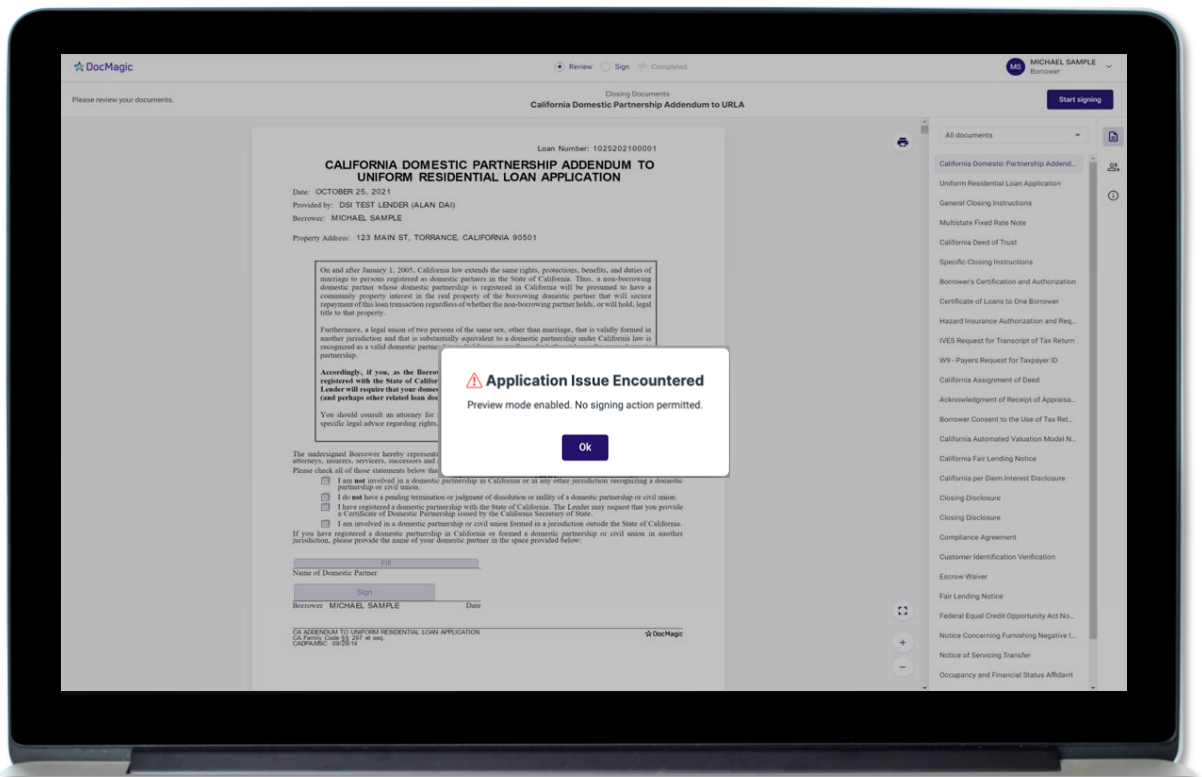
If repeated technical glitches occur, try clearing browser cache or running the experience in an incognito window.

Page Features

Along the top, you will find indicators that show progress of the Review, Ink-sign, and eSign processes
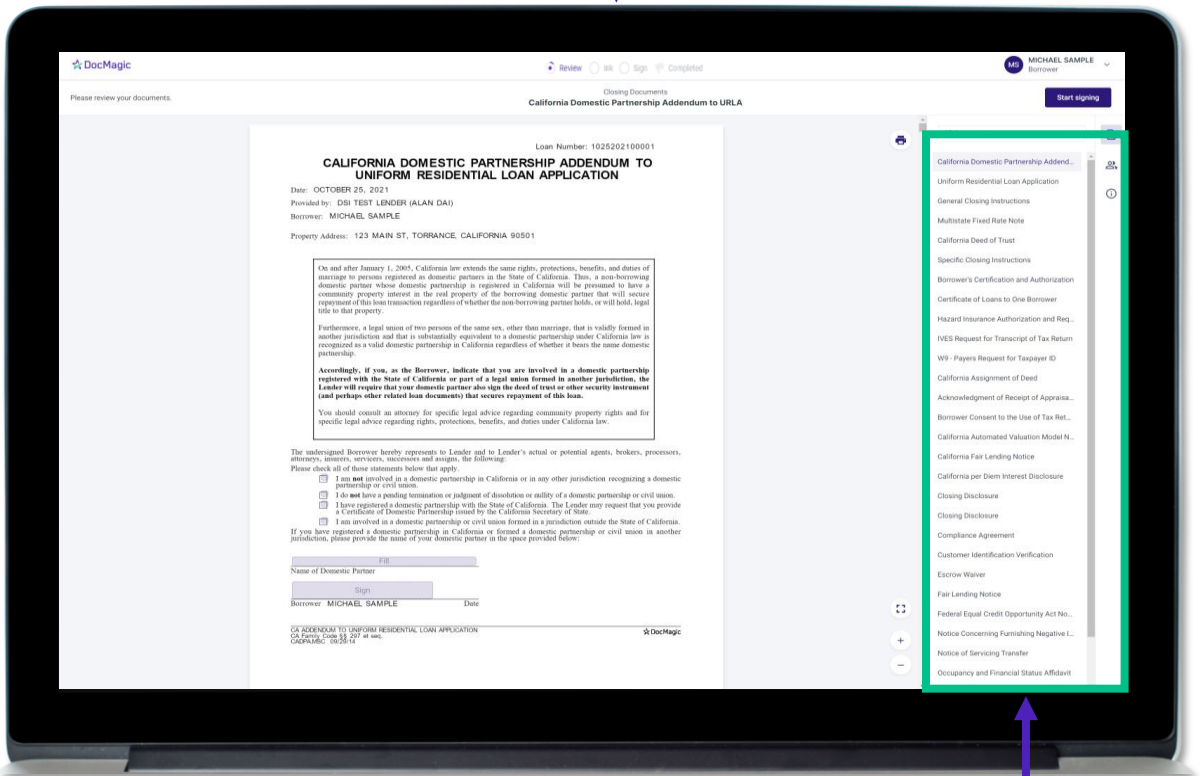
All documents are listed in this column on the right.

Page Features

The print icon allows you to print the documents.
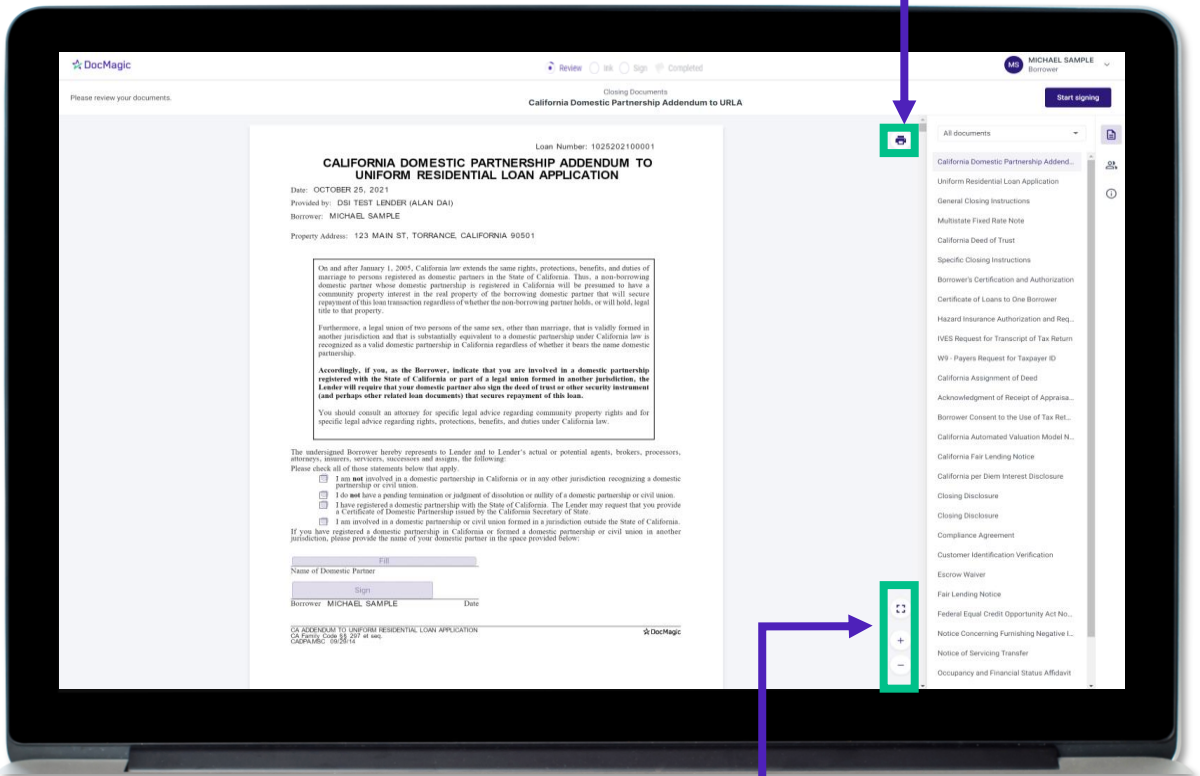
You can expand the signing window and increase or decrease the zoom levels.

Borrower Information

The borrower's information can be viewed and edited here.
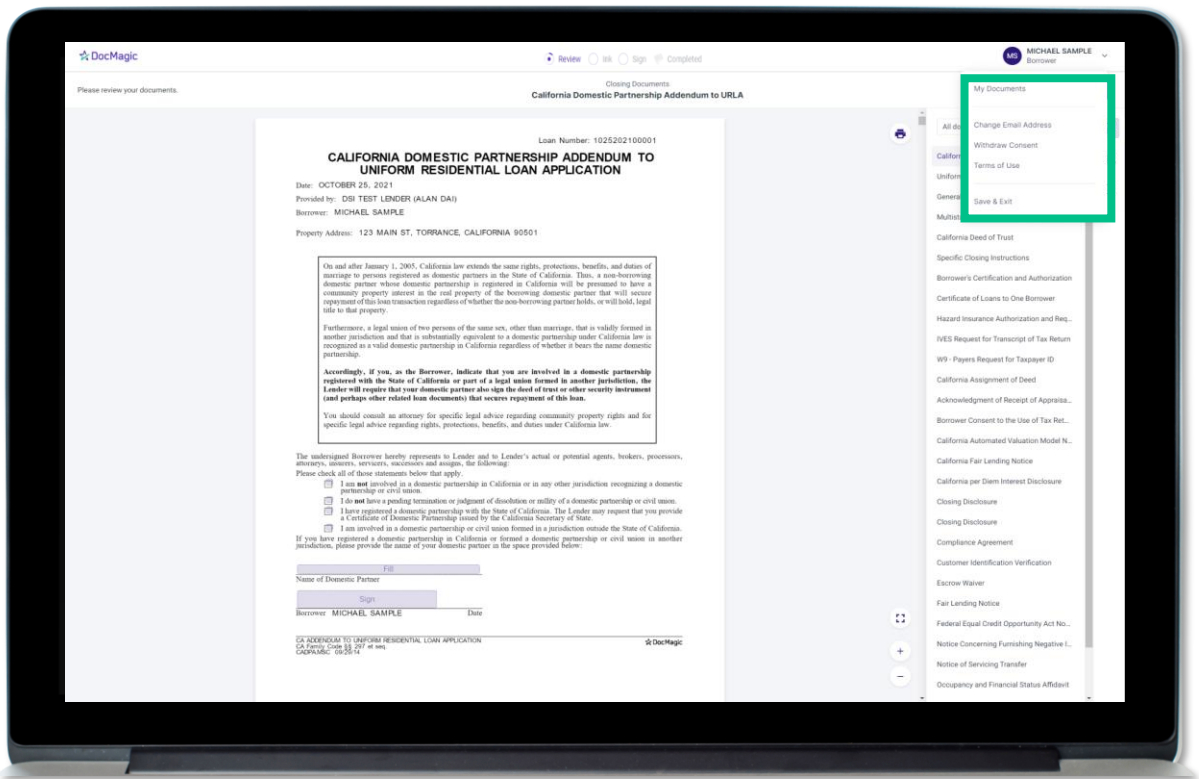
This button lists the document information.
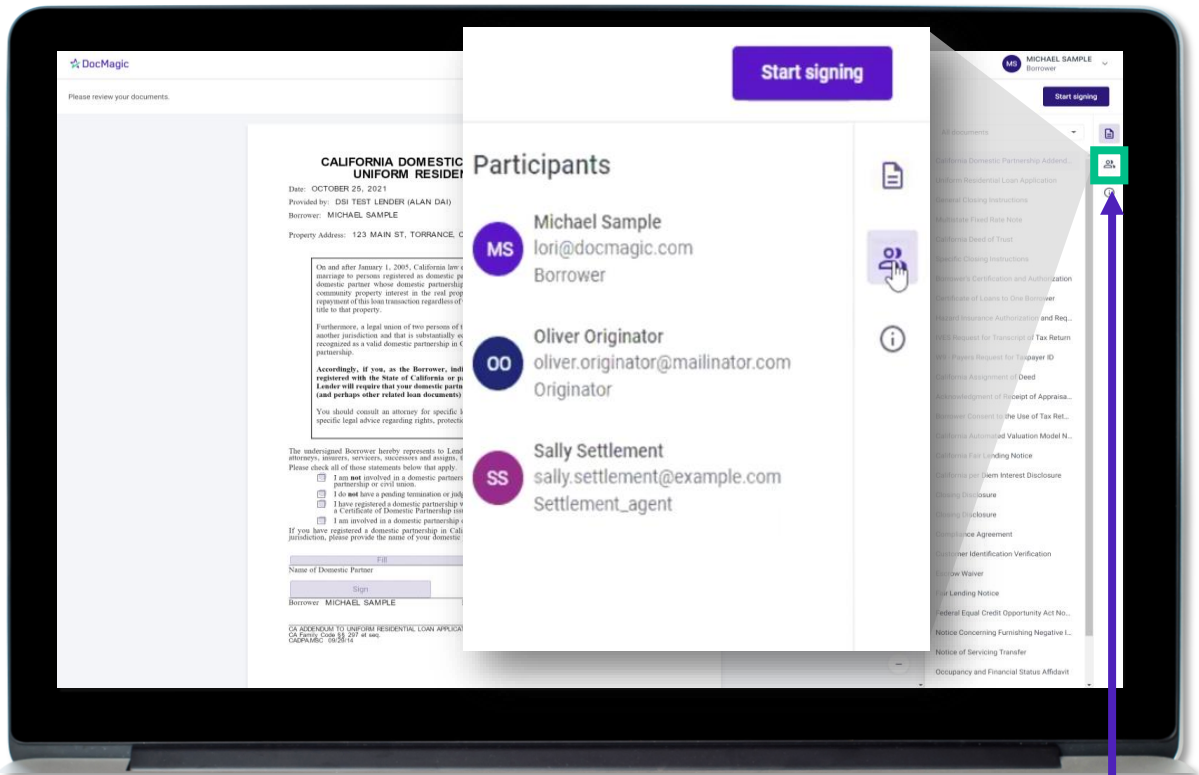
This button lists the participants.

Return to Documents List

This button brings you back to the list of documents.
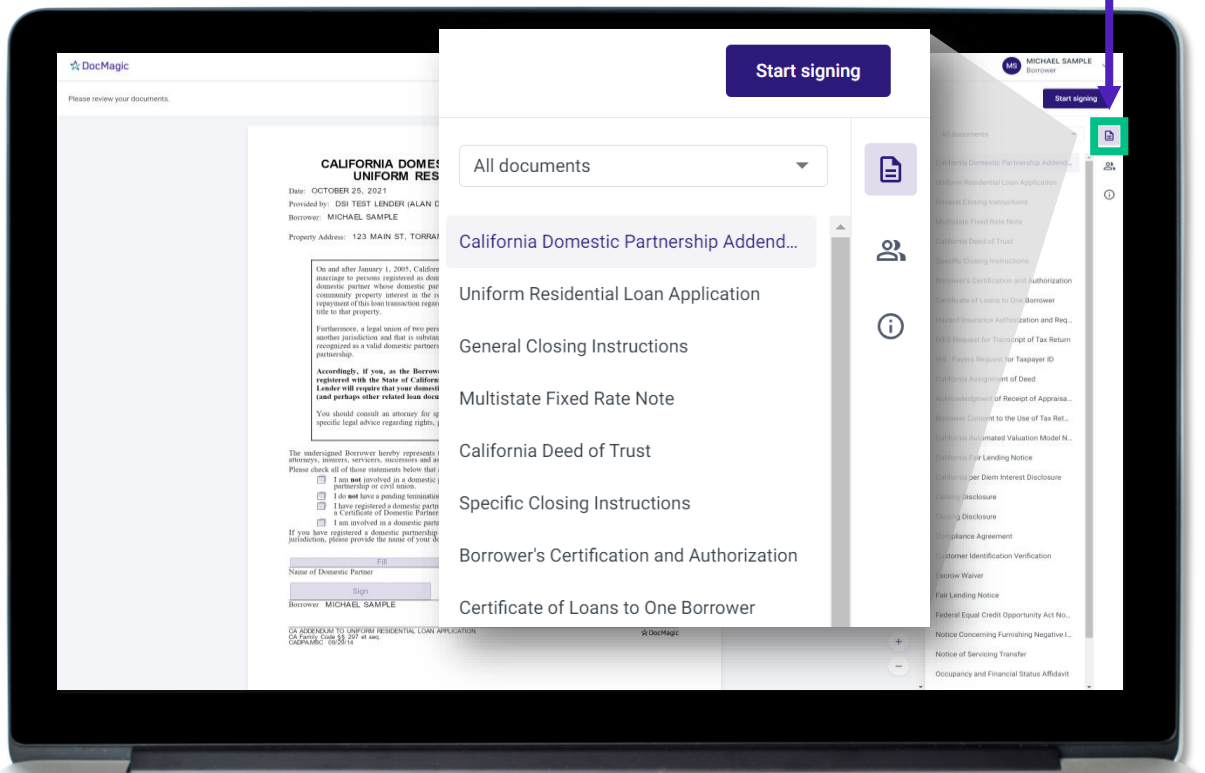
Start Signing

Click "Start Signing" to begin the signing process.
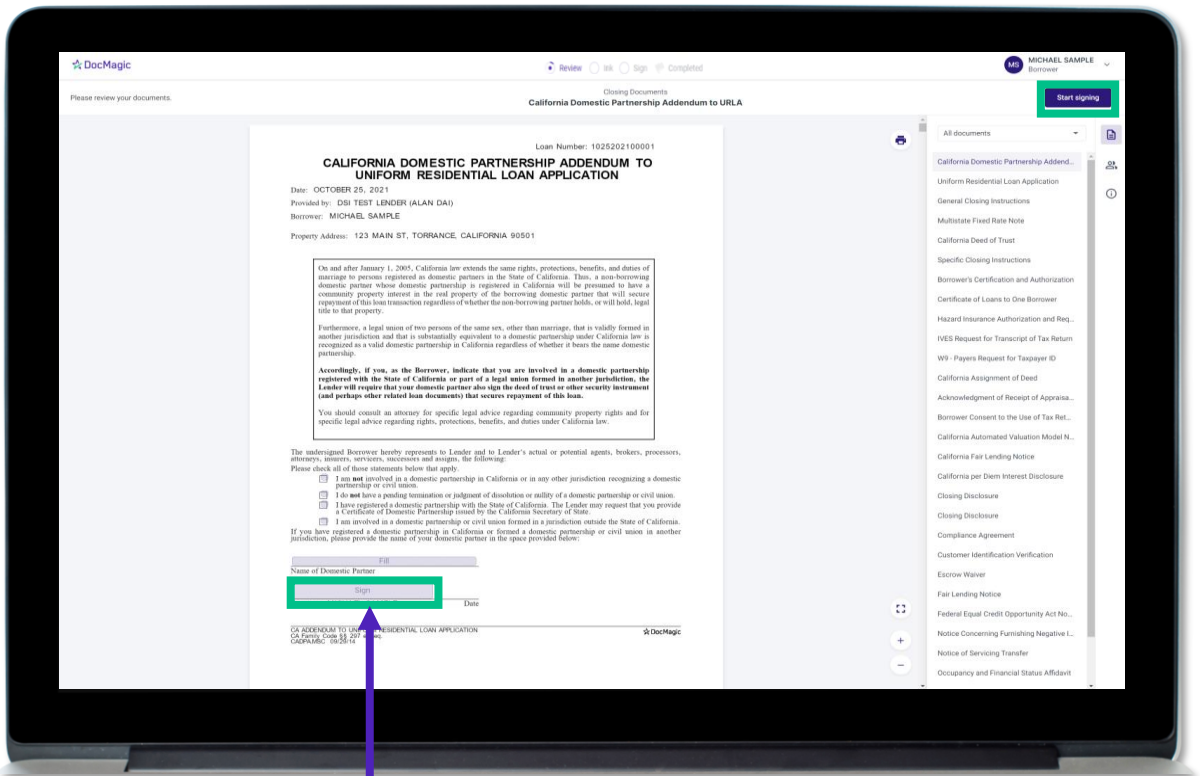
You can't sign anything until you hit the purple button in the top right corner – until then, these will remain greyed out and unsingable.

Begin Click-Signing

You have three options for click-signing.

1. Clicking the pen icon.

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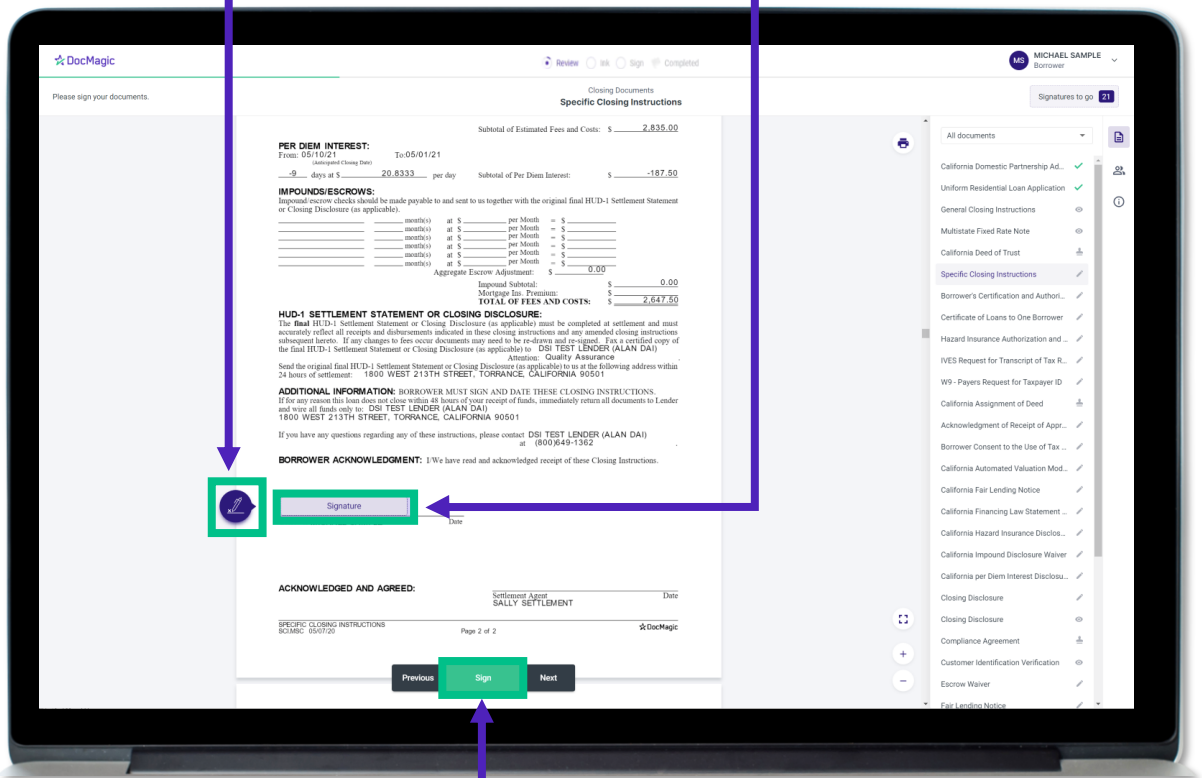
3. Clicking on the Green Sign box which will automatically advance to the next task each time.

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Signature Options

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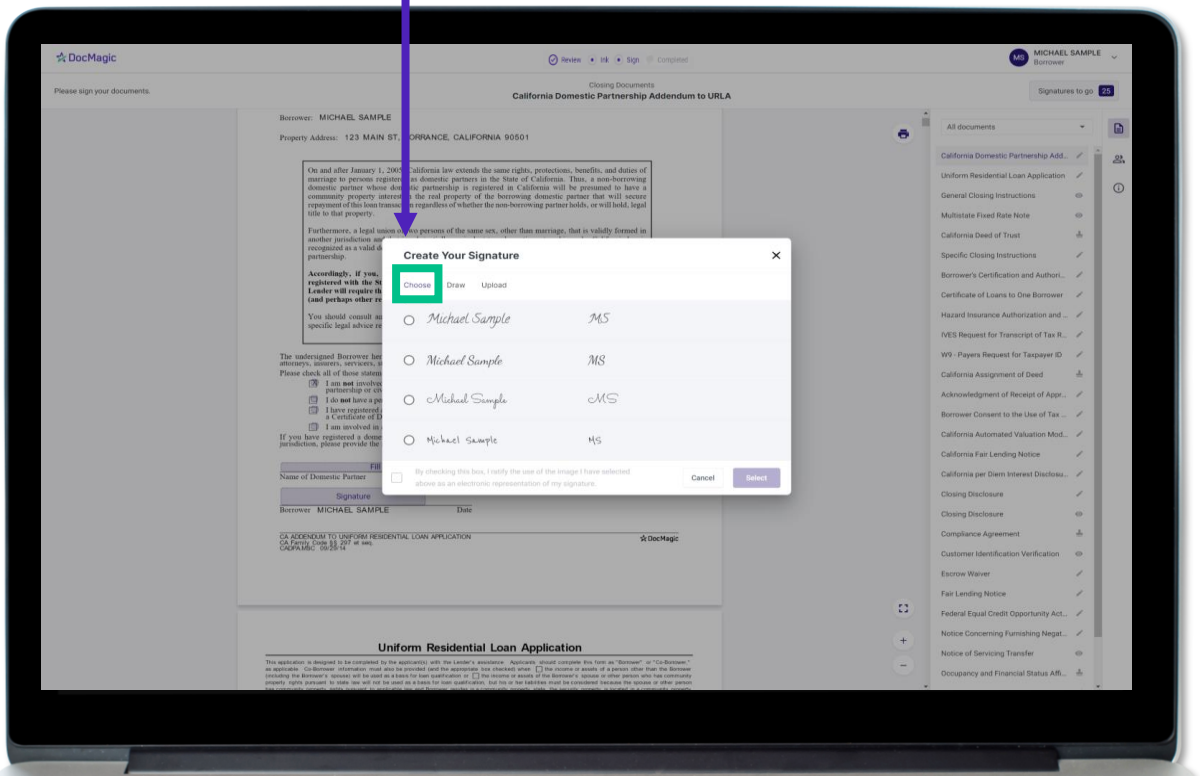
Signature Options

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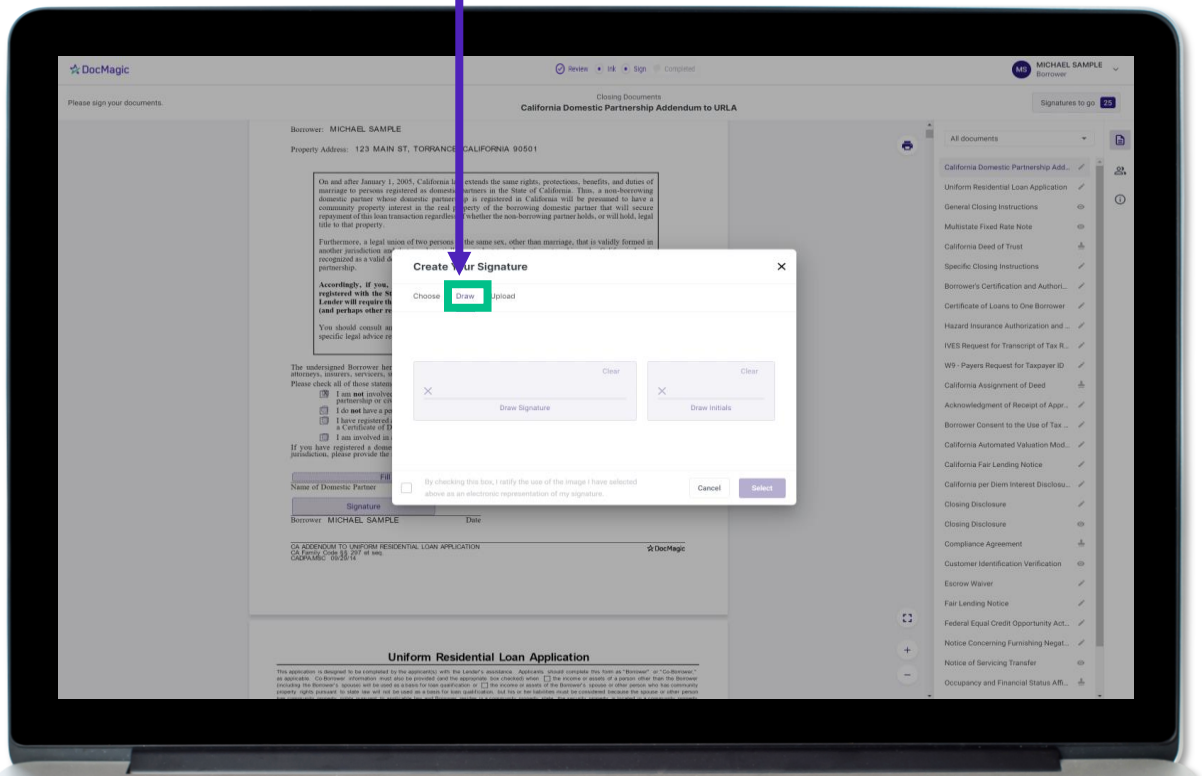
Signature Options

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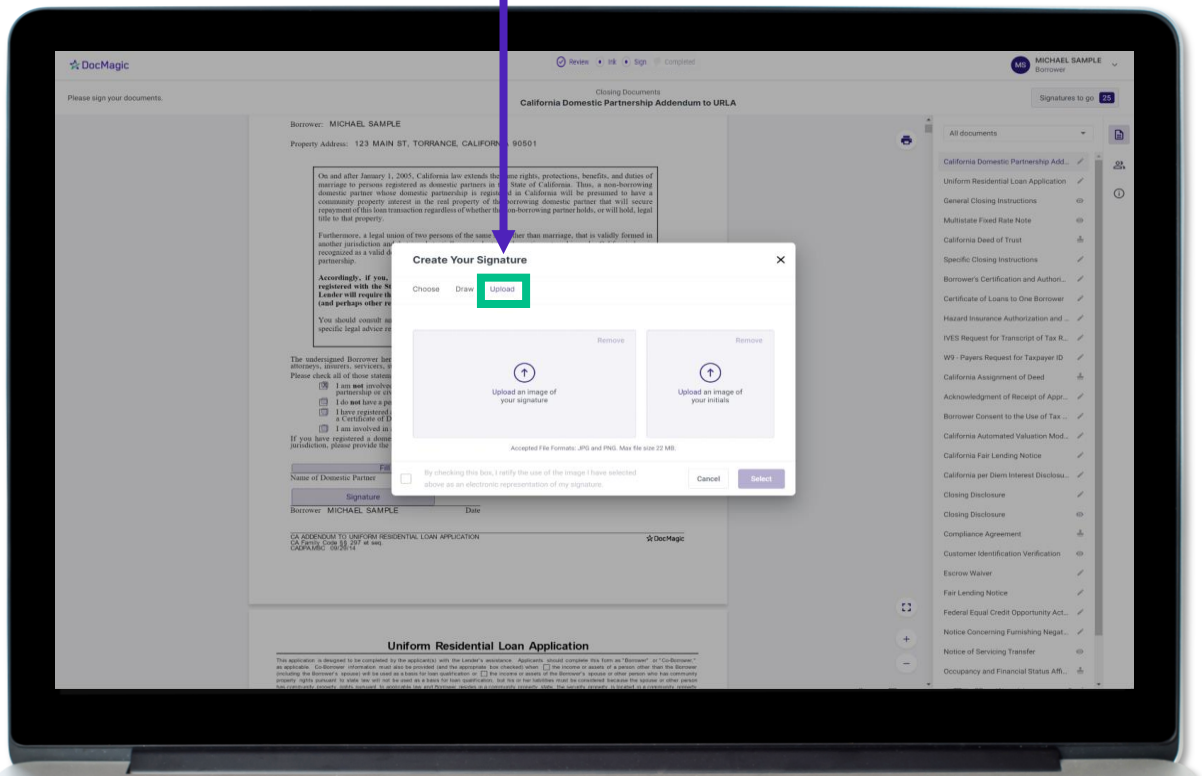
Signature Options

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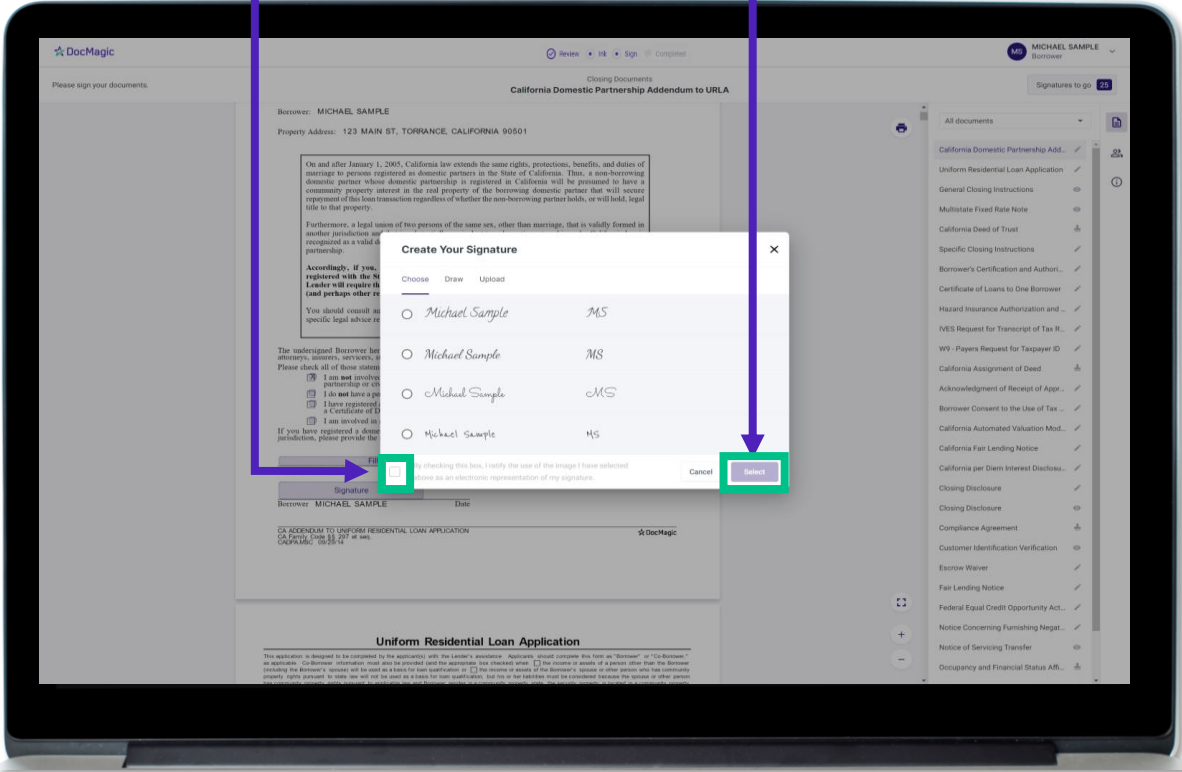
Check Boxes Required

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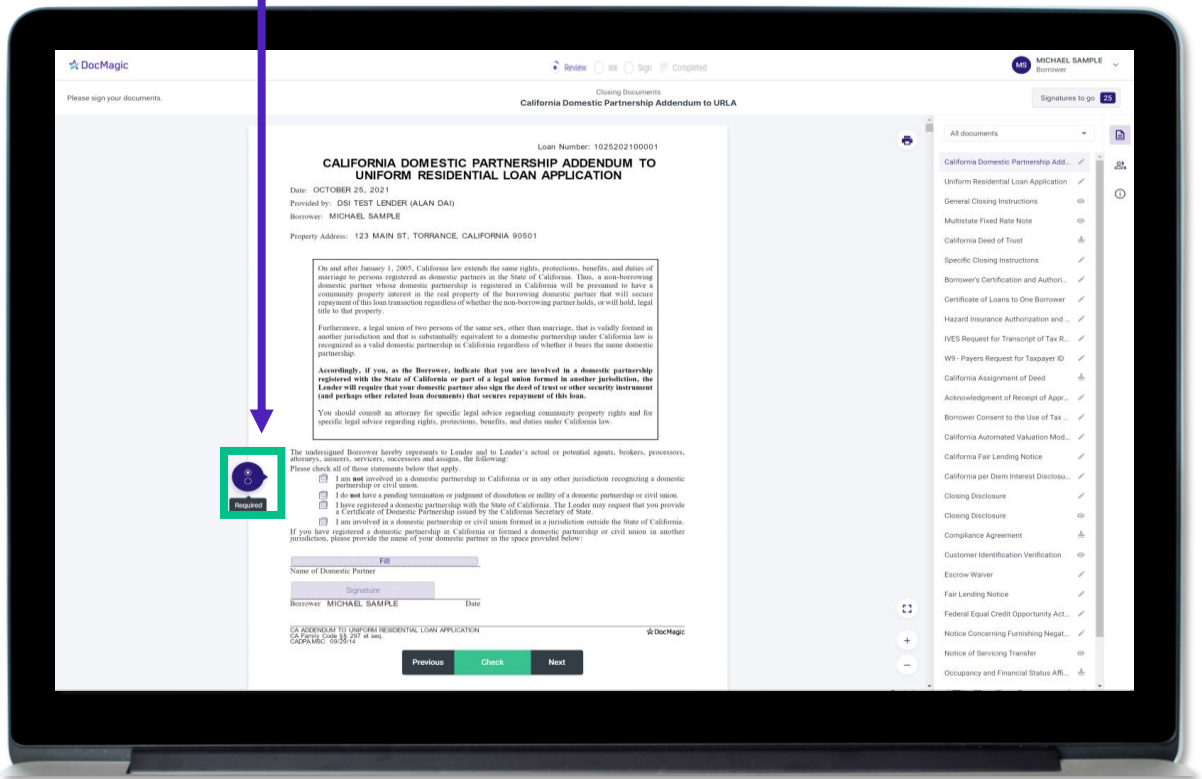
Keeping Track of Your Progress

This countdown feature allows you to see how many signatures remain.
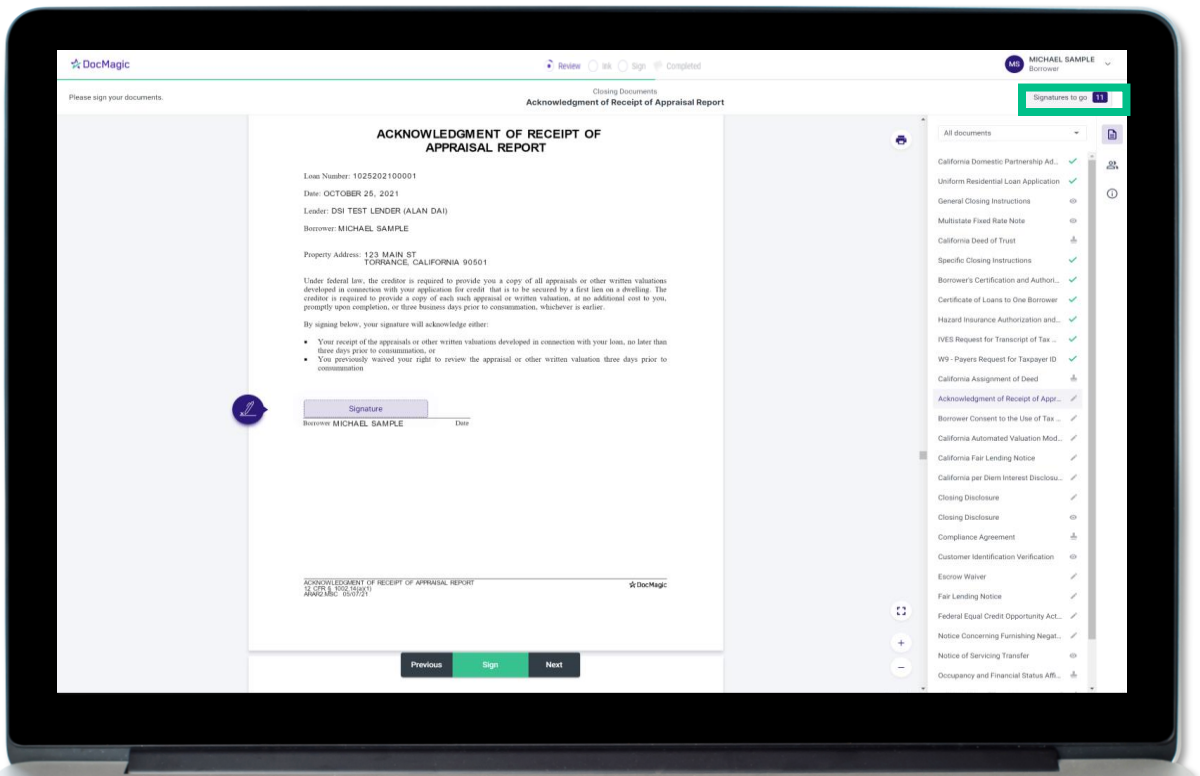
Keeping Track of Your Progress

You can also check the signed status of each document via these green check marks.
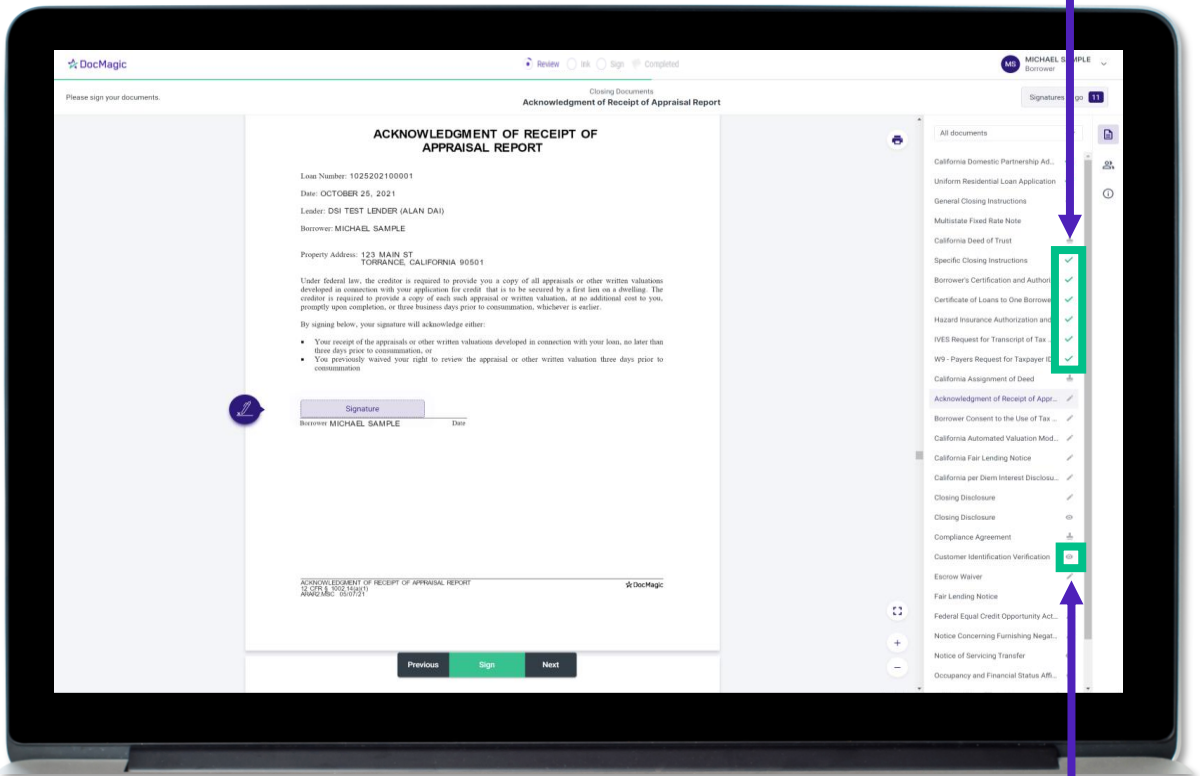
The eyeball icon indicates this is a document that does not require a signature.

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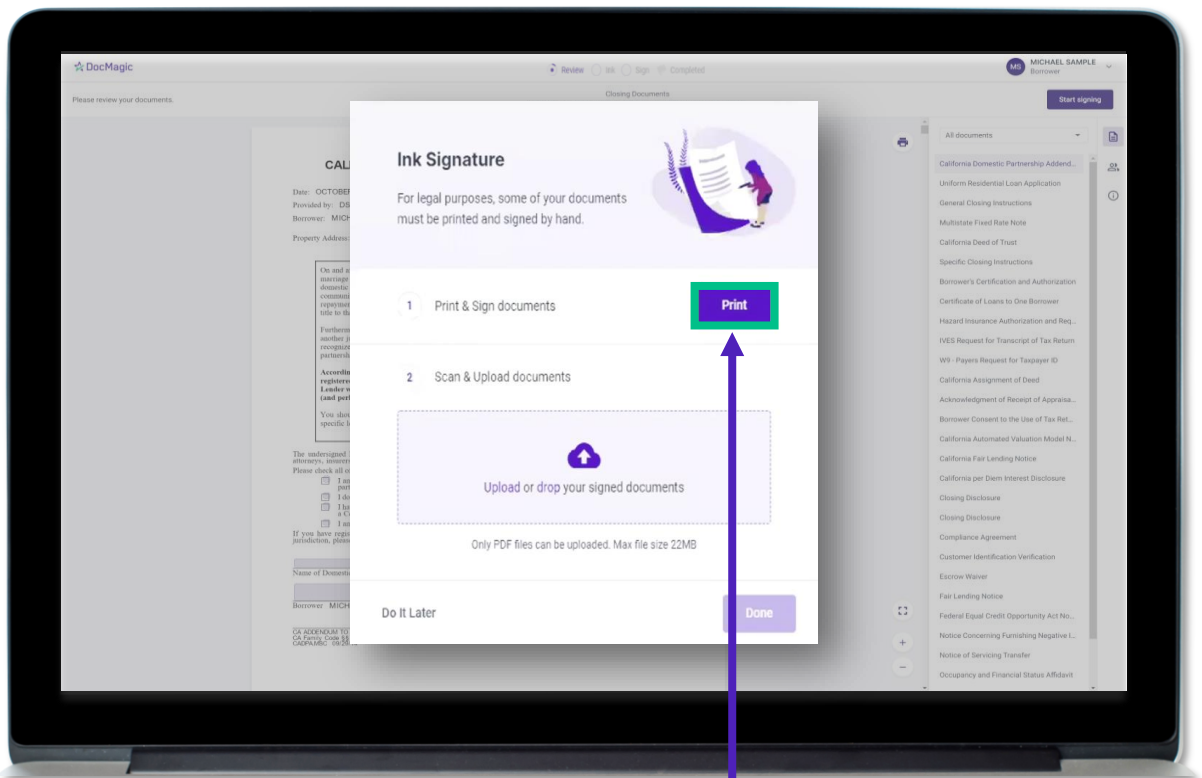
Click "Print" to start the ink-signing process.

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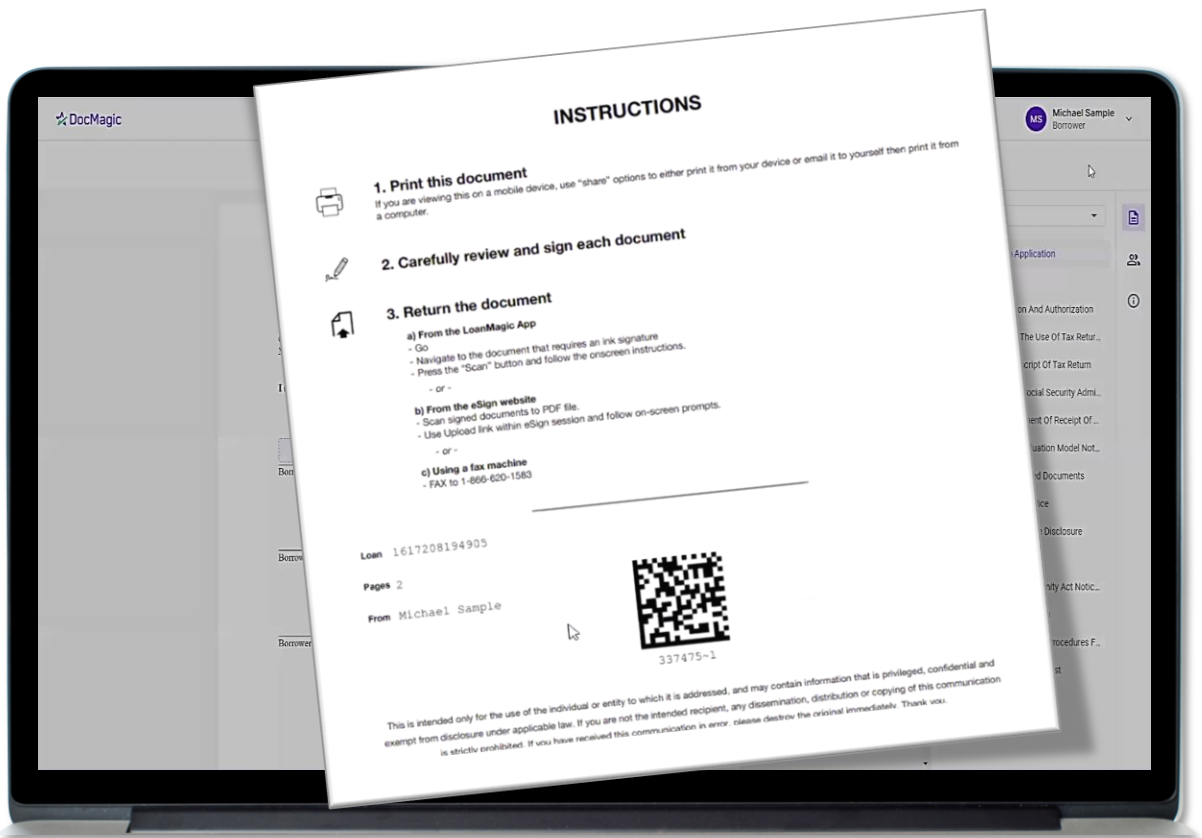
Ink Signing: Uploading

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

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.

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.
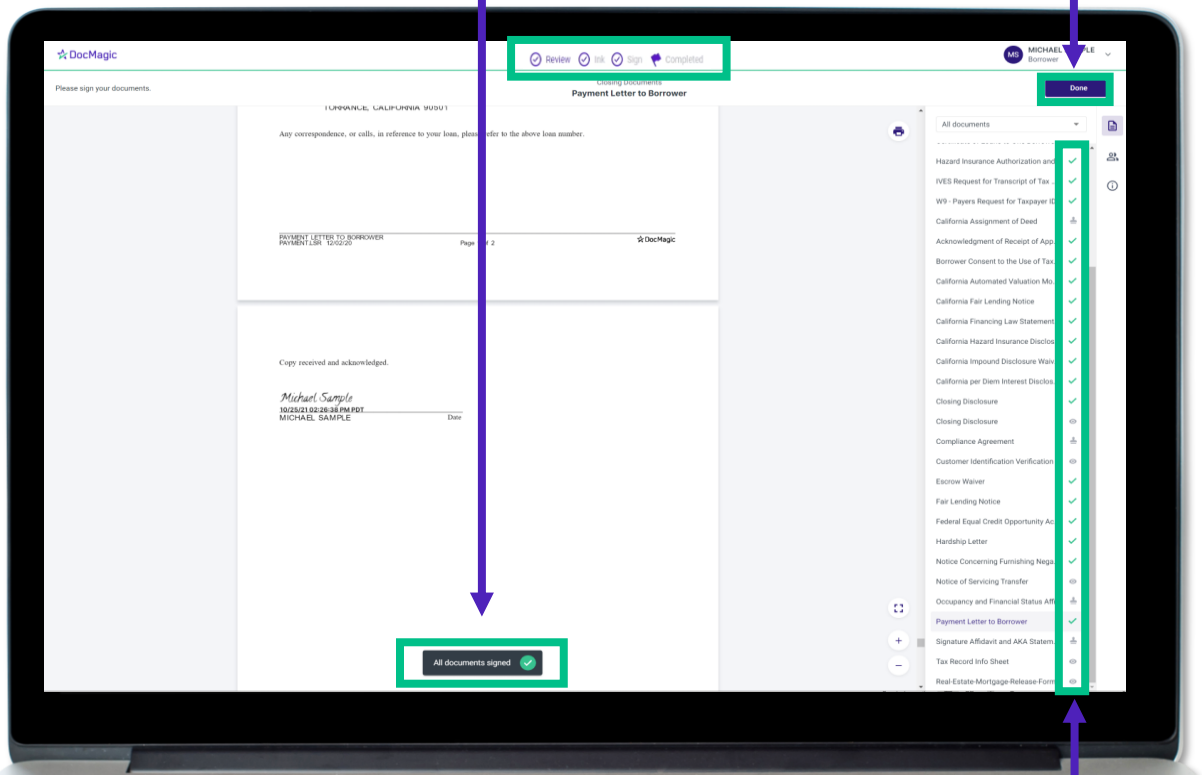
All applicable checkmarks will be green.

When Complete

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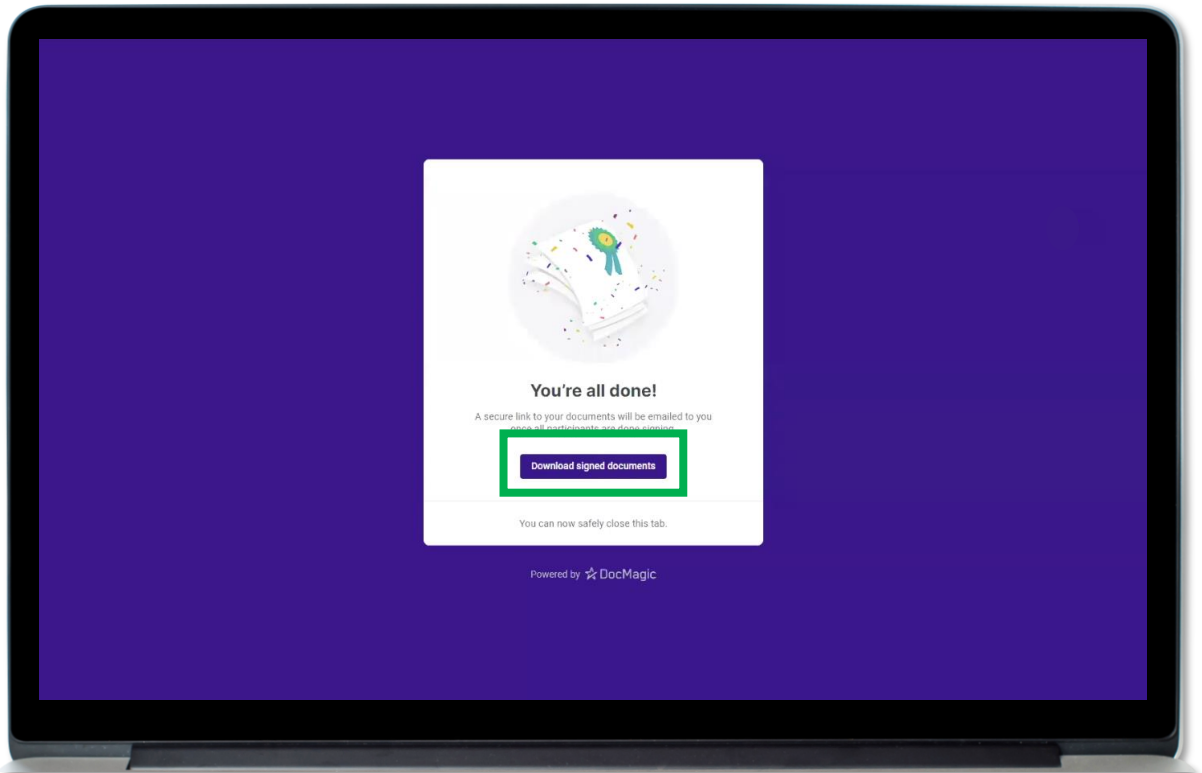
Lender's Confirmation

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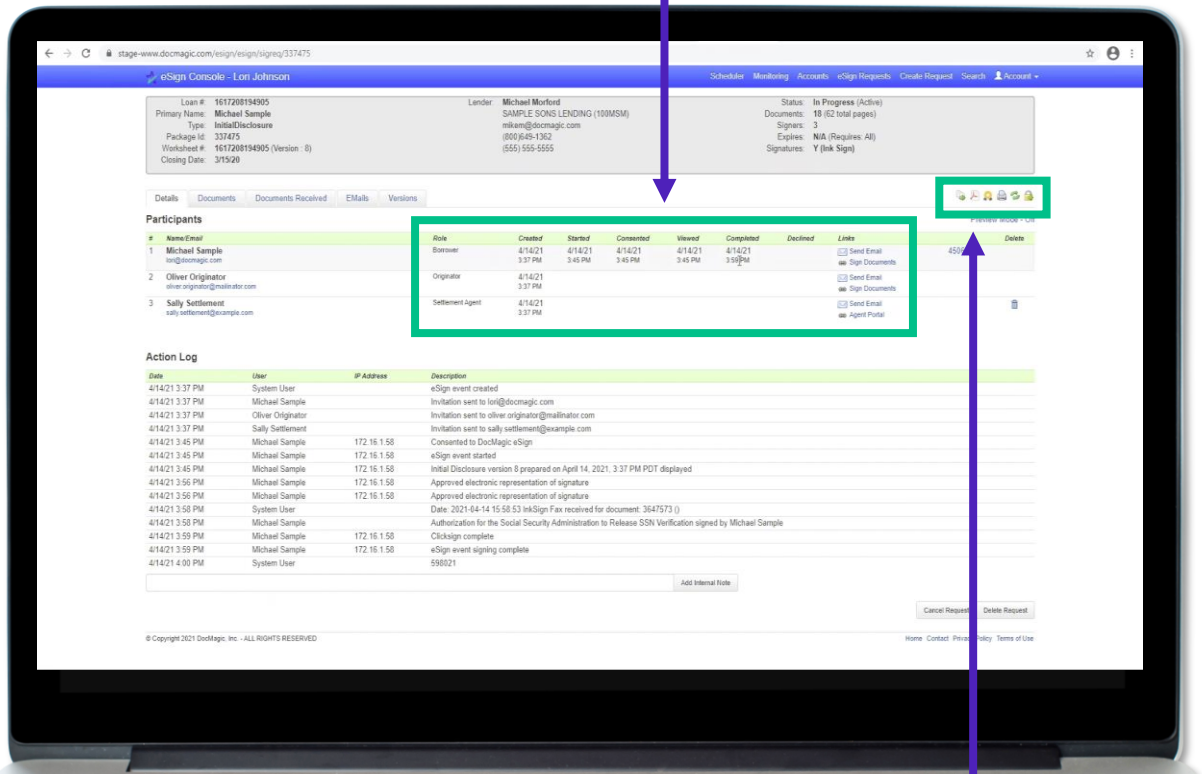
The Lender will also be able to download a PDF (PDF icon) and/or print (printer icon) the signed document stack.

DocMagic

Total eClose (Notary Experience)

The process starts when the Notary receives a request for remote Notary services from the Settlement Agent.
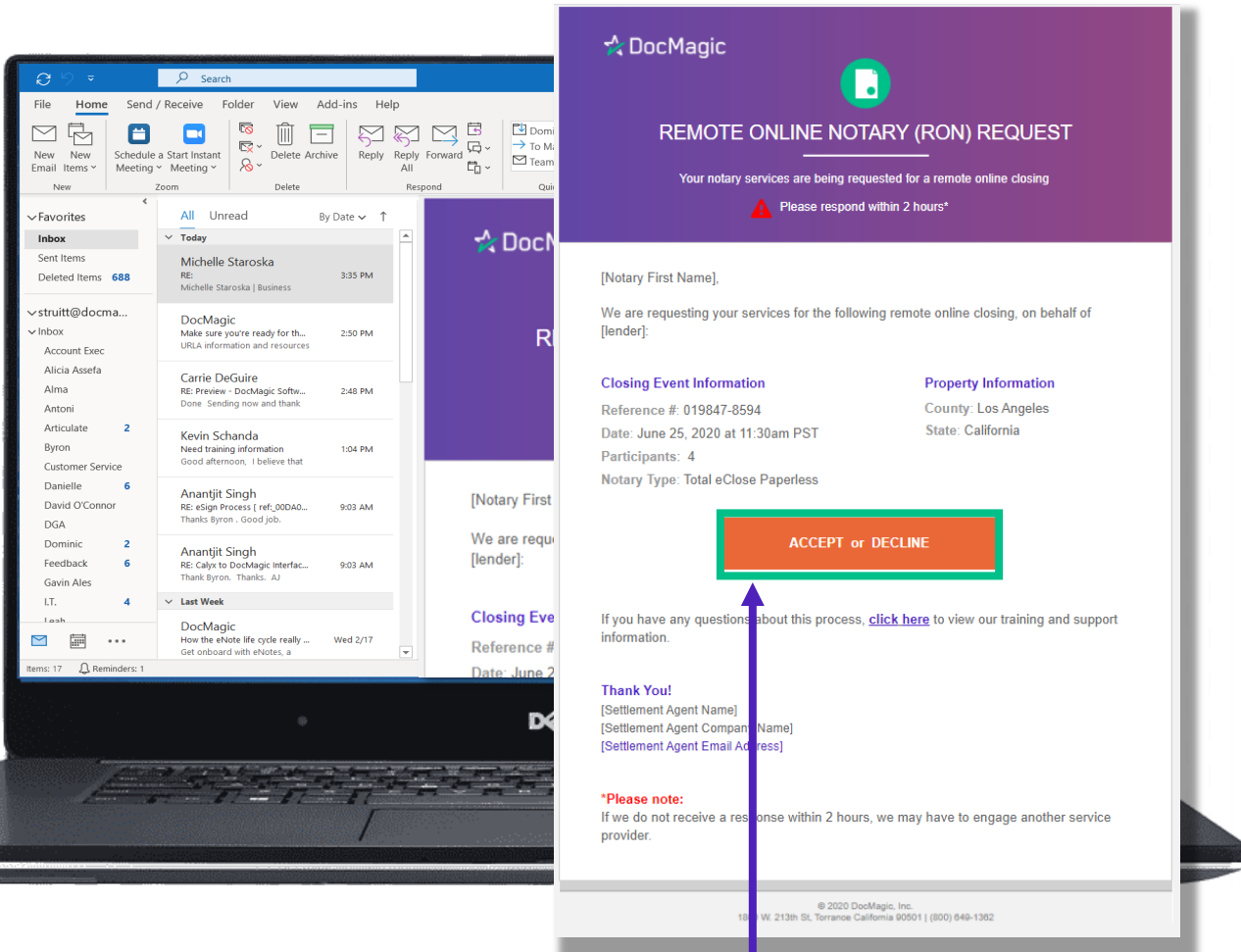
The email includes the option to accept or decline the request.

Once the notary accepts the request, they will be provided secure access to the eClose console.

The Notary will be taken to a page where they can accept or decline the request and provide comments regarding the decision.

Pro Tip: They have two (2) hours to accept or decline before the system alerts the Settlement Agent to assign another Notary.

Access to the eClose Console

All pertinent loan information is at the top of the notary's screen including Borrower, Lender and Settlement Agent info.

The Signer area highlights the information needed for closing participants, including identity utilities such as KBA and I.D. validation, and the current status of the eClose process.

Access to the eClose Console

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

The Documents area includes all the documents to be executed. Click on any of these documents to review.

Help Button

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

The eClose Console

Knowledge-based Authentication (KBA) and I.D. Verify Status can be found here.

Depending on where they are in the process, a participant may need to complete these two functions before they can begin executing their documents.

Click on the envelope to send the KBA email invitation to the participant.

This pop-up window will allow the notary to add an email for the participant.

The Participant will receive this invitation email to complete the KBA process.

KBA Assessment

The Participant will be brought to this page, where they will be prompted to complete the KBA process before accessing the eClosing Room.
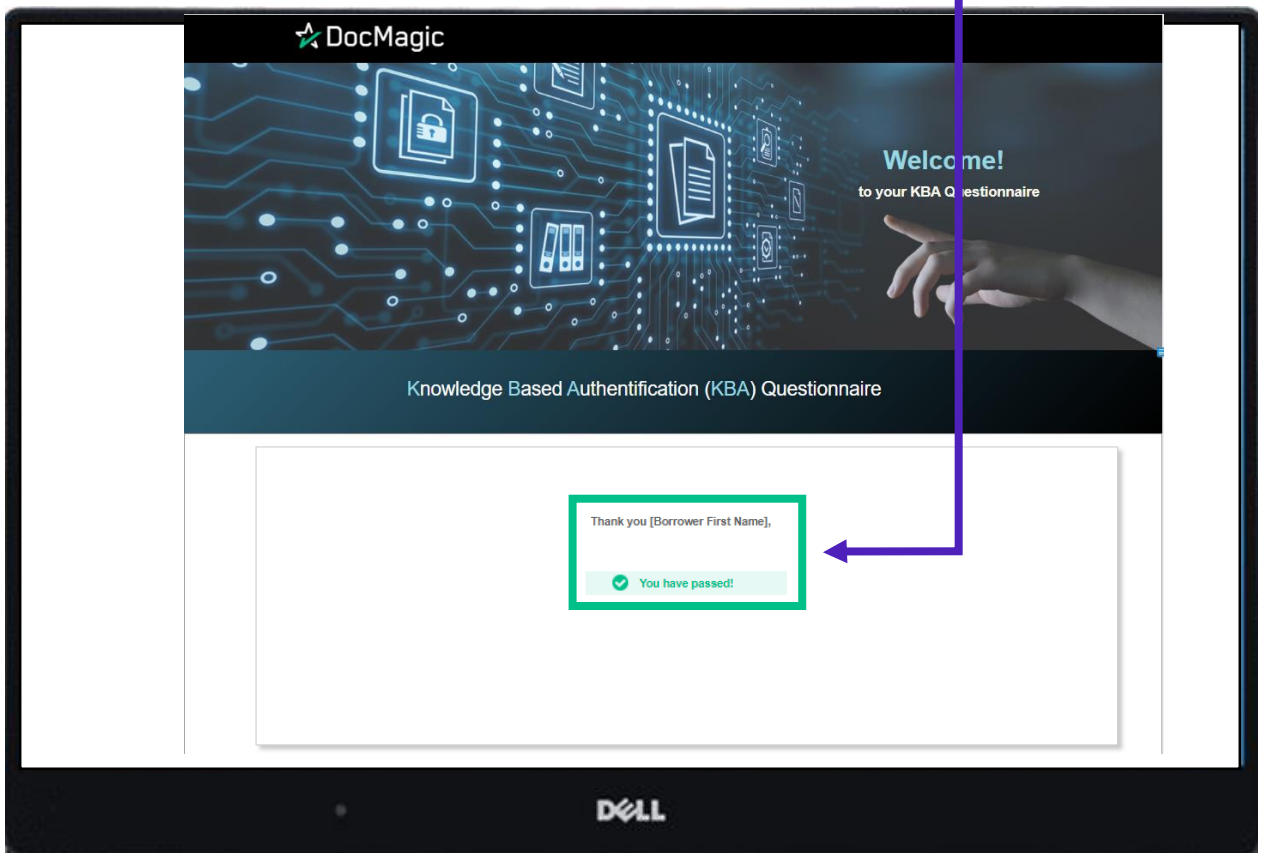

The Participant will then complete the questions and hit Submit to register their answers.

KBA Assessment

If the Participant successfully completes the assessment, they will receive this confirmation.

Identity Validation Request

A similar process occurs with the ID Verification buttons here.

DocMagic eClose Console *(Notary)*

Doc ▼

LOAN		LENDER		SETTLEMENT AGENT		COUNTDOWN TO CLOSING
Loan #:	1636481916201	Company:	SAMPLE SONS L...	Company:	Settlement Closing...	DAYS HOURS MINUTES SECONDS
Primary Borrower:	John Smith	Contact:	Michael Morford	Contact:	Sally Settlement	- - - -
Type:	EClosing	Email:	mikem@docmagic...	Email:	struift@docmagic.c...	
Package ID:	417659	Phone:	(555) 555-5555	Phone:	(987) 555-4321	Date: Apr 19, 2023 (Wed) Time: 12:00am PDT Edit
Worksheet #:	1636481916201 (...					

Details   **eJournal**   **Action Log**   **Start eClosing**

Signers (3)

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

Documents (6)   Preview Mode OFF

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	✓	
2	Multistate Fixed Rate Electronic Note	4	1	✓	
3	MERS New Jersey Mortgage	15	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	3	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	

DELL

Click the Cell Phone icon to send the request to the Participant's mobile device.

Identity Validation Request

Add the Participant's cell phone number to begin the ID validation process then hit the text identity verification button.

The Participant will receive a text message containing a link to complete the I.D. Verification process.

Verification Complete

Green checkboxes show that the Participant has properly verified their identity and that the signing process may now begin.

By clicking the Start eClosing button, the notary activates the Start eClosing dialogue box.

Start eClosing

You are about to start the eClosing process!

A meeting invitation will be sent to the participants indicated below.

Before you continue, please verify the following:

· The loan package is complete and ready for eClosing
· All uploaded or e-enabled documents have been included

Select the eClosing Participants below:

Select	Signer	Email	Date	Time
☑	John Smith	struitt@docmagic.com	11/9/2021	12:00pm
☐	Oliver Originator	oliver.originator@mailinator.com		
☐	Sally Settlement	struitt@docmagic.com		

☑ Include link for knowledge-based authentication (KBA)

Cancel   Start eClosing

Start eClosing

CUNTDOWN TO CLOSING

HOURS   MINUTES   SECONDS

Tue)   Time: 12:00am PST

eSign

Open Signing Room
Open Signing Room
Open Signing Room

Preview Mode   OFF

Completed   Delete

1   Closing Disclosure   5   1   ✓

2   Multistate Fixed Rate Electronic Note   4   1   ✓

DELL

The notary sees the list of all possible participants in this box.

Start eClosing ✕

You are about to start the eClosing process!

A meeting invitation will be sent to the participants indicated below.

Before you continue, please verify the following:

• The loan package is complete and ready for eClosing
• All uploaded or e-enabled documents have been included

Select the eClosing Participants below:

Select	Signer	Email	Date	Time
☑	John Smith	struitt@docmagic.com	11/9/2021	12:00pm
☐	Oliver Originator	oliver.originator@mailinator.com		
☐	Sally Settlement	struitt@docmagic.com		

☑ Include link for knowledge-based authentication (KBA)

Cancel   **Start eClosing**

Doc ▼

NTDOWN TO CLOSING

HOURS MINUTES SECONDS

(Tue)   Time: 12:00am PST

👥 Start eClosing

	tus	eSign
	d	Open Signing Room
	y to Sign	Open Signing Room
	dy to Sign	Open Signing Room

Preview Mode OFF

	Completed	Delete
1 Closing Disclosure	5	1	✔
2 Multistate Fixed Rate Electronic Note	4	1	✔

DELL

Make sure that all appropriate signers are selected to participate in the eClosing event.

Start eClosing ✖

You are about to start the eClosing process!

A meeting invitation will be sent to the participants indicated below.

Before you continue, please verify the following:

• The loan package is complete and ready for eClosing
• All uploaded or e-enabled documents have been included

Select the eClosing Participants below:

Select	Signer	Email	Date	Time
☑	John Smith	struitt@docmagic.com	11/9/2021	12:00pm
☐	Oliver Originator	oliver.originator@mailinator.com		
☐	Sally Settlement	struitt@docmagic.com		

☑ Include link for knowledge-based authentication (KBA)

Cancel   **Start eClosing**

The notary also has the option of including a link for Knowledge-Based Authentication if the Participant has not completed it yet.

Participants will receive this invitation email containing all pertinent closing information and a Join Now button to enter the eClosing event.
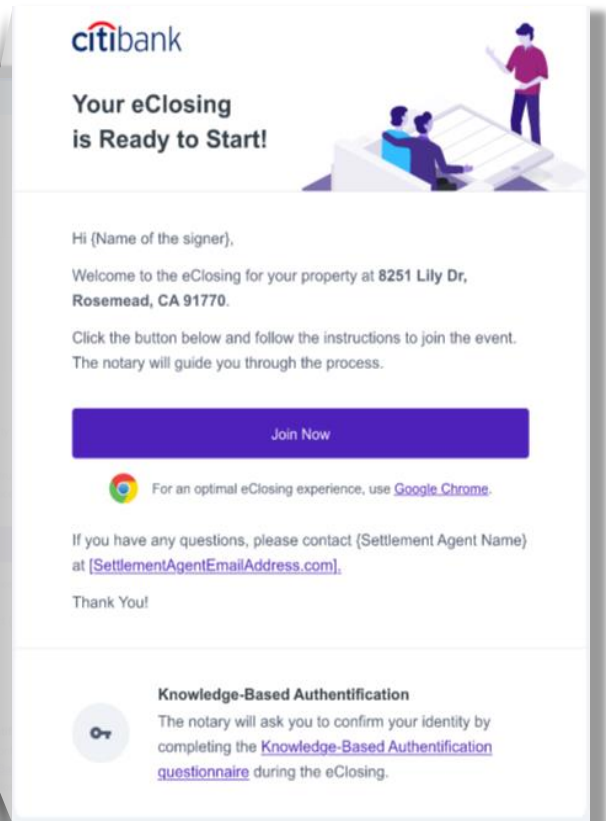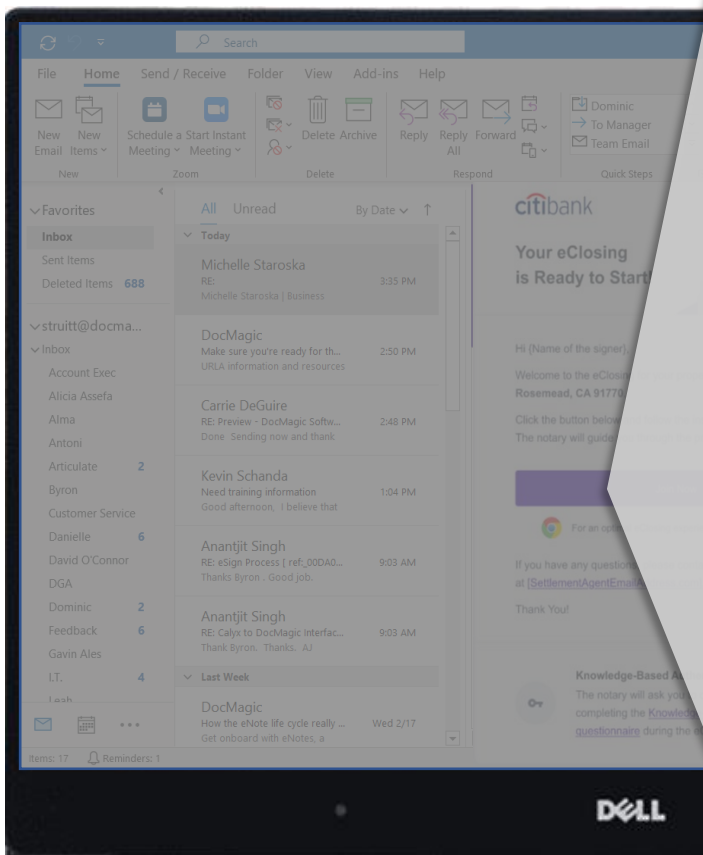
When you're ready to join, click Start Meeting.

Ready to Join?

Closing event will start
📅 September 25 • 11:30AM PST

Start Meeting

Mandy Kameron

DELL
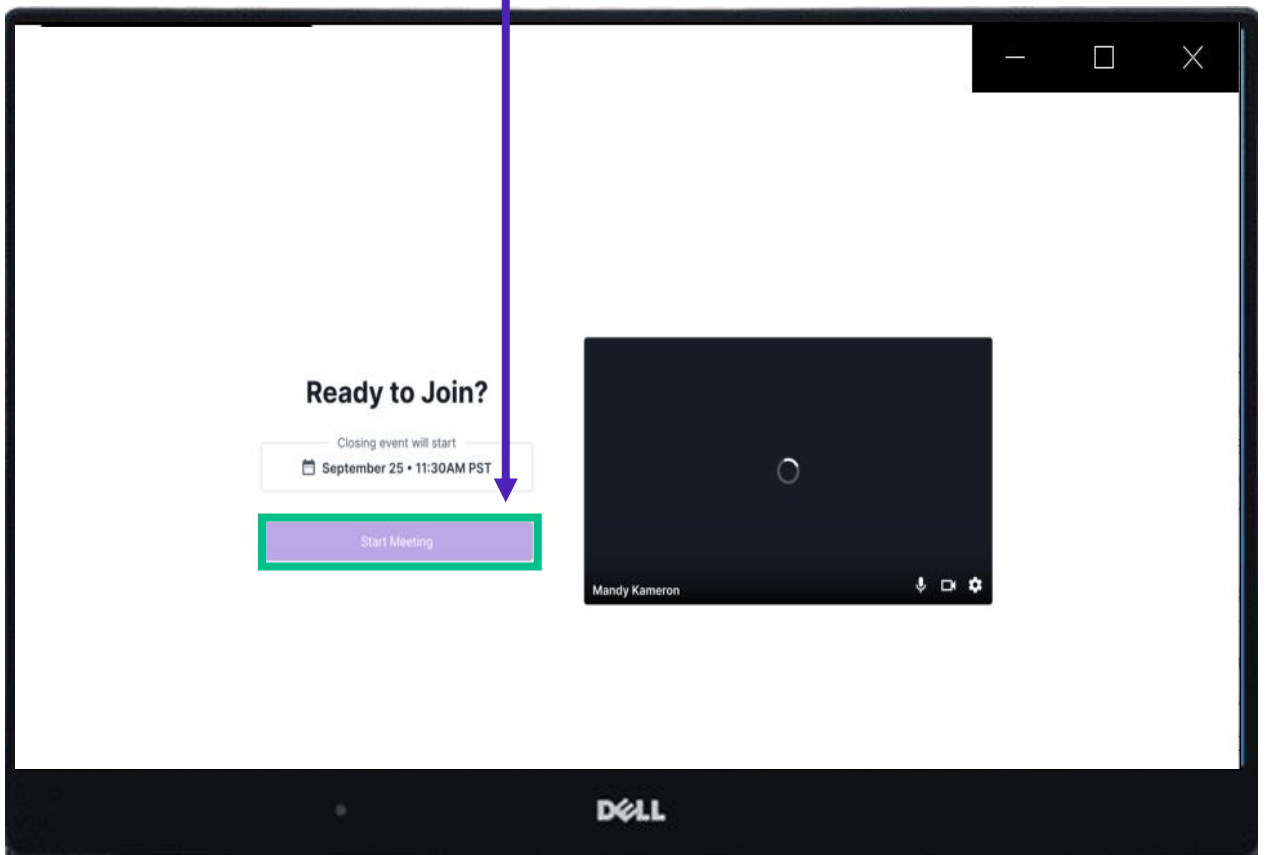
The moment the meeting begins, the session is automatically recorded.
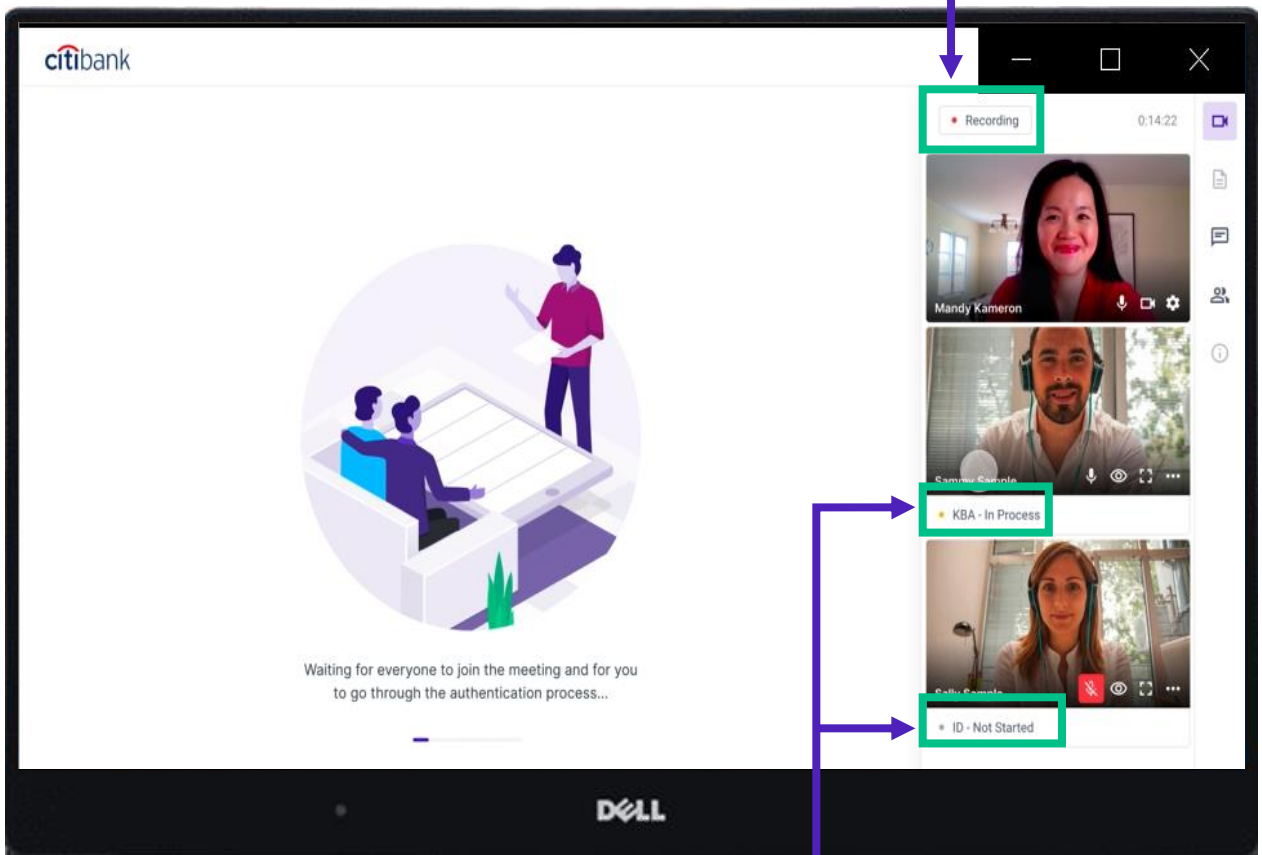
This status reflects that the first signer, Sammy, is completing his KBA assessment while Sally is completing her ID verification.

Ready to Sign

Once the signers complete their KBA (if applicable) and ID verification, their status will change to Ready to Sign and their start button will illuminate indicating it is safe to begin the signing process.

Only one signer can execute documents at a time.

Hitting the start button opens the signing page.
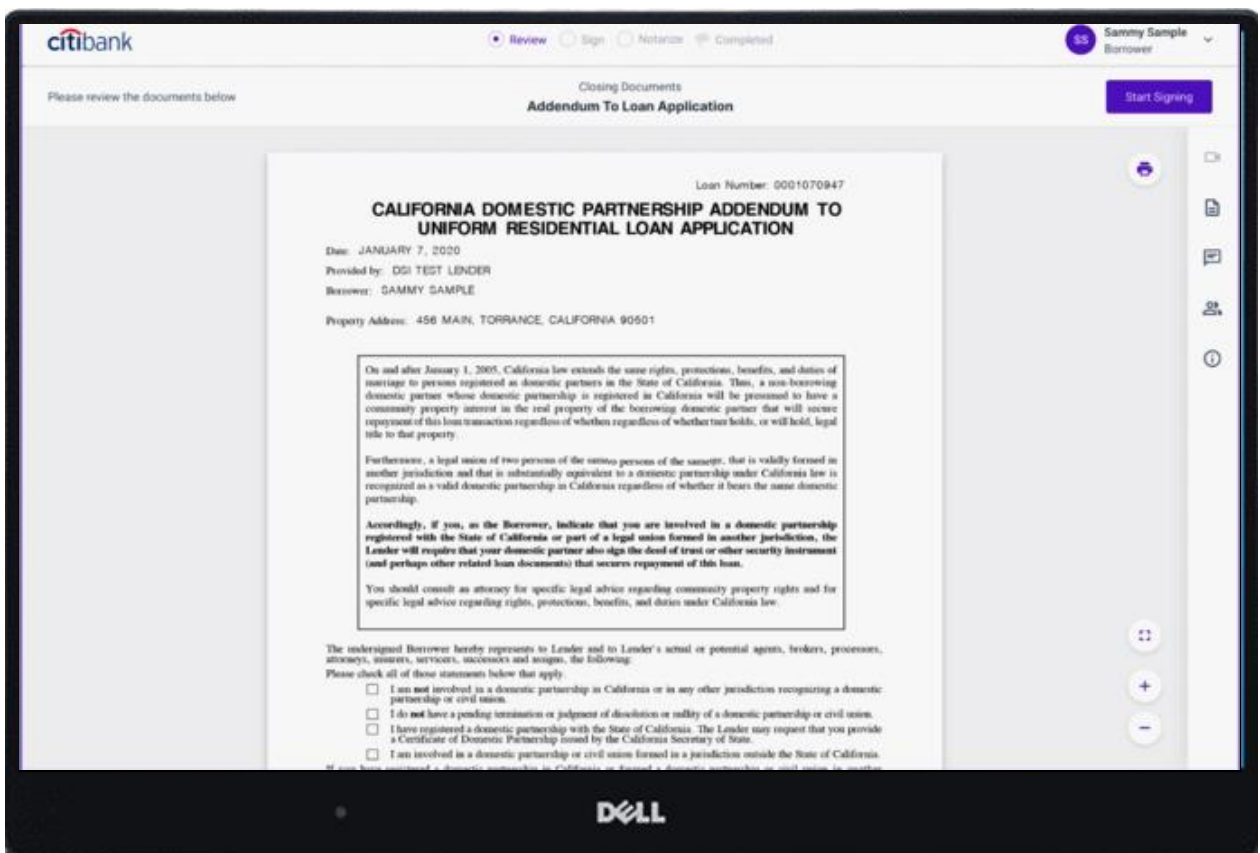
The signer will see the document view fully in their screen.

The other Participants will see the signer's screen exactly as it appears to the signer.

They will also see everybody else on the call.

Applying Signer eSignatures

The Participant will apply their electronic signature to each area indicated by the system, and then will be automatically advanced to the next signature field until the signing process is complete.

Some forms may request additional data entry or option selection, such as checkboxes.

The Notarization Process

The Notary will receive a notice once it's time to notarize the first signer's documents.
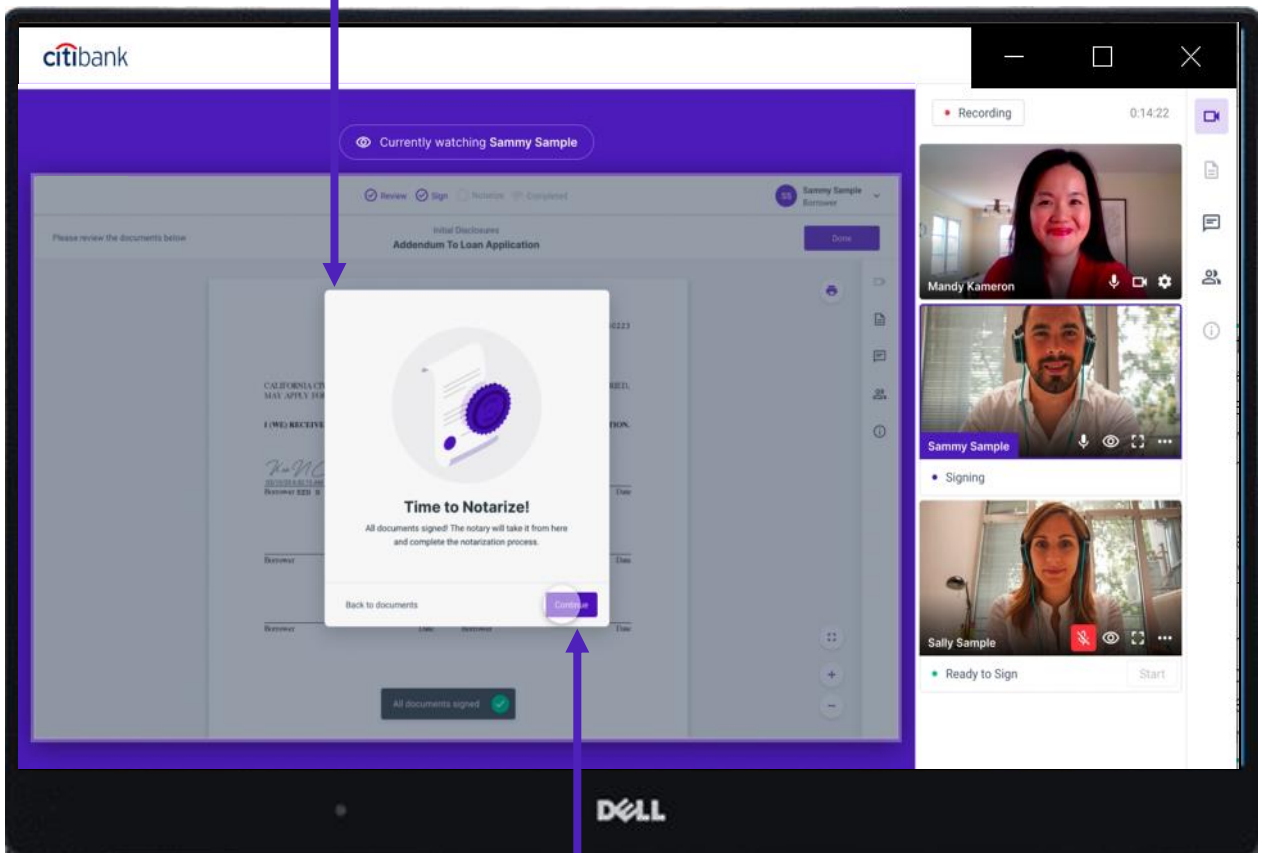
The Notary will click their way through the notarization process until all required documents have been successfully notarized.

Add Your Signature, Seal, and more

The Notary must always allow their screen to be observable.
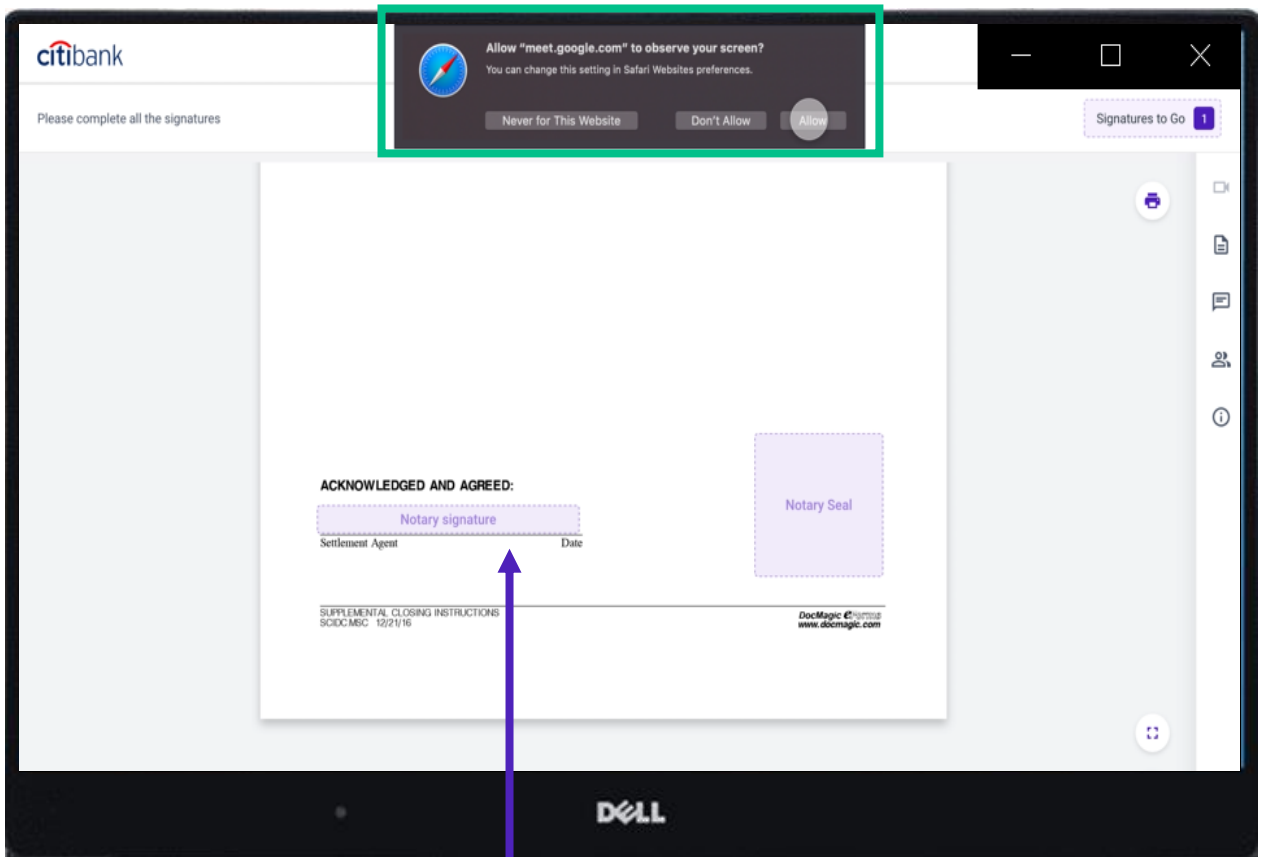
When the Notary clicks on the signature line, their signature and any other pertinent data, such as their Notary seal, will be automatically inserted.

Once the first Signer is finished, the notary sees the status change to Signing Complete.

citibank

• Recording   0:14:22

Mandy Kameron

Sammy Sample ✓

Sally Sample

• Ready to Sign   Start

Please select the next signer...

DELL
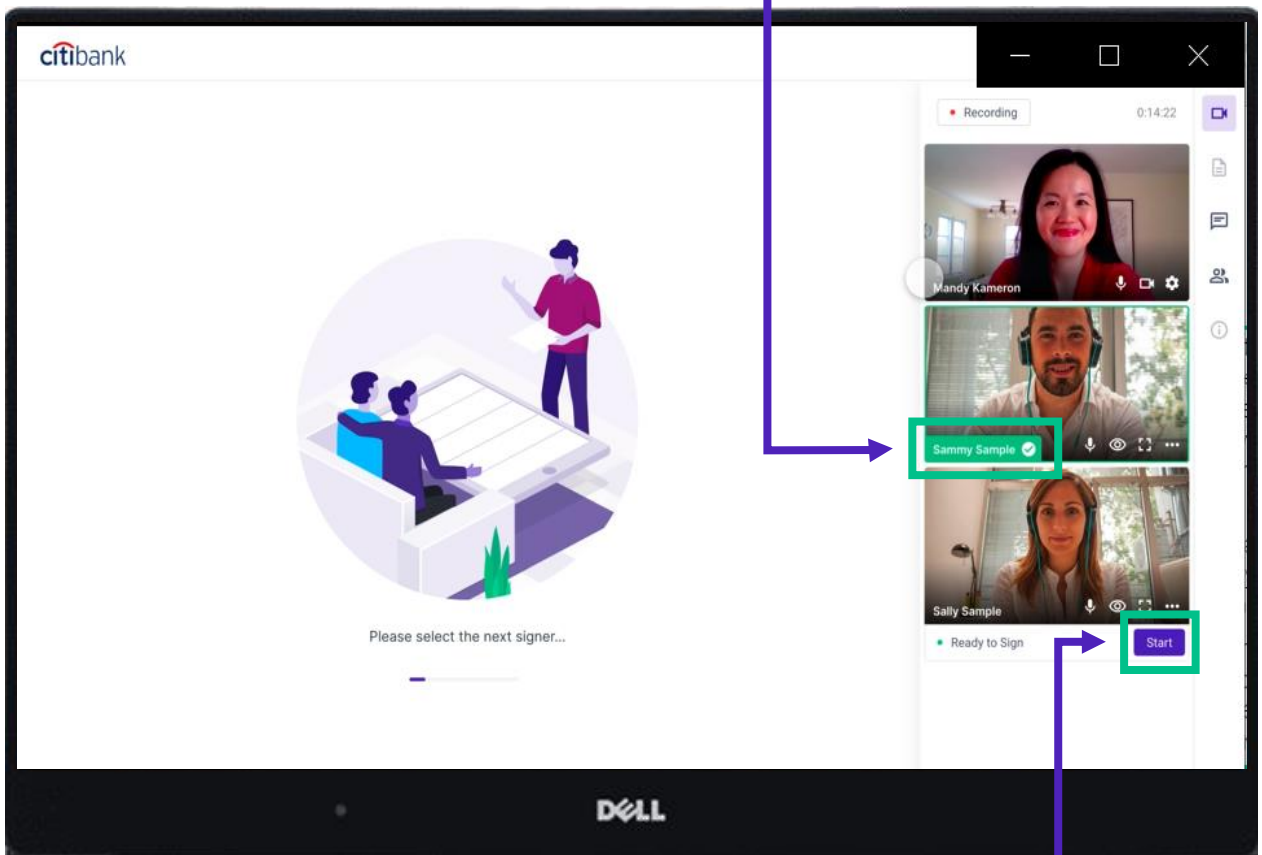
The Notary will repeat the process for the next Signer by clicking their Start button. They must do this for all Signers.

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This meeting as been ended by **Mandy Kameron.**

You can now safely close this tab.

End Meeting
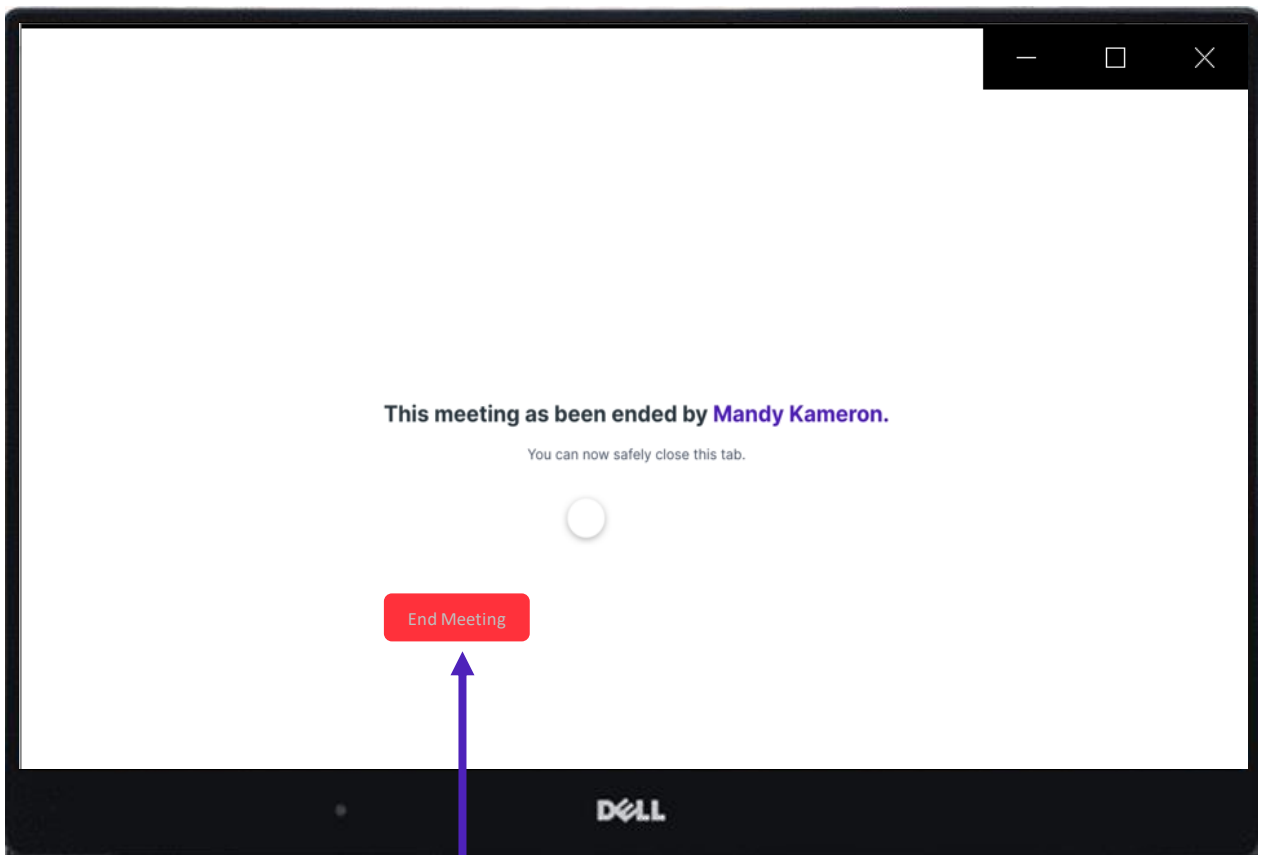
The process is done once all the documents have been signed and the notarization process has been completed. The meeting may now end.

DocMagic

Final Actions & Confirmation

Back to the Settlement Agent Portal

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

eClose Console Confirmation

When all signed documents have been uploaded and all signatures, fields and Notary stamps have been collected, the Settlement Agent will see a fully completed column on the Right.

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.

eJournal

Click on this tab to access the eJournal.

Click on the down arrow to access the borrower's journal.

Use the dropdown menus to select the type of Notarial Service. Toggle choices by clicking on the box and using the up and down arrow keys.

Enter the fee for each Notarial Service performed here.

eJournal

The notary journal contains the audio and video of each RON signing session.

This will be stored within the eJournal (console) under "Recordings" only for 90 days.

eJournal

You must print out this journal, download and save the video internally before 90 days.

The best practice would be to store these materials right after the signing experience. Click here to download.

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 *(Notary)*

Who can see your viewing activity?   ×

Doc ▾

LOAN		LENDER		SETTLEMENT AGENT		CLOSING COMPLETED
Loan #: 1636481916201		Company: SAMPLE SONS L...		Company: Settlement Closing...		
Primary Borrower: John Smith		Contact: Michael Morford		Contact: Sally Settlement		Congratulations!
Type: EClosing		Email: mikem@docmagic...		Email: strullt@docmagic.c...		
Package ID: 417659		Phone: (555) 555-5555		Phone: (987) 555-4321		
Worksheet #: 1636481916201 {...						

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.