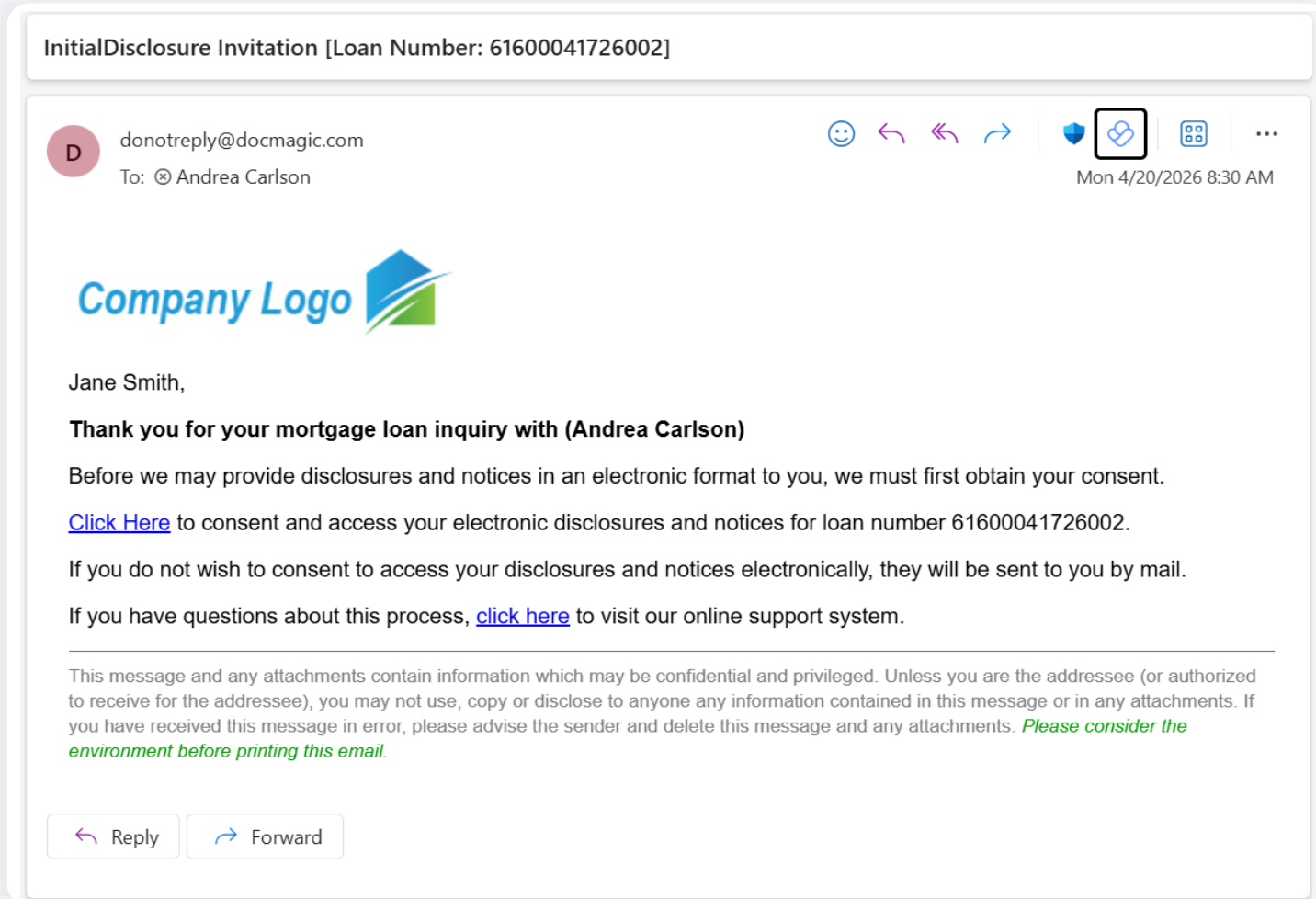


# eSign for Borrowers

Initial Disclosures & Closing Packages

# Initial Disclosures: Email Invited



- You will get an email inviting you to access the signing portal for your set of initial disclosures.
- The signing experience can also be done using a mobile device.

# Initial Disclosures: Logging In

Company Logo

Welcome **JANE SMITH** !

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

Last [4] digits of your SSN

••••

Enter Viewing Code

4002 4002

I have read & agree to the [eSign Disclosure and consent](#) in its entirety.

Get Started

- Next, you will be led to a verification page before entering the signing portal.
- The verification boxes include SSN and viewing code as shown here.
- You must check the eSign Disclosure and Consent box to continue.
- Select "Get Started" to proceed to the signing portal.

# Initial Disclosures: Page Features

The screenshot shows a document review interface. At the top, there are navigation buttons for 'Review', 'Sign', and 'Completed'. The user is identified as 'JANE SMITH Customer'. The document title is 'New Jersey Addendum to Residential Mortgage Loan Application'. The loan number is 61600041726002. The document content includes the title, date (February 22, 2026), lender (DSI TEST LENDER (SALES)), borrower (JANE SMITH), and property address (7755 JOHN Q HAMMONS DR, FRISCO, NEW JERSEY 75034). A legal disclaimer is present, followed by a question about other claimants and a field for the name of a civil union partner. There are also fields for the borrower's signature and date. A sidebar on the right lists various documents, and a 'Start signing' button is visible.

Company Logo

Review Sign Completed

JANE SMITH Customer

Please review your documents.

Initial Disclosure

New Jersey Addendum to Residential Mortgage Loan Application

Start signing

Loan Number: 61600041726002

**NEW JERSEY ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**

Date: February 22, 2026

Lender: DSI TEST LENDER (SALES)

Borrower: JANE SMITH

Property Address: 7755 JOHN Q HAMMONS DR  
FRISCO, NEW JERSEY 75034

New Jersey law provides that civil union couples shall have all of the same benefits, protections and responsibilities under law, whether they derive from statute, administrative or court rule, public policy, common law or any other source of civil law, as are granted to spouses in a marriage.

Accordingly, if you, as the Borrower, indicate that you are involved in a civil union partnership registered with the State of New Jersey or part of a legal union formed in another jurisdiction, the Lender may require that your civil union 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 the benefits, protections, and responsibilities under New Jersey law.

Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?

NO  YES

If yes, who may be able to claim an interest?

Fill

Name of Civil Union Partner

Signature

Borrower JANE SMITH Date

NJ ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION  
N.J. STAT. ANN. § 17:27-1-21  
NJARMLANSIC 07/2010

DocMagic

New Jersey Addendum to Residential ...

Uniform Residential Loan Application

Borrower's Certification, Authorization ...

IVES Request for Transcript of Tax Return

Additional Details for Services You Can ...

Authorization for the Social Security Ad...

Federal Equal Credit Opportunity Act N...

Housing Counselors Near You

Important Information About Procedure...

Loan Estimate

New Jersey Application Disclosure Form

New Jersey Borrower Designation

New Jersey Choice of Insurance Notice

New Jersey Initial Tax Authorization No...

New Jersey Lock-In Agreement

New Jersey Right to Own Attorney Disc...

Your Home Loan Toolkit

- The system will automatically take you to the first document that needs to be signed.
- Along the top, you will find indicators that show progress of the Review, and e-Sign processes.
- By default, all documents that need to be signed are listed in a column to the right.
- Select "Start Signing" to begin the signing process.

# Initial Disclosures: Page Features

Company Logo

Review Sign Completed

JS JANE SMITH Customer

Please review your documents.

Initial Disclosure

New Jersey Addendum to Residential Mortgage Loan Application

Loan Number: 61600041726003

**NEW JERSEY ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION**

Date: February 22, 2026

Lender: DSI TEST LENDER (SALES)

Borrower: JANE SMITH

Property Address: 7755 JOHN Q HAMMONS DR  
FRISCO, NEW JERSEY 75034

New Jersey law provides that civil union couples shall have all of the same benefits, protections and responsibilities under law, whether they derive from statute, administrative or court rule, public policy, common law or any other source of civil law, as are granted to spouses in a marriage.

Accordingly, if you, as the Borrower, indicate that you are involved in a civil union partnership registered with the State of New Jersey or part of a legal union formed in another jurisdiction, the Lender may require that your civil union 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 the benefits, protections, and responsibilities under New Jersey law.

Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?

NO  YES

If yes, who may be able to claim an interest?

My Documents

- Change Email Address
- Withdraw Consent
- Terms of Use
- Save & Exit

Authorization for the Social Security Ad...

Federal Equal Credit Opportunity Act N...

Housing Counselors Near You

Important Information About Procedure...

Loan Estimate

New Jersey Application Disclosure Form

New Jersey Borrower Designation

New Jersey Choice of Insurance Notice

New Jersey Initial Tax Authorization No...

New Jersey Lock-In Agreement

New Jersey Right to Own Attorney Disc...

Your Home Loan Toolkit

- Your information can be viewed and edited by clicking your name at the top.
- You can withdraw your consent from this menu as well.
- The printer icon allows you to print the documents.
- You can expand the signing window and increase or decrease the zoom levels using the icons at the bottom.

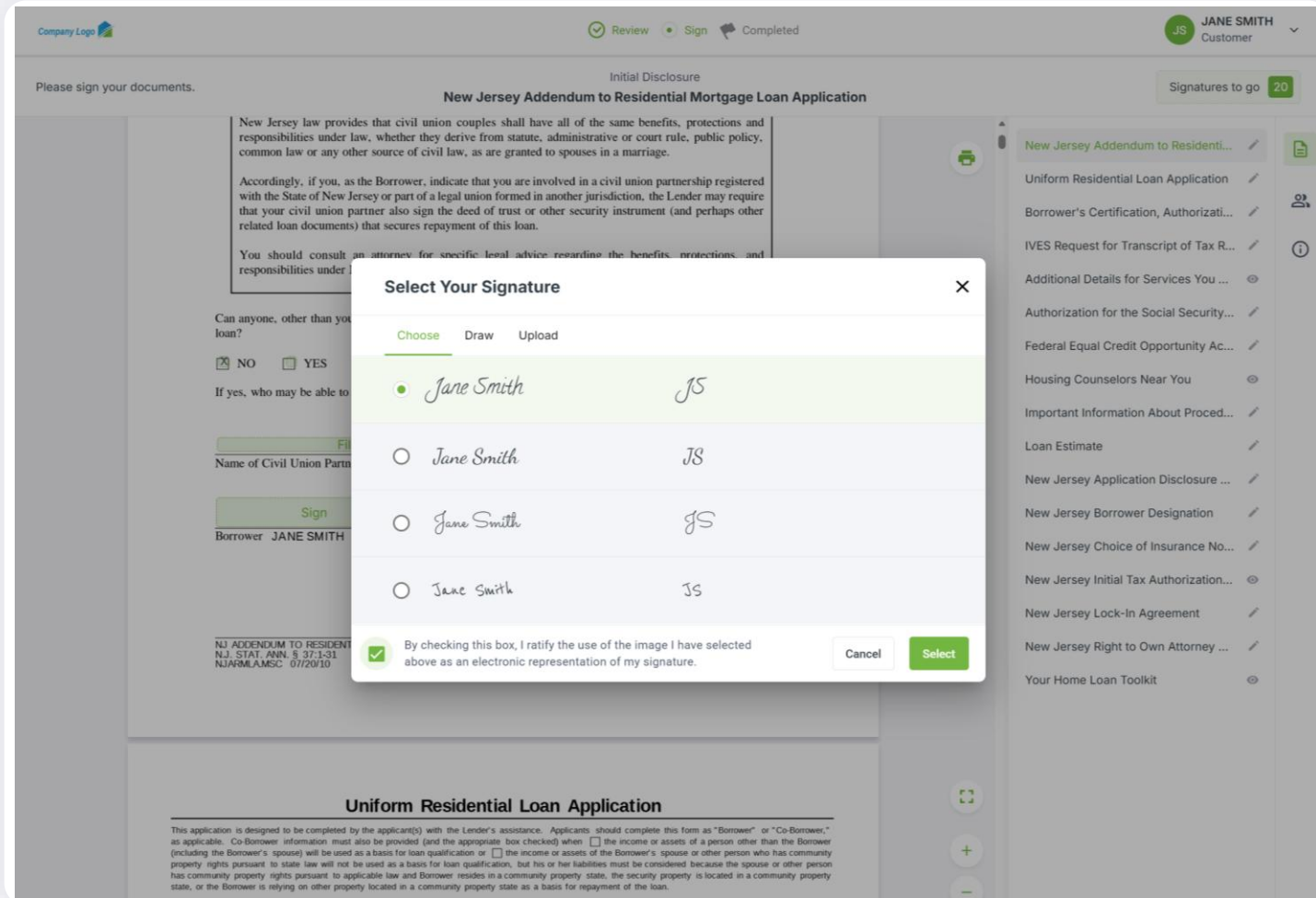


# Initial Disclosures: Click Signing

The screenshot shows a document signing interface for a "New Jersey Addendum to Residential Mortgage Loan Application". At the top, there are navigation buttons for "Review", "Sign", and "Completed". The user is identified as "JANE SMITH" (Customer). A "Signatures to go" indicator shows 20 remaining. The document text includes a legal disclaimer about civil union couples and a question: "Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?". Below this, there are radio buttons for "NO" (selected) and "YES". A follow-up question asks "If yes, who may be able to claim an interest?". There are two input fields: "Name of Civil Union Partner" with a "Fill" button, and "Borrower JANE SMITH" with a "Sign" button and a "Date" field. At the bottom, there are "Previous", "Sign", and "Next" buttons. A green callout bubble with a pen icon is positioned over the "Sign" button.

- There are three options for click–signing.
  1. Clicking the pen icon
  2. Clicking on the “Sign” box directly
  3. Clicking on the Green Sign box will advance to the next task each time.

# Initial Disclosures: Signature Options



- You have the option to choose the preformed signatures available in the "Choose" tab.
- You can also create a signature and initials using the "Draw" tab.
- You also have the option to upload a .JPG or .PNG of your own signature from the computer.
- Once chosen, you must check the box authorizing the use of an electronic signature and then hit "Select".

# Initial Disclosures: Signature Options

Company Logo

Review Sign Completed

JANE SMITH Customer

Please sign your documents.

Initial Disclosure

Signatures to go 20

New Jersey Addendum to Residential Mortgage Loan Application

Date: February 22, 2026

Lender: DSI TEST LENDER (SALES)

Borrower: JANE SMITH

Property Address: 7755 JOHN Q HAMMONS DR  
FRISCO, NEW JERSEY 75034

New Jersey law provides that civil union couples shall have all of the same benefits, protections and responsibilities under law, whether they derive from statute, administrative or court rule, public policy, common law or any other source of civil law, as are granted to spouses in a marriage.

Accordingly, if you, as the Borrower, indicate that you are involved in a civil union partnership registered with the State of New Jersey or part of a legal union formed in another jurisdiction, the Lender may require that your civil union 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 the benefits, protections, and responsibilities under New Jersey law.

Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?

NO  YES

If yes, who may be able to claim an interest?

Fill

Name of Civil Union Partner

Sign

Borrower JANE SMITH Date

NJ ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION  
N.J. STAT. ANN. § 17:27-1-31  
NJNRM,AMSC: 07/20/10

DocMagic

Participants

- JANE SMITH  
acarlson@docmagic.com  
Customer
- BYRON ODEN  
acarlson@docmagic.com  
Settlement Agent

Previous Check Next

Uniform Residential Loan Application

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

# Initial Disclosures: Signature Options

The screenshot shows a document signing interface. At the top, there are navigation buttons for 'Review', 'Sign', and 'Completed'. The user is identified as 'JANE SMITH Customer'. A progress indicator shows 'Signatures to go 10'. The main document content is an authorization form for the Social Security Administration. Below the form, there is a 'Sign' button and a signature line with the name 'JANE SMITH'. At the bottom, there are 'Previous', 'Sign', and 'Next' buttons. On the right side, there is a list of documents with status indicators: green checkmarks for signed documents, an eyeball icon for documents not requiring a signature, and a document icon for documents that are not yet signed.

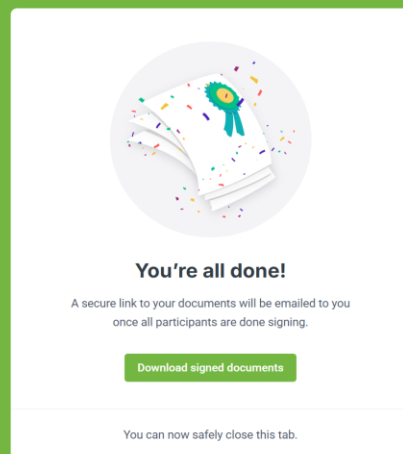
- The countdown feature on the upper right shows how many signatures remain. If you ever get lost, you can click on this button to be taken to the next signature tag.
- A green checkmark next to the list of documents indicates that it has been signed and completed.
- An eyeball indicates that a document does not require a signature.

# Initial Disclosures: Keeping Track of Progress

The screenshot displays a document review interface. At the top, there are navigation icons for 'Review', 'Sign', and 'Completed', along with a user profile for 'JANE SMITH Customer'. The main document area shows a 'NEW JERSEY LOCK-IN AGREEMENT' document with a DocMagic watermark. The document content includes a loan number, the title 'NEW JERSEY RIGHT TO OWN ATTORNEY DISCLOSURE', and a list of three points regarding the lender's interests and the borrower's right to select an attorney. A signature of Jane Smith is visible at the bottom of the document. On the right side, a list of documents is shown, with green checkmarks indicating that all documents are signed. At the bottom of the interface, a green banner states 'All documents signed' with a checkmark icon.

- The “Review”, “Sign”, and “Completed” icons at the top of the page indicate when the process is complete.
- You will also see a “All Documents Signed” banner at the bottom of the page and all applicable checkmarks will be green.

## Initial Disclosures: When Complete






Powered by  DocMagic

- After you click “Done” on the previous screen, you may download the completed set of documents.

# Closing Package: Getting Started

DSI TEST LENDER (SALES) - Preview your closing documents Summarize

 donotreply@docmagic.com  
To:  Andrea Carlson Mon 3/30/2026 4:31 PM



**Jane Smith,**

Your closing documents are ready for review. Please click the link below to preview your closing document package.

[Click here to review](#)

**Please note: You will receive a second email the morning of your closing at which time your documents will be ready for your electronic signature.**

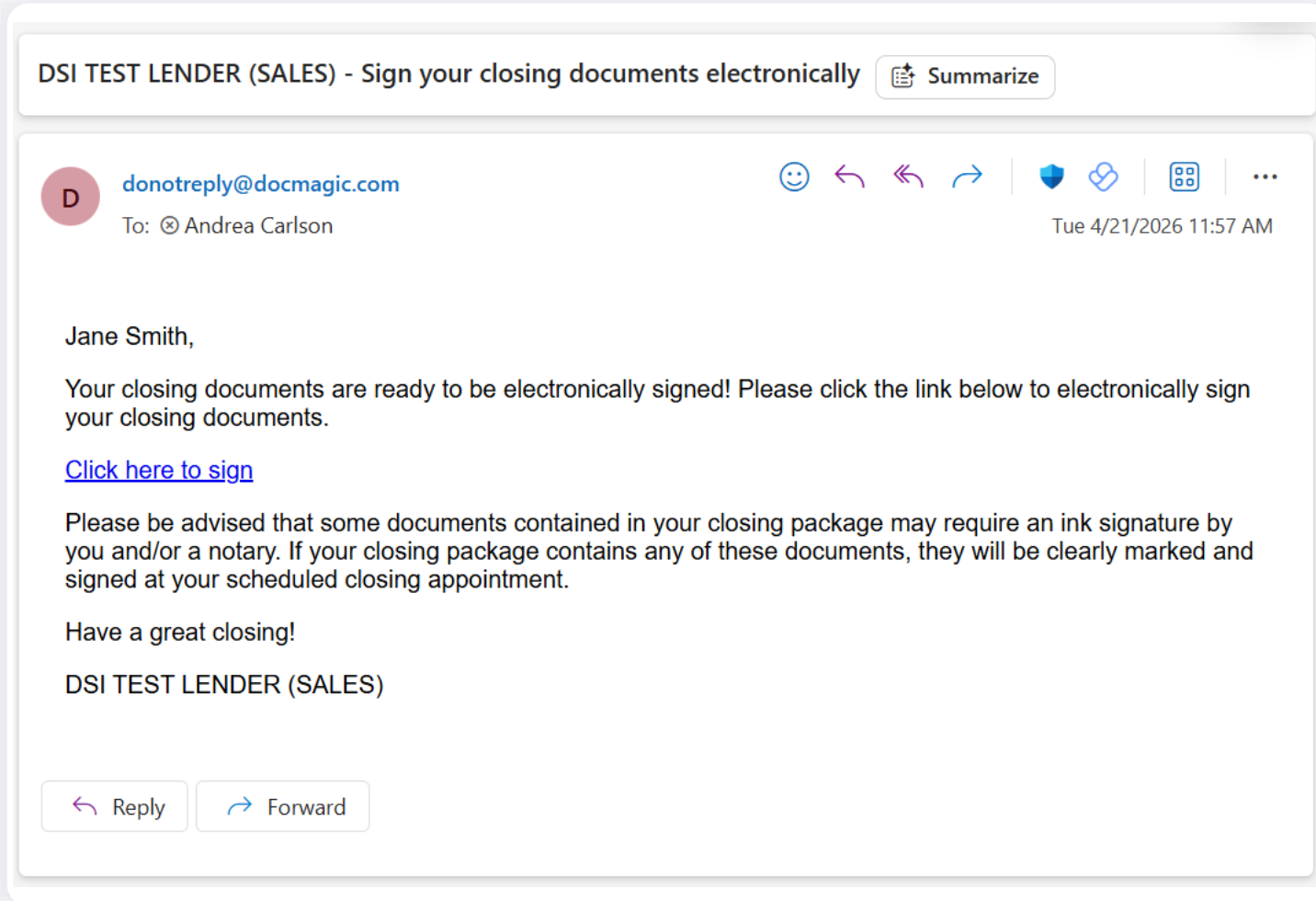
Have a great closing!

DSI TEST LENDER (SALES)

Reply Forward

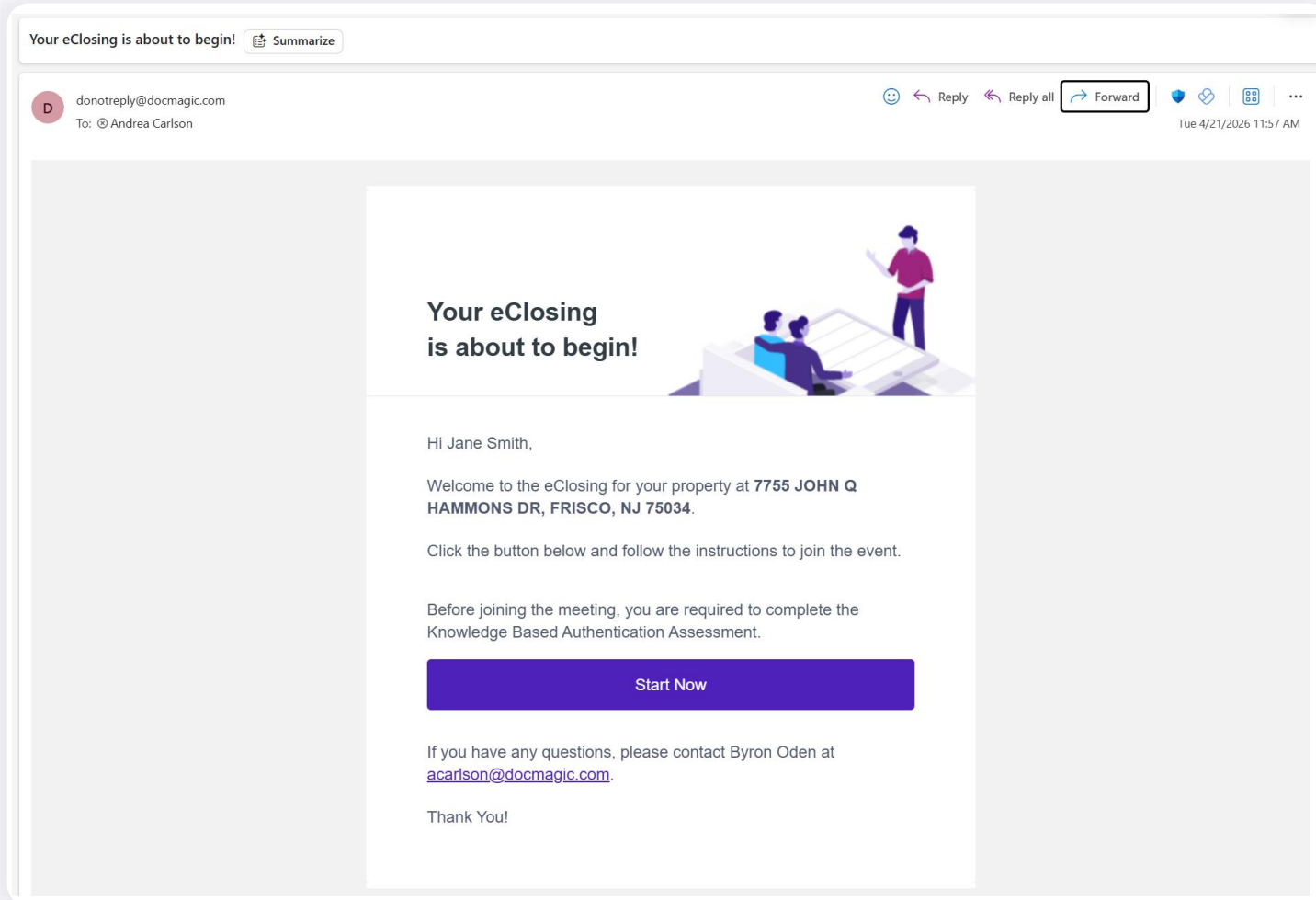
- You will get an email when your closing package is created, allowing you to go in and review the documents but not sign.

# Closing Package: Getting Started



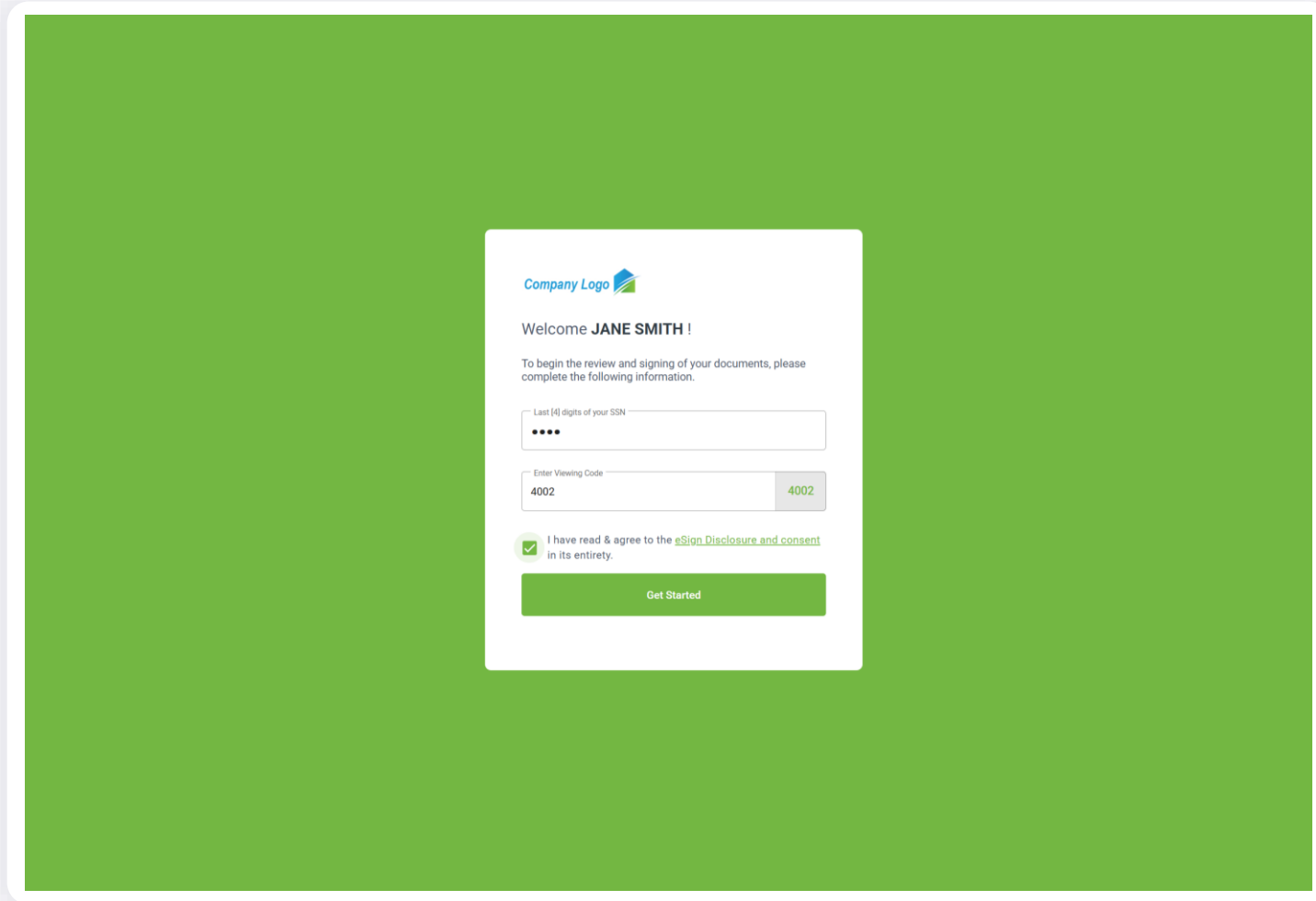
- Then you will get an email inviting you to access the signing portal for your set of documents.
- The signing experience can also be done using a mobile device.

# Closing Package: Remote Online Notary



- Certain closing packages allow you to participate in Remote Online Notarization (RON).
- If RON is enabled, you will receive an invitation email.
- As of May 2026, RON can be done from a mobile device. **We strongly suggest that you only attempt this on newer phone and a strong Wi-Fi connection.**
- Click "Start Now" to get started.

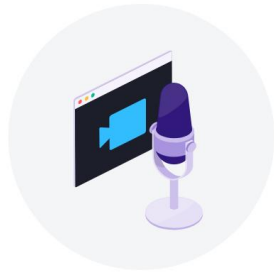
# Closing Package: Logging In



The screenshot shows a white verification box centered on a green background. At the top left of the box is a "Company Logo" with a blue and green icon. Below the logo, it says "Welcome JANE SMITH!". A message follows: "To begin the review and signing of your documents, please complete the following information." There are two input fields: the first is labeled "Last (4) digits of your SSN" and contains four black dots; the second is labeled "Enter Viewing Code" and contains the number "4002". Below these fields is a green checkmark icon and the text "I have read & agree to the [eSign Disclosure and consent](#) in its entirety." At the bottom of the box is a green button labeled "Get Started".

- A verification box will ask you to enter the last four digits of your social security number and the viewing code.

# Closing Package: Getting Started



## Before we begin...

We'll need access to your camera and microphone so that the notary can see and hear you.

Continue



- You will be brought to this page where you are able to adjust your camera and microphone settings using the gear icon.
- Once your video and audio is confirmed, select "Continue".
- **NOTE:** Remote Online Notarization is a bandwidth intensive application
  - **Do NOT** – attempt RON on slow, or public connections (including café's).
  - **Close** – Any Browser Tabs and Applications irrelevant to the RON.

# Closing Package: Logging In

## Who will be joining?

Select who will be using this device to join the eClosing.

Just me



Other signers and me



JS JOHN SMITH

Continue



- If there are multiple borrowers in the package, you may be asked to select if you are the only signer, or if there will be other signers in the session.
- Click "Continue" once you've made your selection.
- Please note that if you select "Other signers and me" you will need to check the names of other signers that will be in the session.

# Closing Package: Logging In

Company Logo

SS SANDY SMITH  
Customer

Recording 00:05:44

DocMagic Notary

JANE SMITH (+1)

**JOHN SMITH**

Please take control of this device and provide the information below.

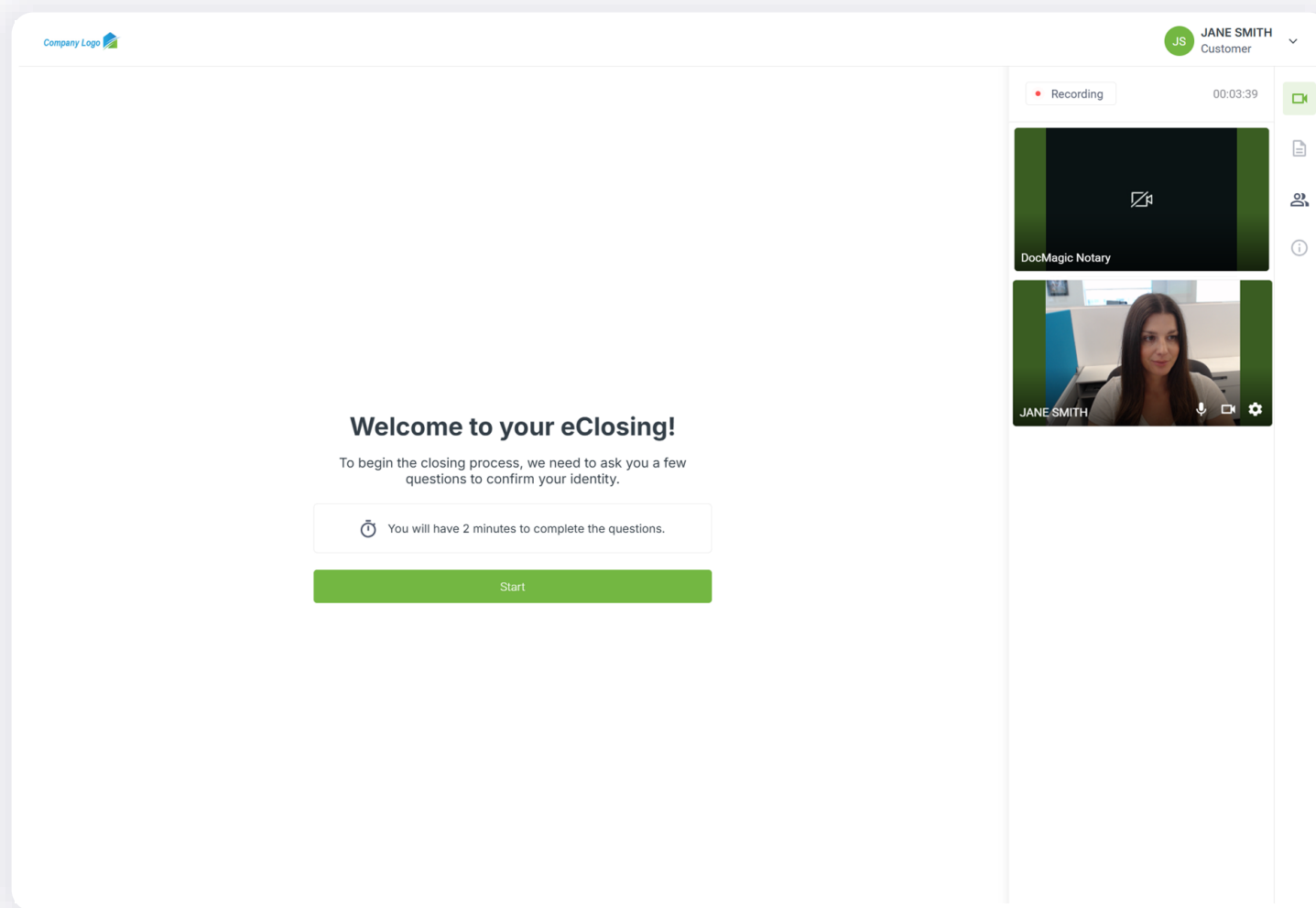
Last [4] digits of your SSN

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

Cancel Continue

- Please note that if you select "Other signers and me" you will need to check the names of other signers that will be in the session.

# Closing Package: Knowledge Based Authentication (KBA)



The screenshot displays the eClosing interface. On the left, a white panel contains the text: "Welcome to your eClosing!" followed by "To begin the closing process, we need to ask you a few questions to confirm your identity." Below this is a timer icon and the text "You will have 2 minutes to complete the questions." A green "Start" button is positioned at the bottom of this panel. On the right, a video call interface is active, showing a "Recording" indicator and a timer at "00:03:39". The video feed is split into two windows: the top one shows a "DocMagic Notary" with a black screen and a white cursor icon, and the bottom one shows "JANE SMITH" (the customer) in a video call. The top right corner of the interface shows the user's profile: "JS JANE SMITH Customer".

- You will be prompted to complete the KBA process before enter the eClosing room if you did not complete it ahead of time via email.
- The process involves you answering a total of five questions to validate your identity.
- You will be given 2 minutes to complete the questions.
- Click the green "Start" button to begin.

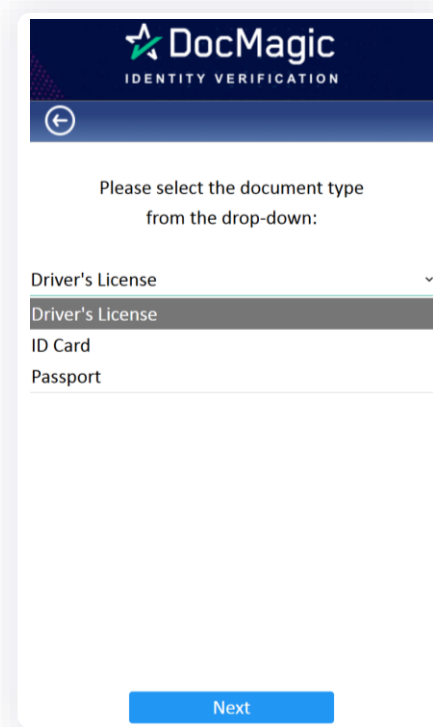
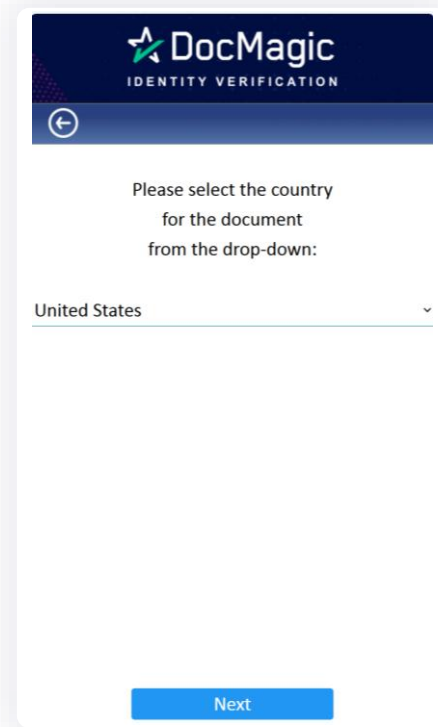
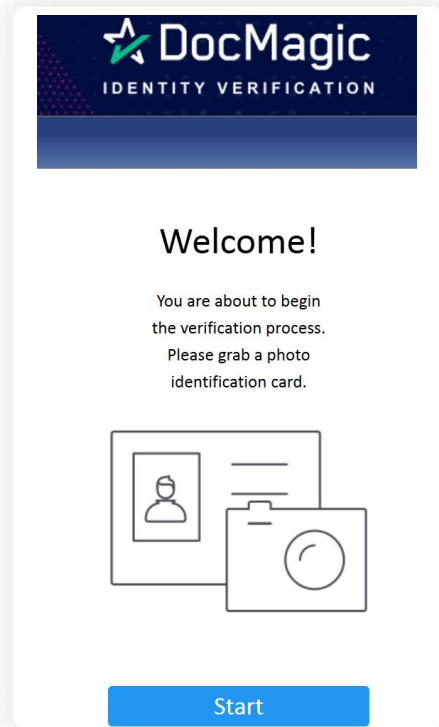
# Closing Package: Knowledge Based Authentication (KBA)

The screenshot shows a user interface for a Knowledge Based Authentication (KBA) assessment. At the top left, there is a "Company Logo" placeholder. At the top right, the user's name "JANE SMITH" and role "Customer" are displayed. A "Recording" indicator and a timer showing "00:03:57" are also present. The main content area displays the user's name "JANE SMITH" and "QUESTION 1". The question is "What type of residence is 222333 PEACHTREE PLACE?". Below the question are five radio button options: "Townhome", "Condominium", "Apartment", "Single Family Residence", and "None of the above". At the bottom left of the question area, a timer shows "1:57 remaining". A "Next" button is located at the bottom right of the question area. On the right side of the interface, there is a video call window. The top video frame shows a "DocMagic Notary" with a microphone icon. The bottom video frame shows "JANE SMITH" with a microphone icon and a settings gear icon.

- If you answer more than two questions incorrectly you will not be able to sign and must wait 24 hours to try again.
- Once you successfully complete the assessment you will receive a confirmation.

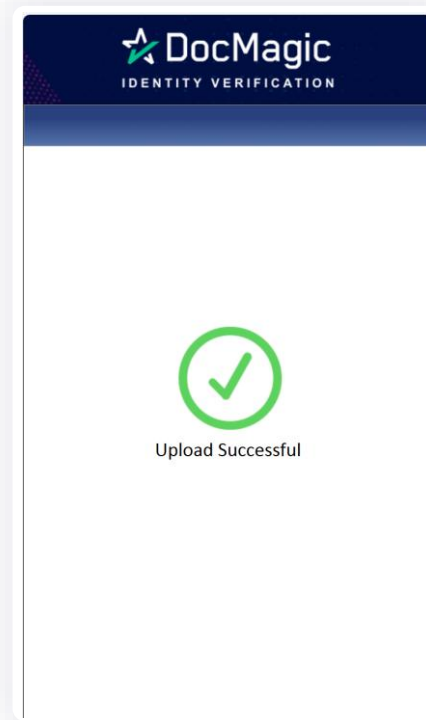
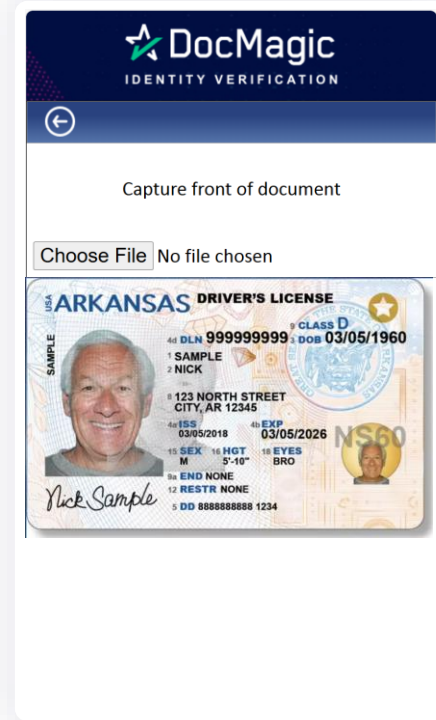
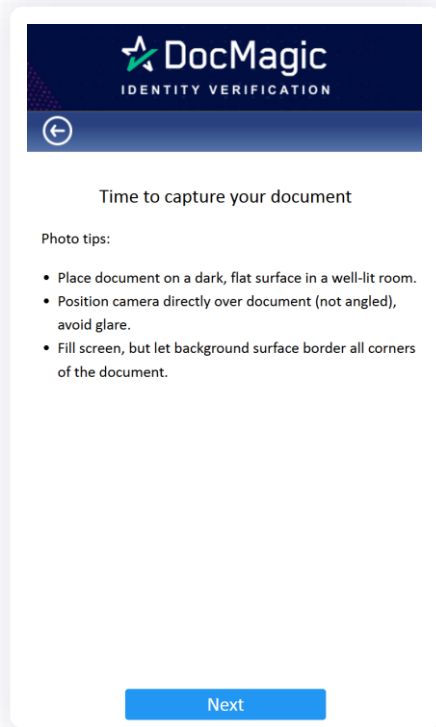
The screenshot shows a "Success!" confirmation screen. At the top, there is a green checkmark icon. Below it, the word "Success!" is displayed in bold. A message box contains a green checkmark icon and the text "You successfully passed the questionnaire." Below the message box is a green "Continue" button.

# Closing Package: I.D. Validation via Smart Device



- At some point you will also be prompted to complete your ID Verify.
- You will receive a link, usually via text, to complete your ID Verify, and go through the following steps:
  1. Retrieve a physical copy of your identification and start the process.
  2. Select the country that issued your identification.
  3. Confirm the type of Identification.

# Closing Package: I.D. Validation via Smart Device



4. You may need to select if you will take pictures of your identification using your device's camera, or upload images from your device's photo library.
5. You will be prompted to submit both sides of your I.D. and possibly take or upload a selfie.
6. Finally, you will receive a green check if the *upload of the identification* was successful.

# Closing Package: Page Features

Company Logo

Review Sign Notarize Completed

JANE SMITH Customer

Please review your documents.

Closing Documents

Multistate Fixed Rate Electronic Note

Start signing

MIN: 999935360226260033 Loan Number: 61600042026005

**NOTE**  
**(For Electronic Signature)**

February 22, 2026 [Date] CITY [City] CALIFORNIA [State]  
7755 JOHN Q HAMMONS DR. FRISCO, NJ 75034 [Property Address]

**1. BORROWER'S PROMISE TO PAY**  
In return for a loan in the amount of U.S. \$ 162,000.00 (the "Principal") that I have received from DSI TEST LENDER (SALES), A CALIFORNIA CORPORATION (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.  
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 the 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. This amount is called my "Monthly Payment."  
I will make my Monthly Payment on the 1st day of each month beginning on June 01, 2026. 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 the Principal. If, on May 01, 2056, I still owe amounts under this Note, I will pay those amounts 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. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

All documents

Multistate Fixed Rate Electronic Note

New Jersey Addendum to Residential...

Uniform Residential Loan Application

New Jersey Mortgage (MERS)

General Closing Instructions

Specific Closing Instructions

Borrower's Certification, Authorizatio...

Certificate of Loans to One Borrower

Hazard Insurance Authorization and ...

IVES Request for Transcript of Tax Re...

W9 - Payers Request for Taxpayer ID

Acknowledgment of Receipt of Appra...

Closing Disclosure

Compliance Agreement

Customer Identification Verification

Federal Equal Credit Opportunity Act ...

Impound Authorization

Initial Escrow Account Disclosure Sta...

New Jersey Choice of Insurance Noti...

New Jersey Initial Tax Authorization ...

New Jersey Private Well Testing Act ...

- The system will automatically take you to the first document that needs to be signed.
- Along the top, you will find indicators that show progress of the Review, and e-Sign processes.
- By default, all documents that need to be signed are listed in a column to the right.
- You can filter this column by documents that need to be ink signed or notarized at the "All documents" dropdown near the top.
- Select "Start Signing" to begin the signing process.

# Closing Package: Page Features

The screenshot displays a web interface for reviewing closing documents. At the top, there are navigation buttons for 'Review', 'Sign', 'Notarize', and 'Completed'. The user's name 'JANE SMITH' and 'Customer' are shown in the top right. A dropdown menu is open, listing options: 'Change Email Address', 'Withdraw Consent', 'Terms of Use', and a prominent green 'Return to waiting room' button. The main document area shows a 'Multistate Fixed Rate Electronic Note' with fields for MIN, Loan Number, Date, City, State, and Property Address. The document text includes sections for 'BORROWER'S PROMISE TO PAY', 'INTEREST', and 'PAYMENTS'. A sidebar on the right contains 'Package Details' (27 documents, 82 pages), 'Date sent' (April 27, 2026), 'Expiration Date' (N/A), and 'Sent by' (Andrea Carlson). At the bottom of the sidebar, there are zoom in (+) and zoom out (-) icons.

Company Logo

Review Sign Notarize Completed

JS JANE SMITH Customer

Please review your documents.

Closing Documents  
Multistate Fixed Rate Electronic Note

MIN: 999935360226260033 Loan Number: 61600042026006

**NOTE**  
(For Electronic Signature)

February 22, 2026 CITY CALIFORNIA  
[Date] [City] [State]

7755 JOHN Q HAMMONS DR. FRISCO, NJ 75034  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**  
In return for a loan in the amount of U.S. \$ 162,000.00 (the "Principal") that I have received from DSI TEST LENDER (SALES), A CALIFORNIA CORPORATION (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.  
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 the 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. This amount is called my "Monthly Payment."  
I will make my Monthly Payment on the 1st day of each month beginning on June 01, 2026. 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 the Principal. If, on May 01, 2056, I still owe amounts under this Note, I will pay those amounts 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. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

Change Email Address  
Withdraw Consent  
Terms of Use  
Return to waiting room

Package Details  
27 documents • 82 total pages

Date sent  
April 27, 2026

Expiration Date  
N/A

Sent by  
Andrea Carlson  
acarlson@docmagic.com  
DSI TEST LENDER (SALES)

- Your information can be viewed and edited by clicking your name at the top.
- You can withdraw your consent from this menu as well.
- The printer icon allows you to print the documents.
- You can expand the signing window and increase or decrease the zoom levels using the icons at the bottom.

# Closing Package: Page Features

The screenshot displays a web interface for reviewing closing documents. At the top, there are navigation buttons for 'Review', 'Sign', 'Notarize', and 'Completed'. The user is identified as 'JANE SMITH Customer'. The main document is titled 'Multistate Fixed Rate Electronic Note'. The document content includes:

MIN: 999935360226260033      Loan Number: 61600042026005

**NOTE**  
**(For Electronic Signature)**

February 22, 2026      CITY      CALIFORNIA  
[Date]      [City]      [State]

7755 JOHN Q HAMMONS DR. FRISCO, NJ 75034  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**  
In return for a loan in the amount of U.S. \$ 162,000.00 (the "Principal") that I have received from DSI TEST LENDER (SALES), A CALIFORNIA CORPORATION (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.  
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 the 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. This amount is called my "Monthly Payment."  
I will make my Monthly Payment on the 1st day of each month beginning on June 01, 2026. 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 the Principal. If, on May 01, 2056, I still owe amounts under this Note, I will pay those amounts 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. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

The right sidebar contains a list of documents under the heading 'All documents'. The list includes:

- Multistate Fixed Rate Electronic Note
- New Jersey Addendum to Residential...
- Uniform Residential Loan Application
- New Jersey Mortgage (MERS)
- General Closing Instructions
- Specific Closing Instructions
- Borrower's Certification, Authorizatio...
- Certificate of Loans to One Borrower
- Hazard Insurance Authorization and ...
- IVES Request for Transcript of Tax Re...
- W9 - Payers Request for Taxpayer ID
- Acknowledgment of Receipt of Appra...
- Closing Disclosure
- Compliance Agreement
- Customer Identification Verification
- Federal Equal Credit Opportunity Act ...
- Impound Authorization
- Initial Escrow Account Disclosure Sta...
- New Jersey Choice of Insurance Noti...
- New Jersey Initial Tax Authorization ...
- New Jersey Private Well Testing Act ...

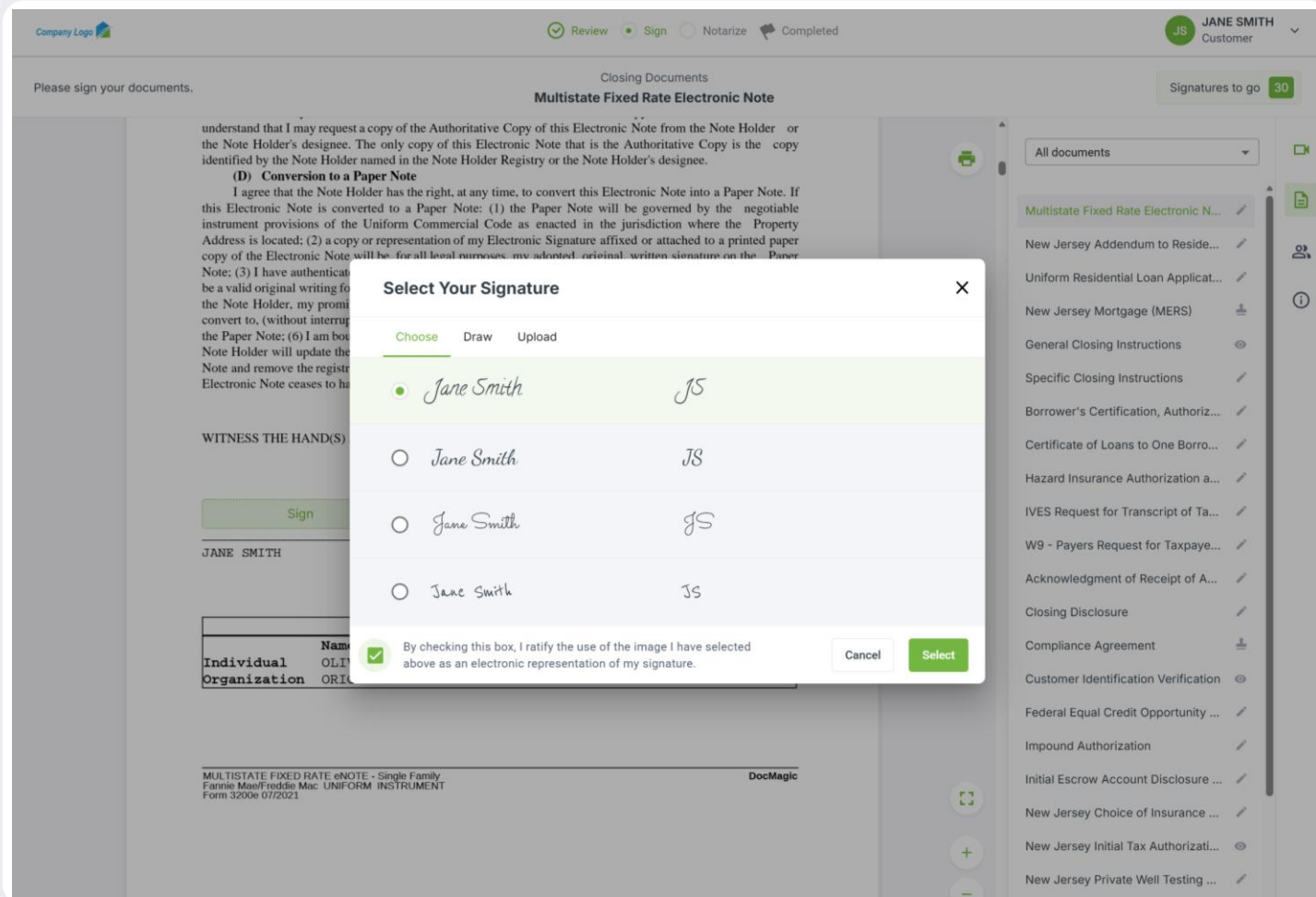
- The document icon brings you back to the list of Documents (selected by default).
- Click the people icon to view participants
- Click the information icon to see document package metadata.

# Closing Package: Click Signing

The screenshot displays a web-based document signing interface. At the top, there are navigation tabs: Review (checked), Sign (active), Notarize, and Completed. The user is identified as JANE SMITH, Customer. The document title is "New Jersey Addendum to Residential Mortgage Loan Application". The main content area contains legal text regarding civil union couples and a question: "Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?" with radio buttons for NO (selected) and YES. Below this is a form field for "Name of Civil Union Partner" with a "Fill" button. A "Sign" button is positioned over a signature line for "Borrower JANE SMITH" and a "Date" field. A green callout bubble with a pen icon points to the "Sign" button. At the bottom, there are "Previous", "Sign", and "Next" buttons. A document list on the right side shows various documents, with "New Jersey Addendum to Reside..." highlighted. The DocMagic logo is visible in the bottom right corner of the interface.

- There are three options for click–signing.
  - The pen icon.
  - The “Sign” box directly.
  - The Green Sign box will automatically advance to the next task each time.

# Closing Package: Signature Options



- You have the option to “Choose” the pre-formed signatures available
- You can also create a signature and initials using the “Draw” tab.
- Or you have the option to upload a .JPG or .PNG of your own signature from the computer.
- Regardless of which option is chosen, you must check the box authorizing the use of an electronic signature and then hit “Select”.

# Closing Package: Keeping Track of Progress

Company Logo

Review Sign Notarize Completed

JS JANE SMITH Customer

Please sign your documents.

Closing Documents

New Jersey Addendum to Residential Mortgage Loan Application

Signatures to go 29

Borrower: JANE SMITH

Property Address: 7755 JOHN Q HAMMONS DR  
FRISCO, NEW JERSEY 75034

New Jersey law provides that civil union couples shall have all of the same benefits, protections and responsibilities under law, whether they derive from statute, administrative or court rule, public policy, common law or any other source of civil law, as are granted to spouses in a marriage.

Accordingly, if you, as the Borrower, indicate that you are involved in a civil union partnership registered with the State of New Jersey or part of a legal union formed in another jurisdiction, the Lender may require that your civil union 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 the benefits, protections, and responsibilities under New Jersey law.

Can anyone, other than you, claim a possessory or other interest in the property that will secure repayment of the loan?

NO  YES

If yes, who may be able to claim an interest?

Required

Fill

Name of Civil Union Partner

Sign

Borrower JANE SMITH Date

NJ ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION  
N.J. STAT. ANN. § 37:1-41  
NJARMLAMSC 07/20/10

DocMagic

Previous Check Next

All documents

Multistate Fixed Rate Electronic ... ✓

New Jersey Addendum to Reside... ✓

Uniform Residential Loan Applac... /

New Jersey Mortgage (MERS) /

General Closing Instructions /

Specific Closing Instructions /

Borrower's Certification, Authoriz... /

Certificate of Loans to One Borro... /

Hazard Insurance Authorization a... /

IVES Request for Transcript of Ta... /

W9 - Payers Request for Taxpaye... /

Acknowledgment of Receipt of A... /

Closing Disclosure /

Compliance Agreement /

Customer Identification Verification /

Federal Equal Credit Opportunity ... /

Impound Authorization /

Initial Escrow Account Disclosure ... /

New Jersey Choice of Insurance ... /

New Jersey Initial Tax Authorizati... /

New Jersey Private Well Testing ... /

New Jersey Right to Own Attorne... /

- You might be required to click a check box before signing certain documents and you cannot proceed unless the box is checked.
- The countdown feature in the upper right corner shows how many signatures remain. If you ever get lost, you can click on this button to be taken to the next signature or tag.
- A green check mark next to a document title indicates that it has been signed and completed.
- An eyeball icon indicates that this document is "view only" and does not require a signature.

# Closing Package: When Complete

The screenshot displays a DocMagic interface for reviewing closing documents. At the top, there are navigation buttons: Review (checked), Sign, Notarize, and Completed. The user is identified as JANE SMITH, Customer. The document being reviewed is titled "Notice Concerning Furnishing Negative Information" under the heading "CONSUMER REPORTING AGENCY".

Document details include:  
Lender: DSI TEST LENDER (SALES)  
Borrower: JANE SMITH  
Property Address: 7755 JOHN Q HAMMONS DR, FRISCO, NEW JERSEY 75034

The main content of the document is a disclosure box:  
**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS.**  
**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

Below the disclosure, it states: "By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure." There is a "Sign" button and a signature line for "Borrower JANE SMITH" and a "Date" field.

On the right side, there is a checklist of documents with status indicators (checkmarks or grey boxes):

- All documents
- General Closing Instructions
- Specific Closing Instructions
- Borrower's Certification, Authoriz...
- Certificate of Loans to One Borro...
- Hazard Insurance Authorization a...
- IVES Request for Transcript of Ta...
- W9 - Payers Request for Taxpay...
- Acknowledgment of Receipt of A...
- Closing Disclosure
- Compliance Agreement
- Customer Identification Verification
- Federal Equal Credit Opportunity ...
- Impound Authorization
- Initial Escrow Account Disclosure...
- New Jersey Choice of Insurance ...
- New Jersey Initial Tax Authorizati...
- New Jersey Private Well Testing ...
- New Jersey Right to Own Attorne...
- Notice Concerning Furnishing Ne... (highlighted)
- Occupancy and Financial Status ...
- Payment Letter to Borrower
- Signature Affidavit and AKA State...

At the bottom, there are "Previous", "Sign", and "Next" buttons. The DocMagic logo is visible in the bottom right corner of the document area.

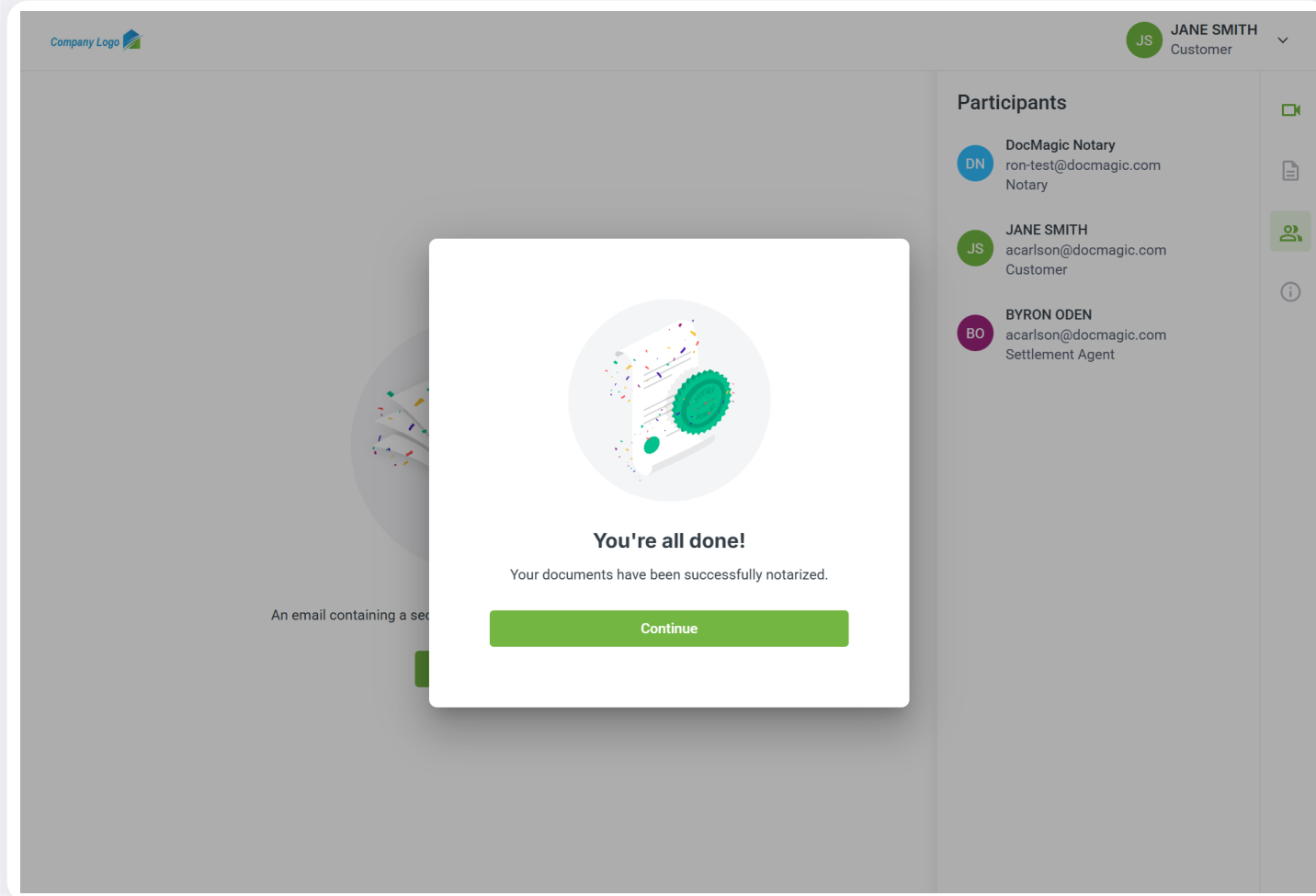
- A stamp icon indicates that this document requires notarization.
- The icons at the top middle of the page will indicate when the process is complete.
- All applicable checkmarks will turn from grey to green.

# Closing Package: When Complete

The screenshot displays the DocMagic interface for a closing package. At the top, there are navigation options: Review (checked), Sign (checked), Notarize (unchecked), and Completed (checked). The user is identified as JANE SMITH, a Customer. The main heading is "Closing Documents" with a sub-heading "Signature Affidavit and AKA Statement" and a "Done" button. A notification box in the center reads: "Time to Notarize! All documents signed! The notary will take it from here and complete the notarization process." Below this is a "Continue" button. The background shows a document titled "SIGNATURE AFFIDAVIT" with fields for "I, JANE SMITH certify that this is my true and correct signature:" and "I, JANE SMITH further certify that I am also known as:". A list of documents on the right side includes: General Closing Instructions, Specific Closing Instructions, Borrower's Certification, Authoriz..., Certificate of Loans to One Borro..., Hazard Insurance Authorization a..., IVES Request for Transcript of Ta..., W9 - Payers Request for Taxpay..., Acknowledgment of Receipt of A..., Closing Disclosure, Compliance Agreement, Customer Identification Verification, Federal Equal Credit Opportunity ..., Impound Authorization, Initial Escrow Account Disclosure..., New Jersey Choice of Insurance ..., New Jersey Initial Tax Authorizati..., New Jersey Private Well Testing ..., New Jersey Right to Own Attorne..., Notice Concerning Furnishing Ne..., Occupancy and Financial Status ..., Payment Letter to Borrower, and Signature Affidavit and AKA State... (checked). A status bar at the bottom left says "All documents signed" with a checkmark.

- Once you click "Done", hit Continue and the control will return to the Remote Online Notary.

# Closing Package: When Complete



- Once completed you will see a “You’re all done!” message and you may download the completed set of documents after the notary ends the meeting.