



Initial Disclosures  
&  
Closing Packages

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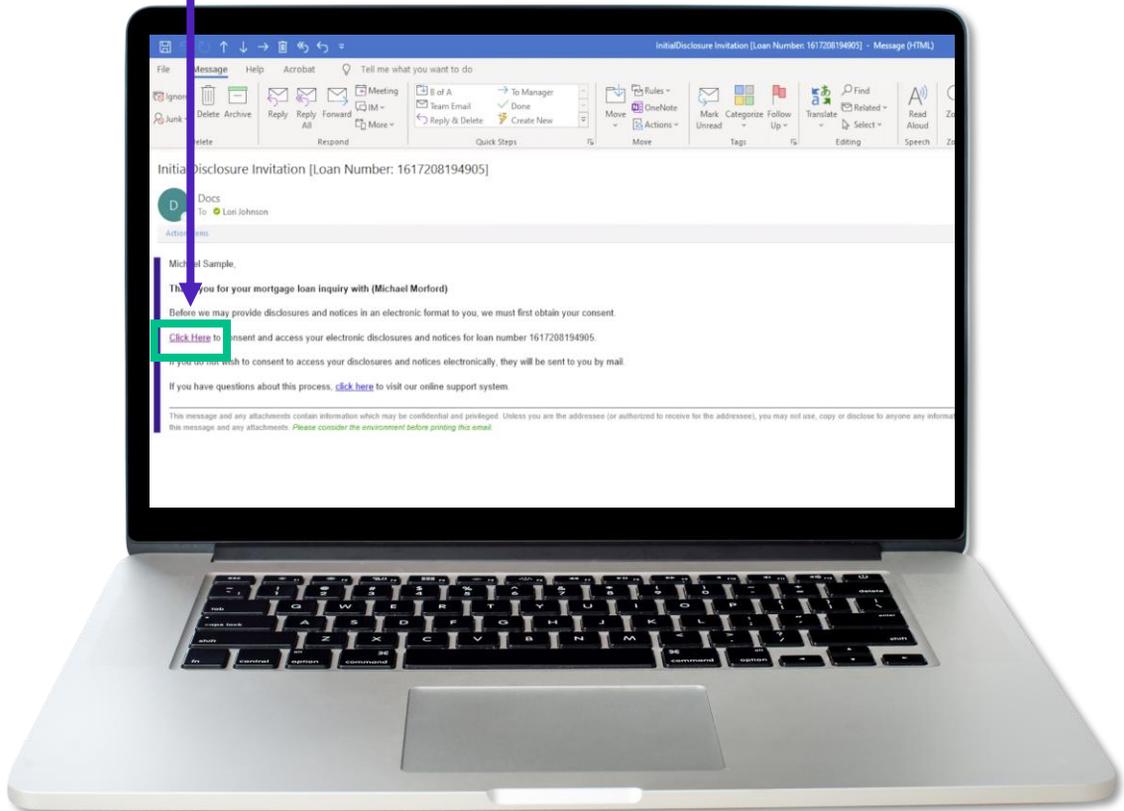
# Initial Disclosures



# eSign for Borrower – Initial Disclosures

## Logging In

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. Click [here](#) for that guide.



# eSign for Borrower – Initial Disclosures

## Logging In

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, complete the following information.

Last 4 digits of your SSN  
.....

Property Zip Code  
90501

Enter Viewing Code  
1370

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

Get Started

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

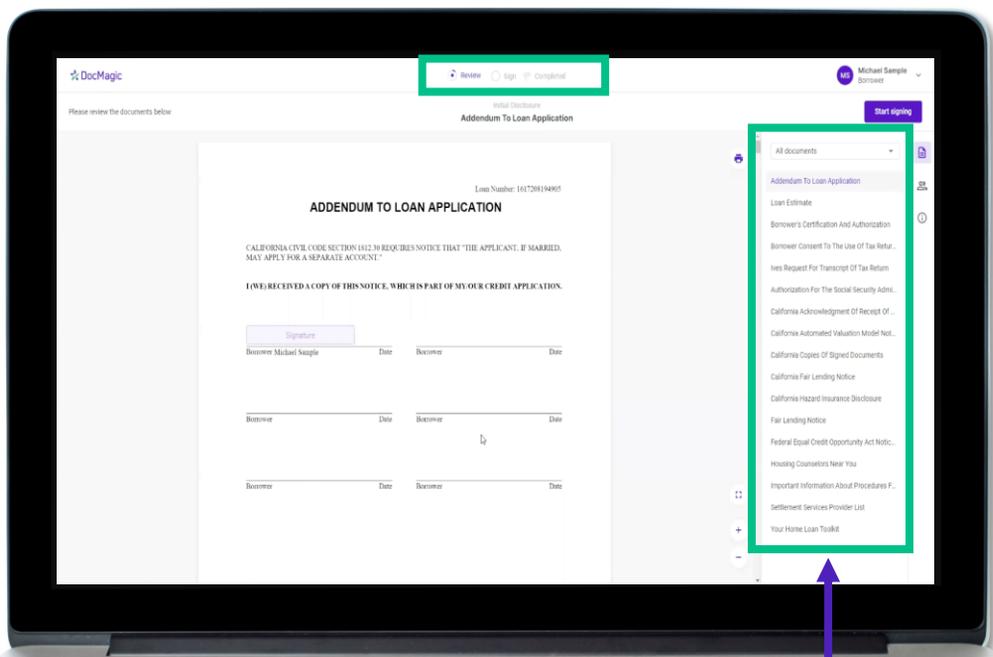
If you get a "login error" message, close the tab and re-open this page from the link in your email.



# eSign for Borrower – Initial Disclosures

## Page Features

Along the top, the you will find indicators that show progress of the Review, and e-Sign processes.



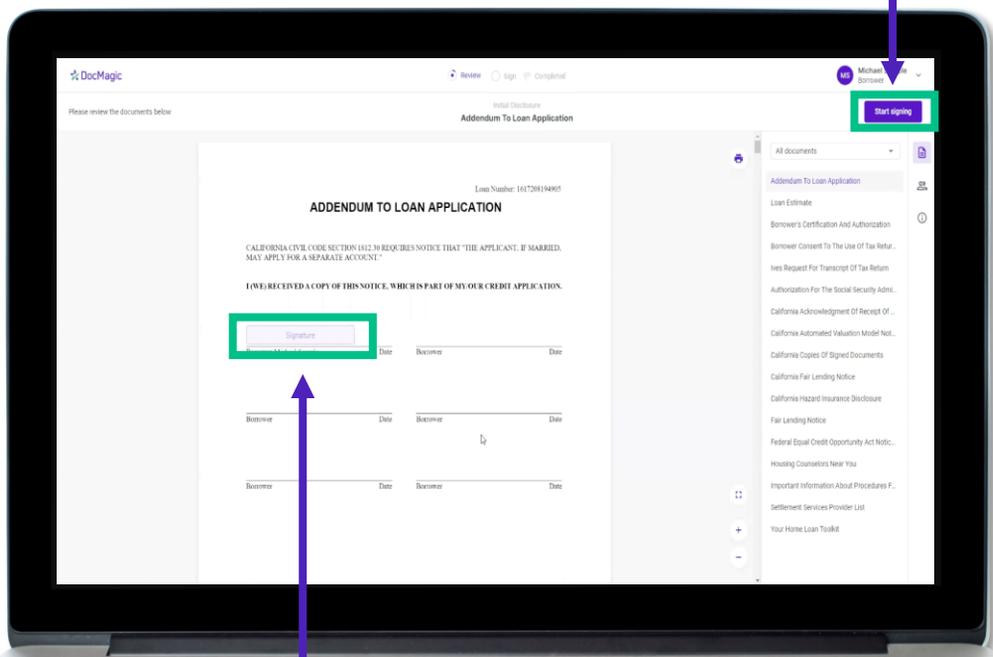
All documents are listed in this column on the right.



# eSign for Borrower – Initial Disclosures

## Page Features

“Start signing” begins the signing process.



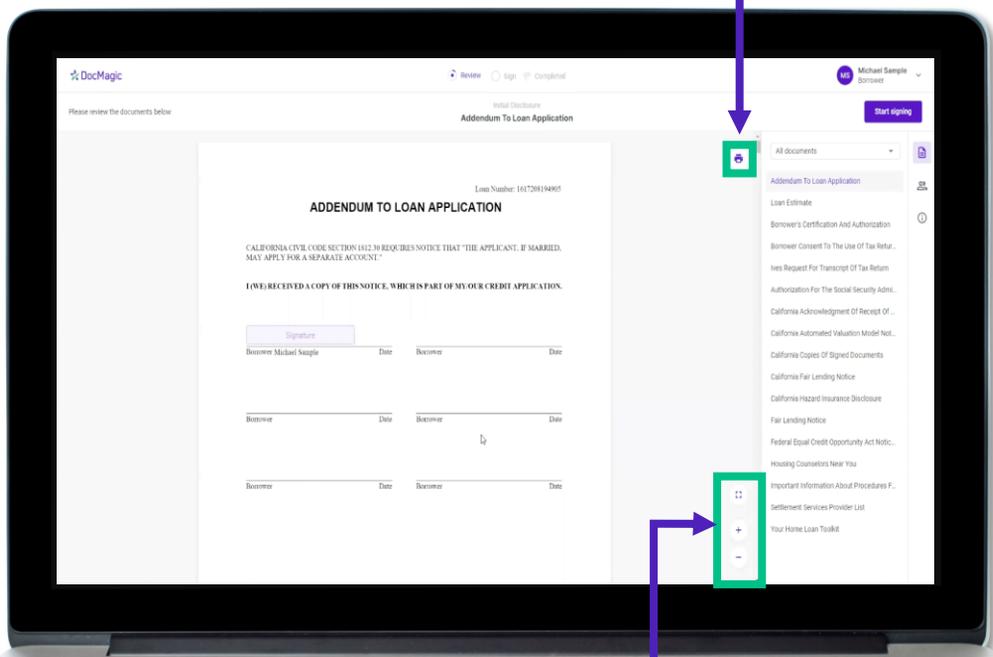
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and un-signable.



# eSign for Borrower – Initial Disclosures

## Page Features

The printer icon allows you to print the documents.



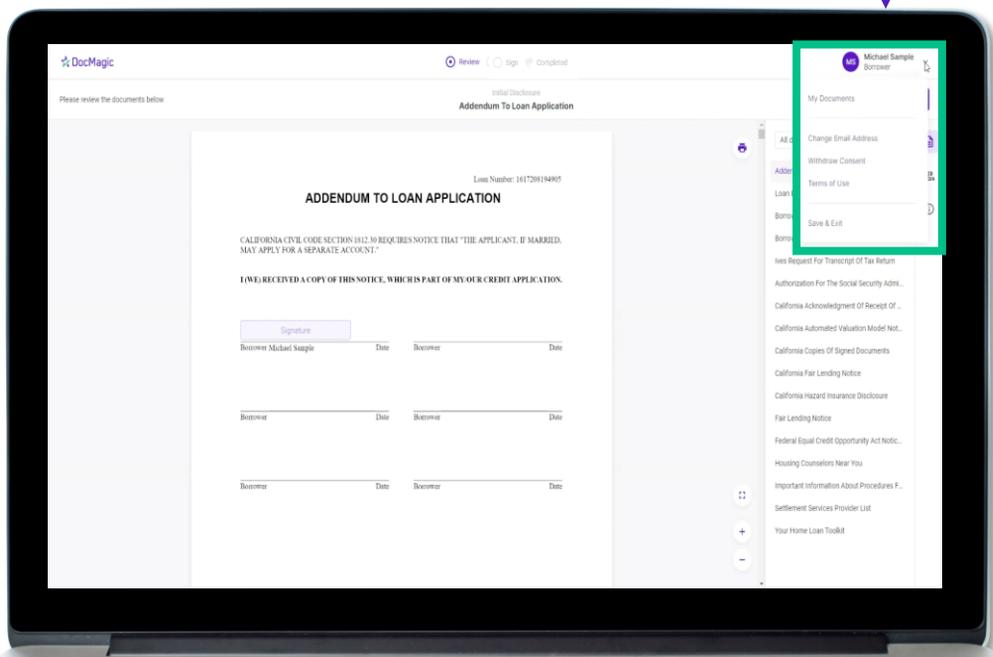
You can expand the signing window and increase or decrease the zoom levels.



# eSign for Borrower – Initial Disclosures

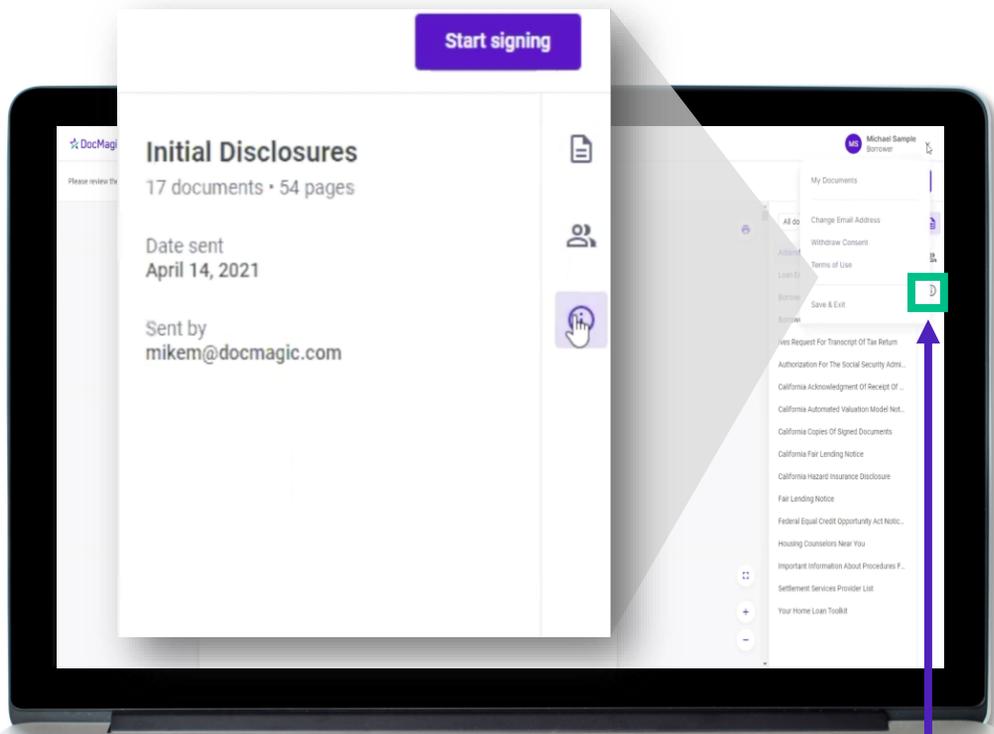
## Page Features

Your information can be viewed and edited here.



# eSign for Borrower – Initial Disclosures

## Page Features

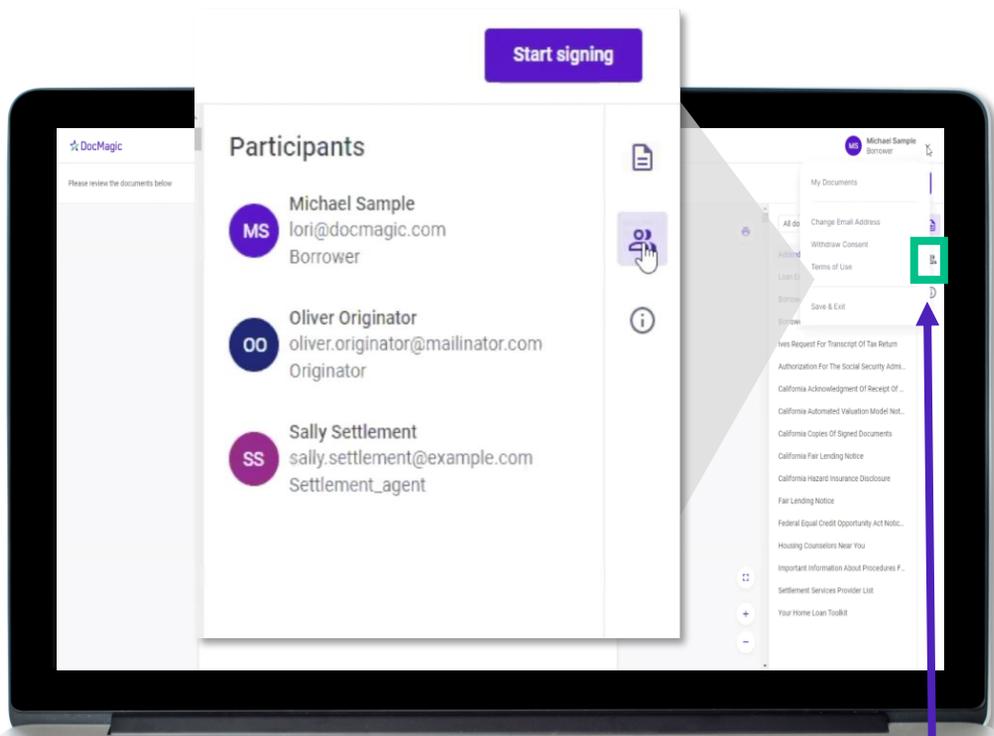


This button lists the document information.



# eSign for Borrower – Initial Disclosures

## Page Features

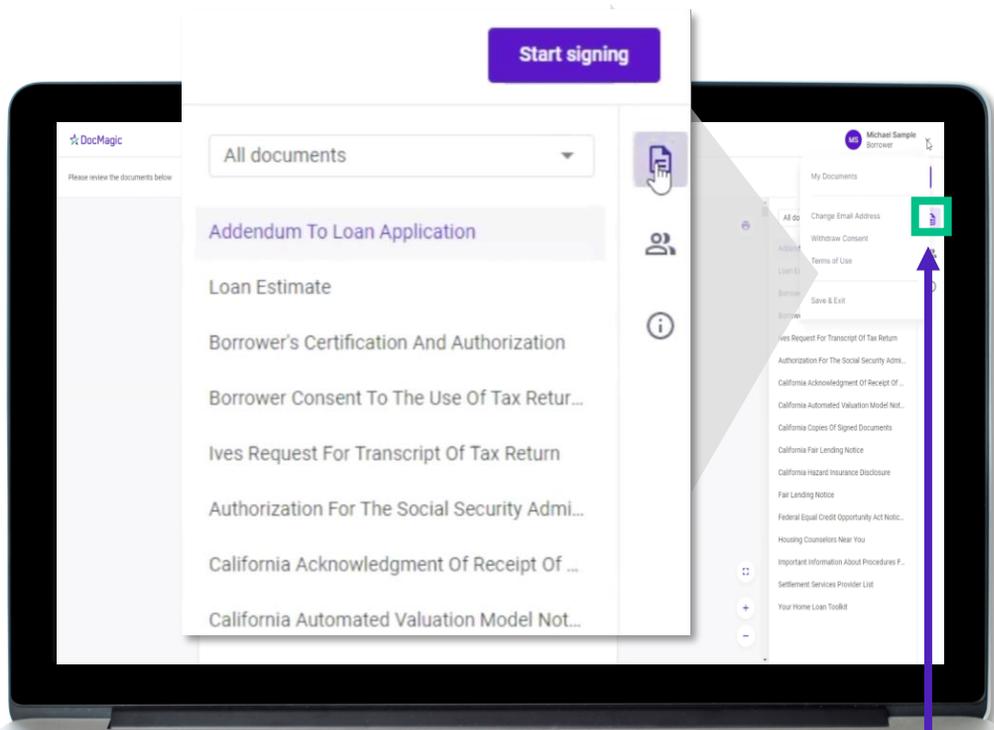


This button lists the participants.



# eSign for Borrower – Initial Disclosures

## Page Features



This button brings them back to the list of Documents.

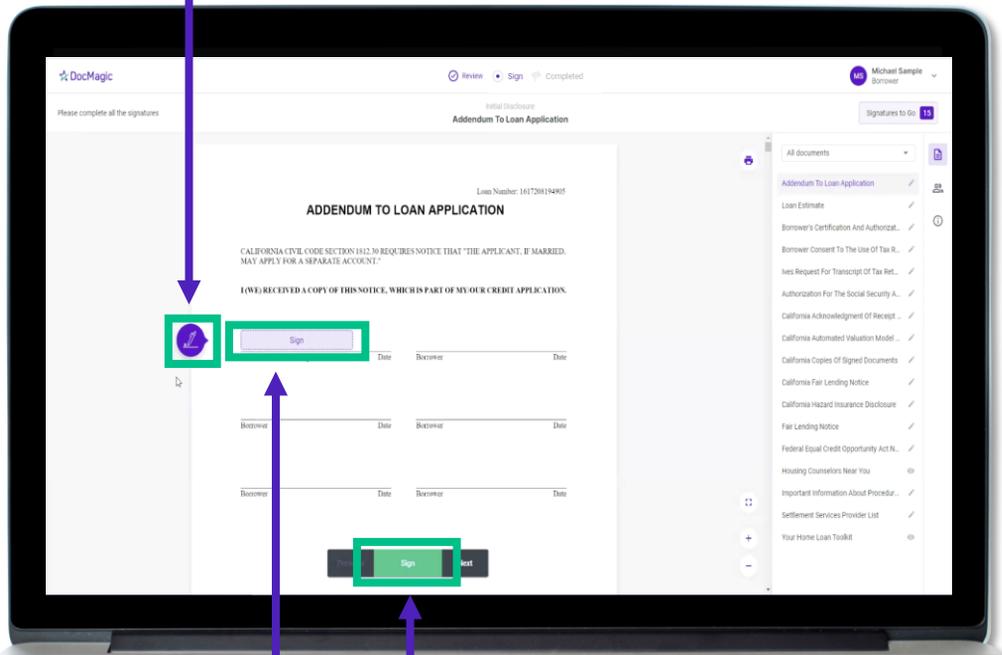


# eSign for Borrower – Initial Disclosures

## Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the “Sign” box directly.

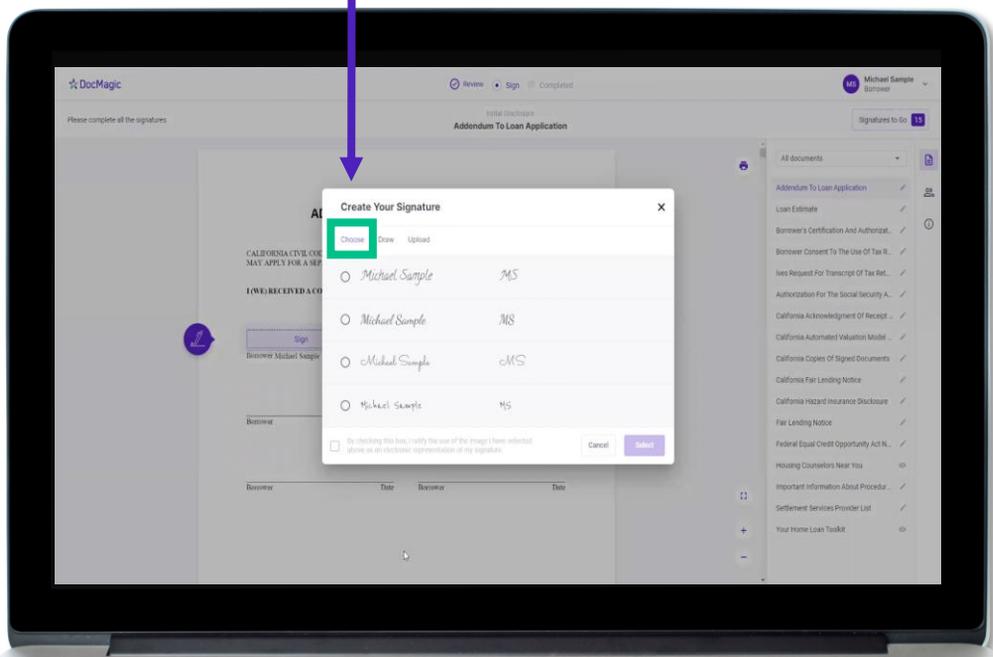
3. Clicking on the Green Sign box will automatically advance to the next task each time.



# eSign for Borrower – Initial Disclosures

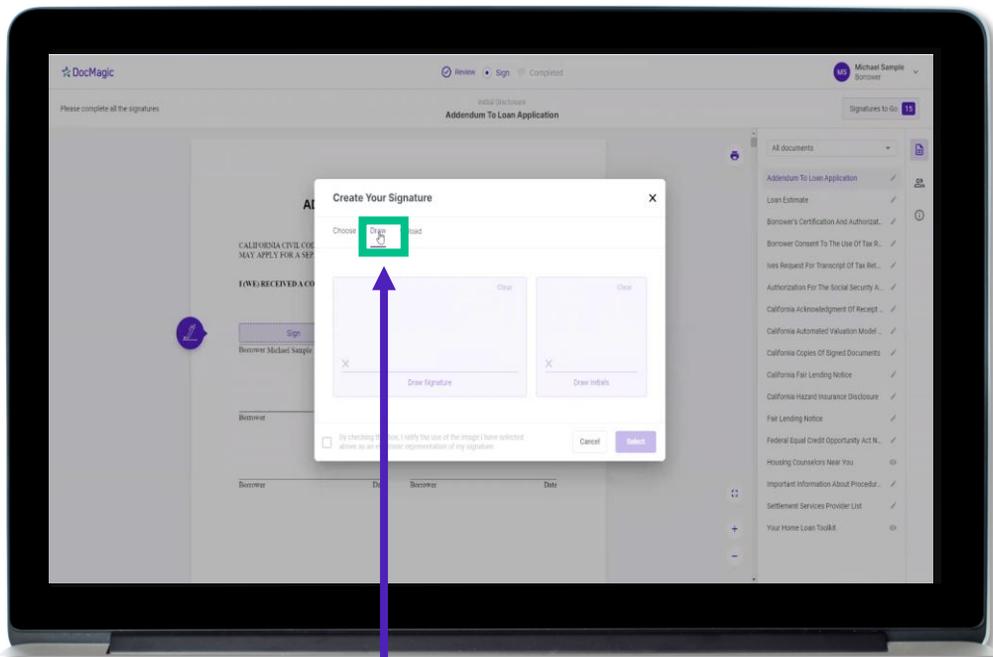
## Signature Options

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



# eSign for Borrower – Initial Disclosures

## Signature Options

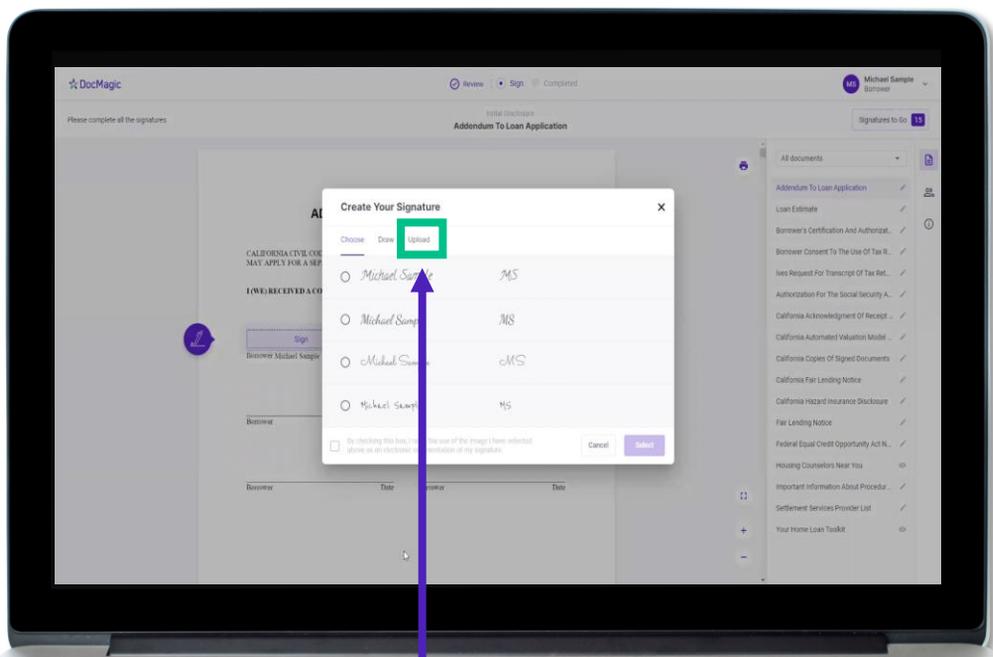


You can also create a signature and initials using this tab.



# eSign for Borrower – Initial Disclosures

## Signature Options

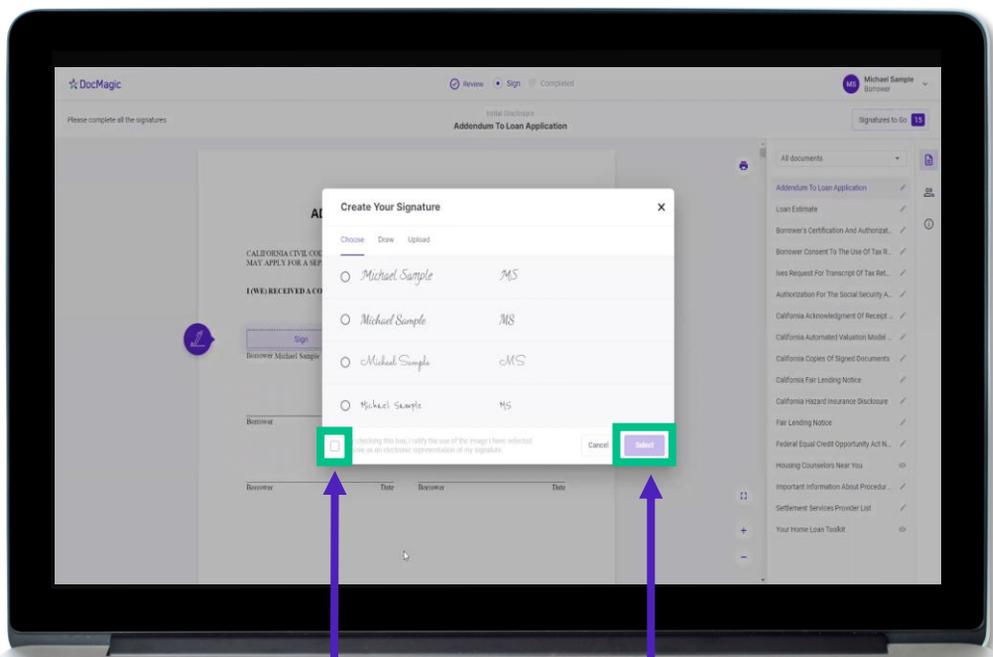


You also have the option to upload a .JPG or .PNG of your own signature from the computer.



# eSign for Borrower – Initial Disclosures

## Signature Options

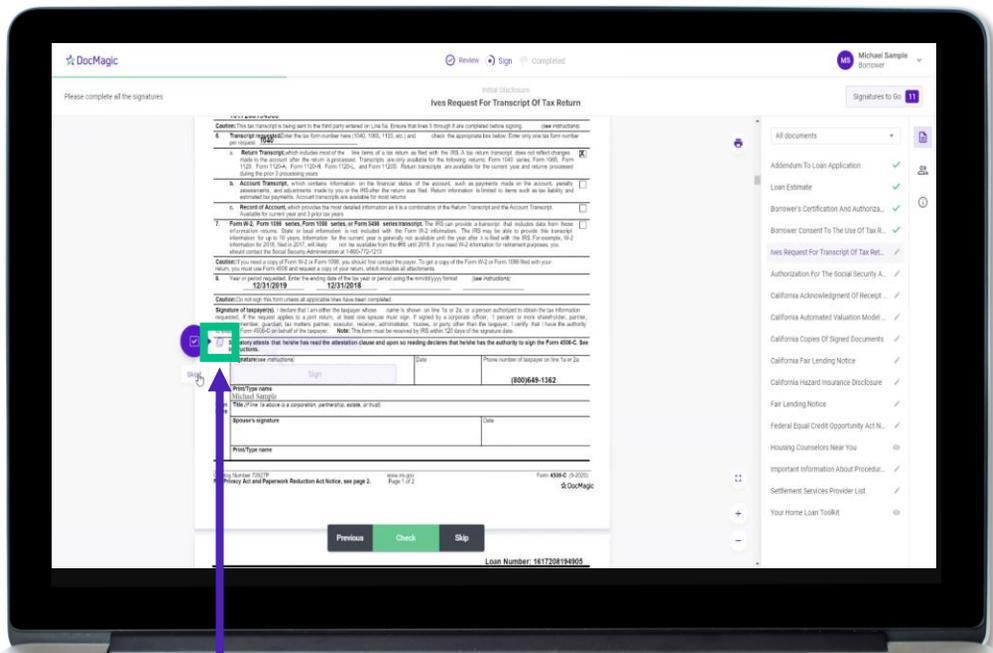


Regardless of what option is chosen, you must check the box authorizing the use of an electronic signature and then hit select.



# eSign for Borrower – Initial Disclosures

## Signature Options



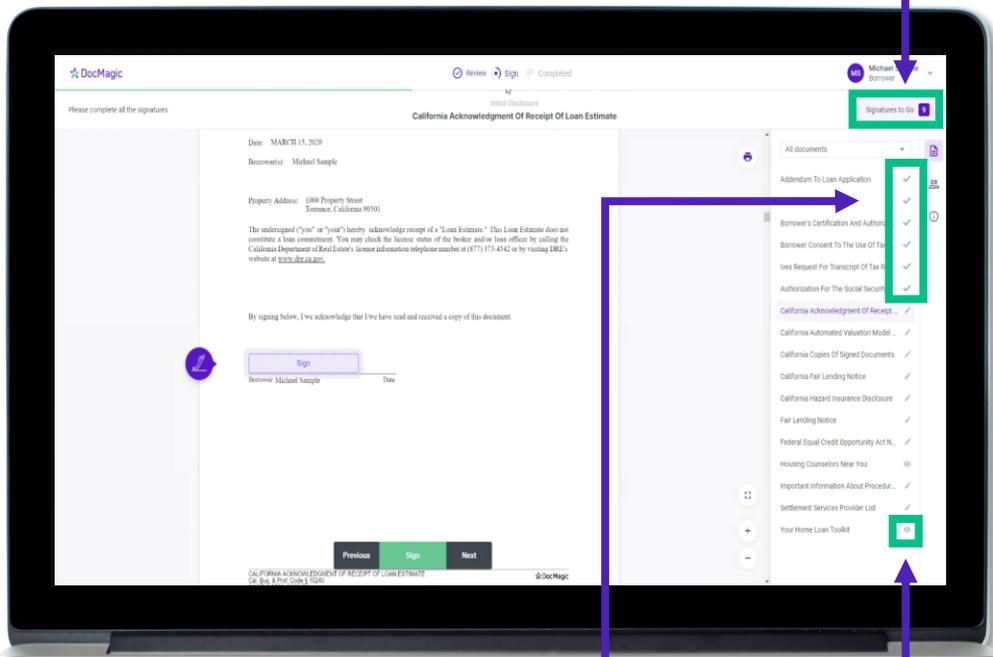
You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



# eSign for Borrower – Initial Disclosures

## Keeping Track of Progress

The countdown feature shows how many signatures remain.



Check the signed status of each document via these green check marks.

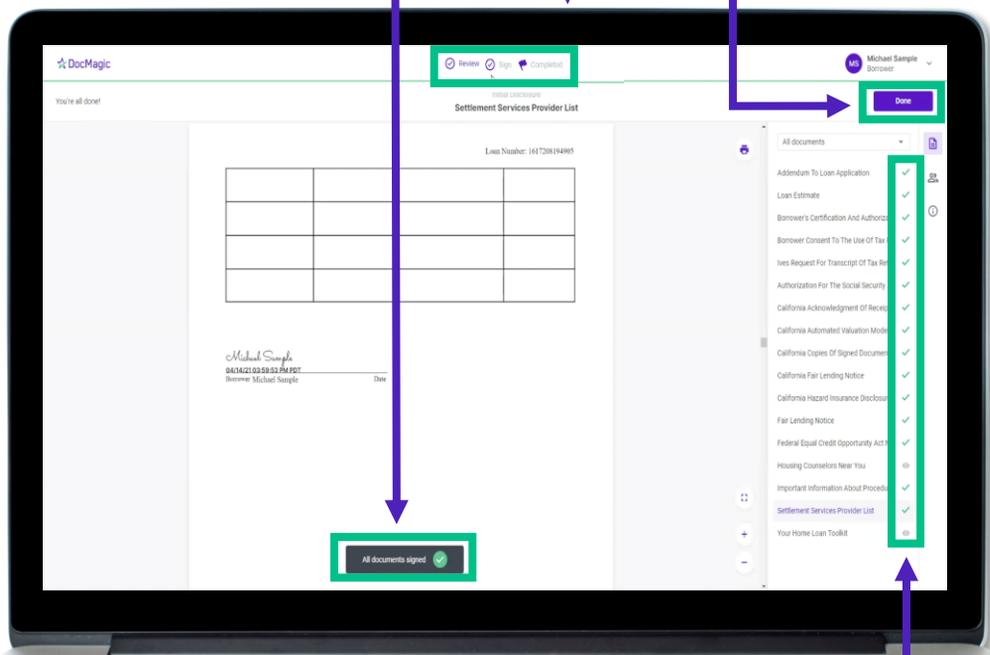
Eyeball indicates that this document does not require a signature.



# eSign for Borrower – Initial Disclosures

When Complete

These icons will indicate when the process is complete.



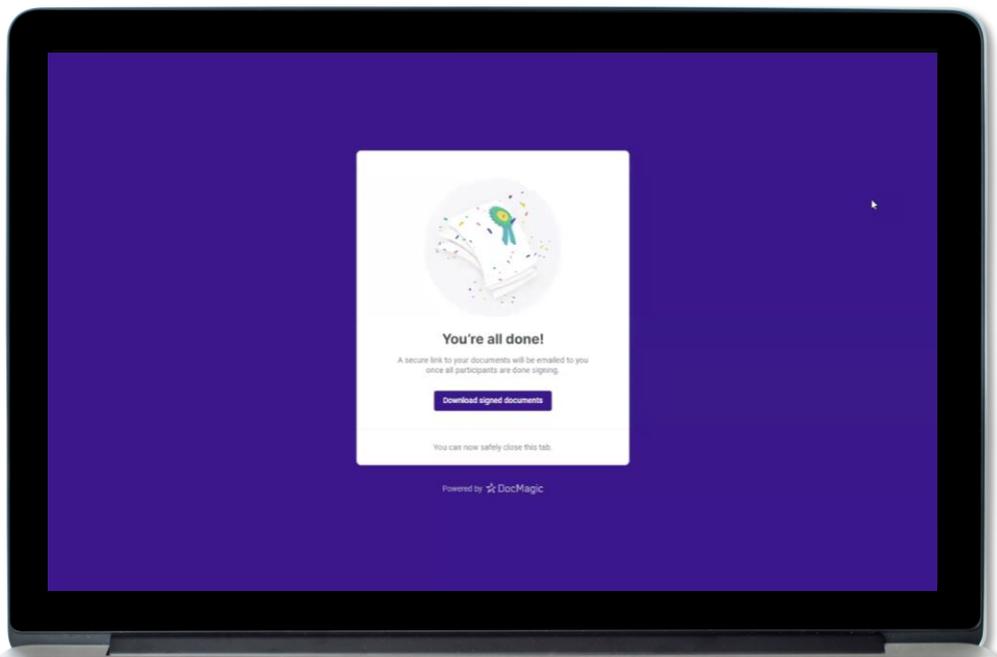
All applicable checkmarks will be green.



# eSign for Borrower – Initial Disclosures

When Complete

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



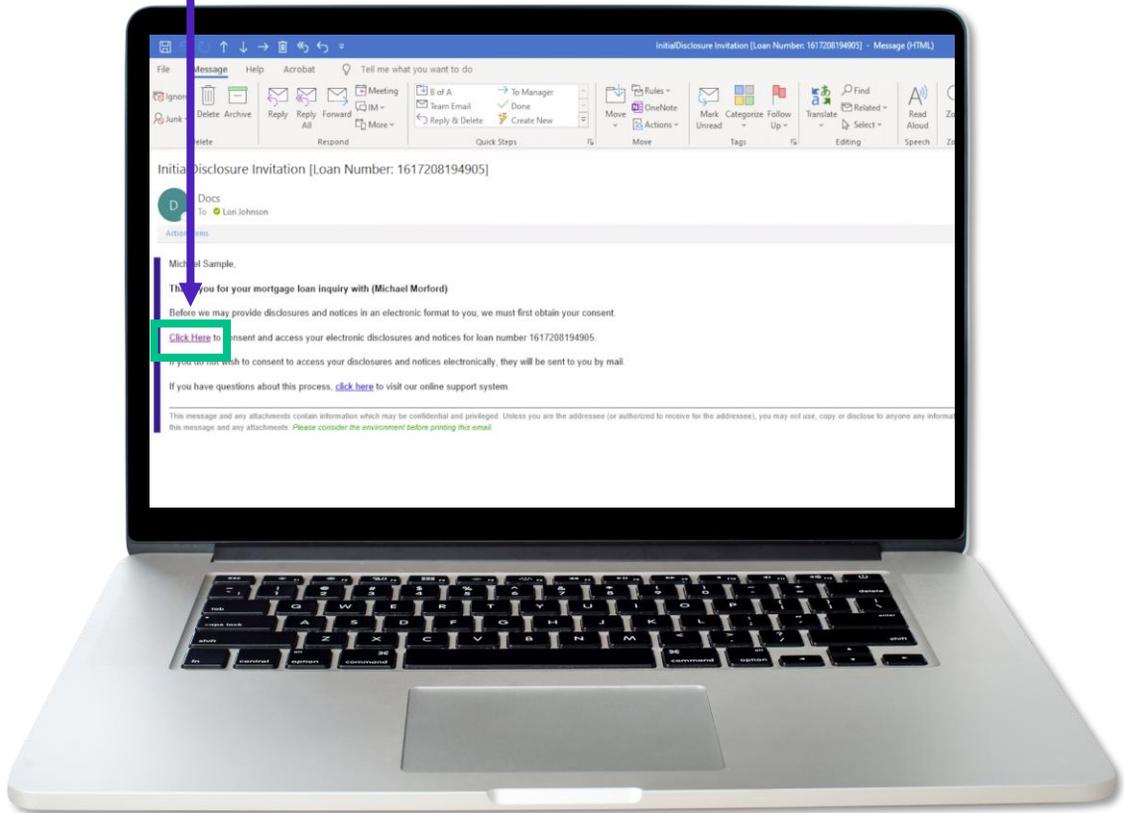
# Closing Packages



# eSign for Borrower – Closing Package

## Logging In

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. Click [here](#) for that guide.



# eSign for Borrower – Closing Package

## Logging In

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, complete the following information.

Last 4 digits of your SSN  
.....

Property Zip Code  
90501

Enter Viewing Code  
1370

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

Get Started

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

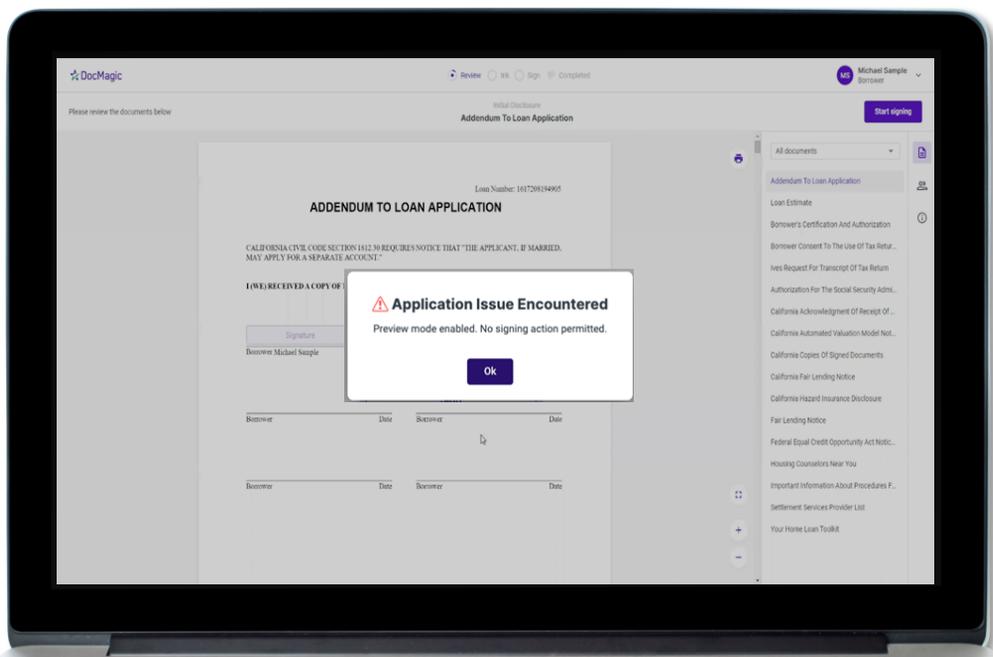
If you get a "login error" message, close the tab and re-open this page from the link in your email.



# eSign for Borrower – Closing Package

## Stay In The Tab

It's important to note that during the signing experience, all participants are encouraged to not click outside of their web browser tab. Doing so could cause technical glitches – like the one pictured.



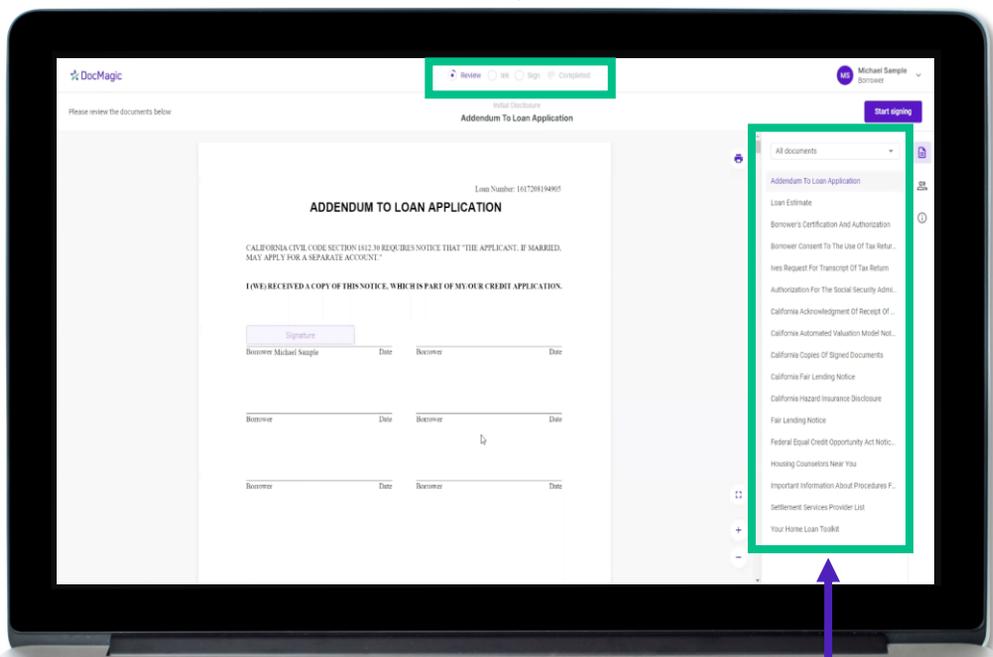
If repeated technical glitches occur, try [clearing browser cache](#) or running the experience in an [incognito window](#).



# eSign for Borrower – Closing Package

## Page Features

Along the top, you will find indicators that show progress of the Review, and e-Sign processes.



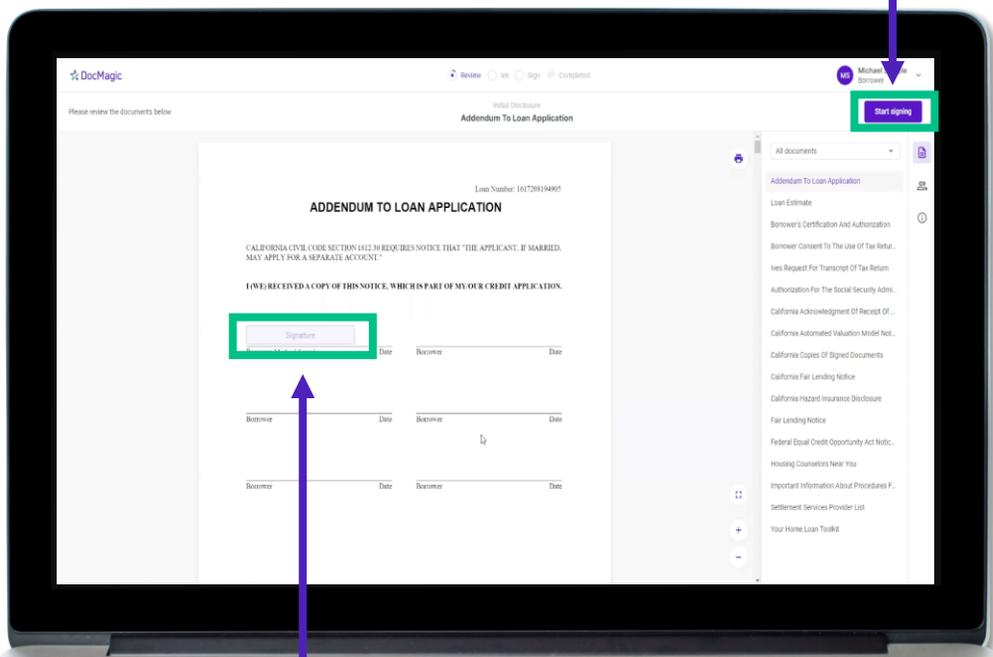
All documents are listed in this column on the right.



# eSign for Borrower – Closing Package

## Page Features

“Start signing” begins the signing process.



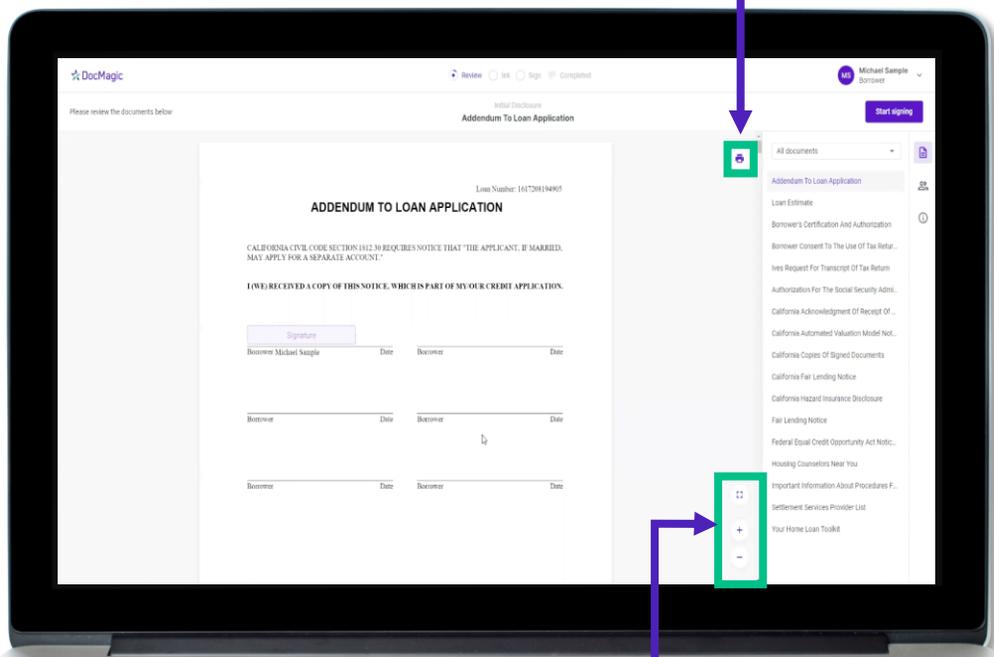
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and un-signable.



# eSign for Borrower – Closing Package

## Page Features

The printer icon allows you to print the documents.



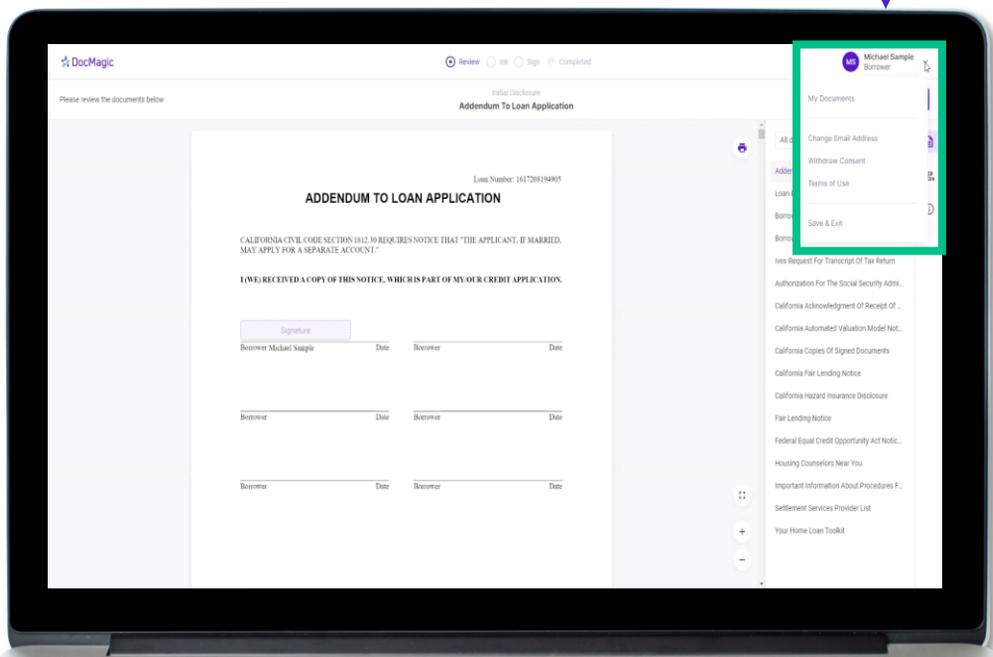
You can expand the signing window and increase or decrease the zoom levels.



# eSign for Borrower – Closing Package

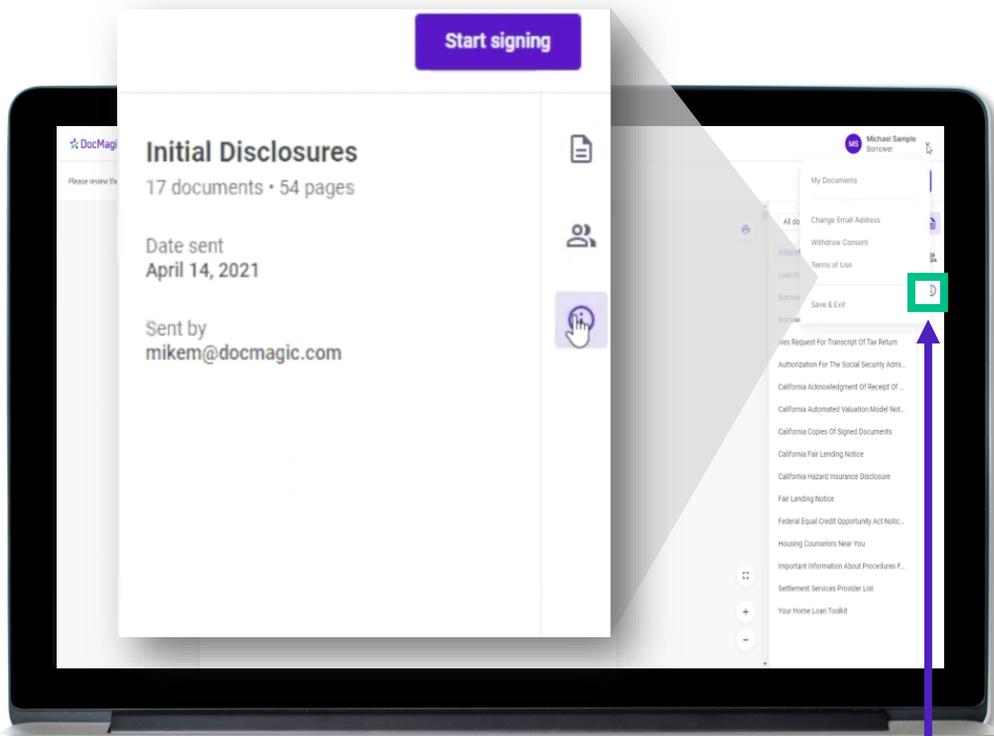
## Page Features

Your information can be viewed and edited here.



# eSign for Borrower – Closing Package

## Page Features

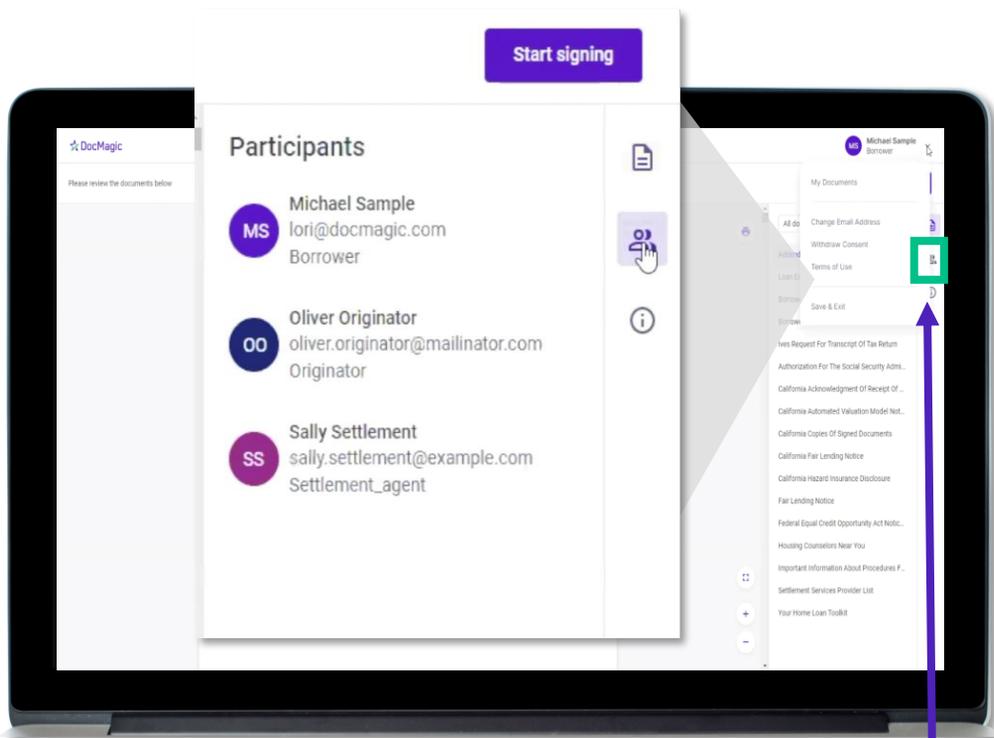


This button lists the document information.



# eSign for Borrower – Closing Package

## Page Features

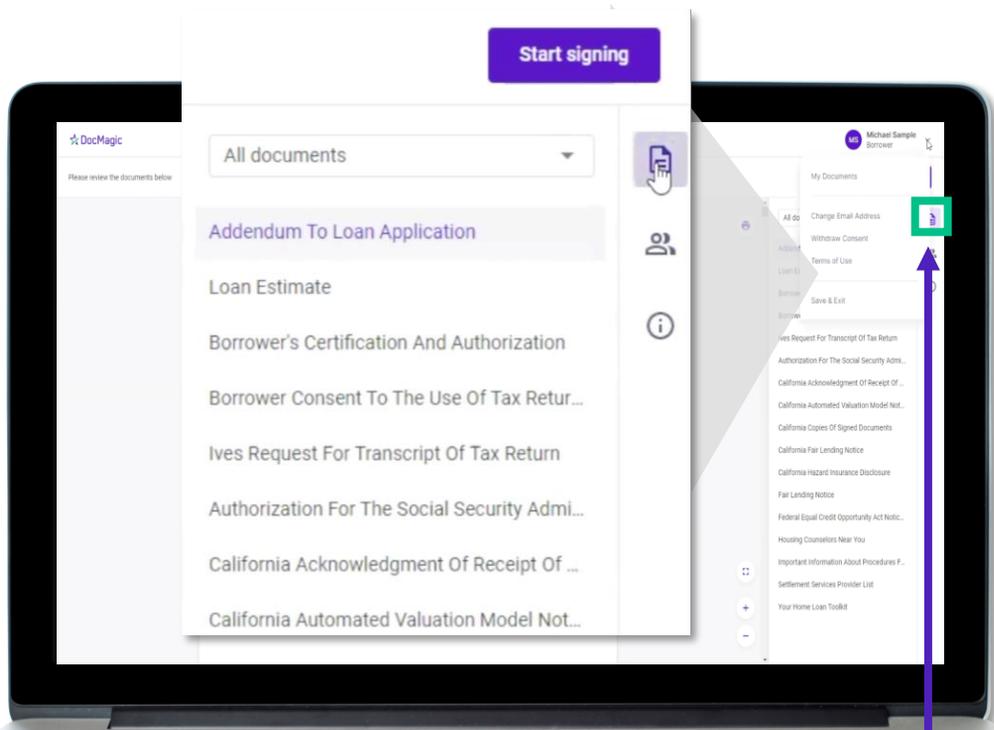


This button lists the participants.



# eSign for Borrower – Closing Package

## Page Features



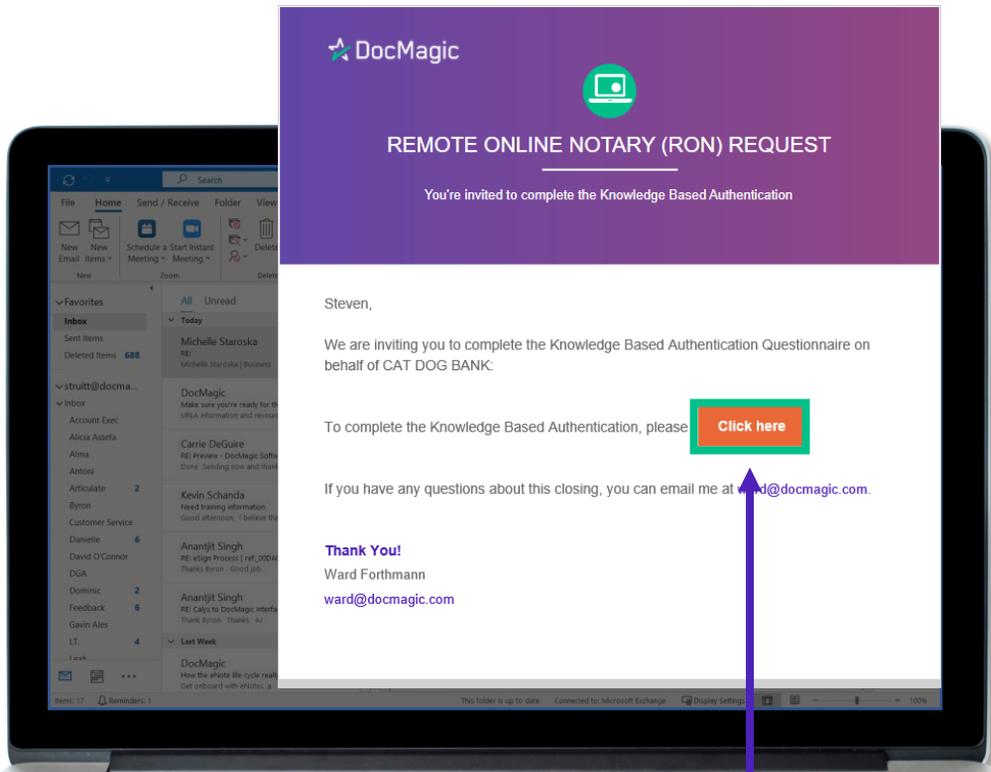
This button brings you back to the list of Documents.



# eSign for Borrower – Closing Package

## Knowledge Based Authentication (KBA)

Hybrid 3 and Total eClose allow you to participate in Remote Online Notarization (RON).



If RON is enabled, you will receive an invitation email to complete the KBA or Knowledge Based Authentication (KBA). Click here to get started.

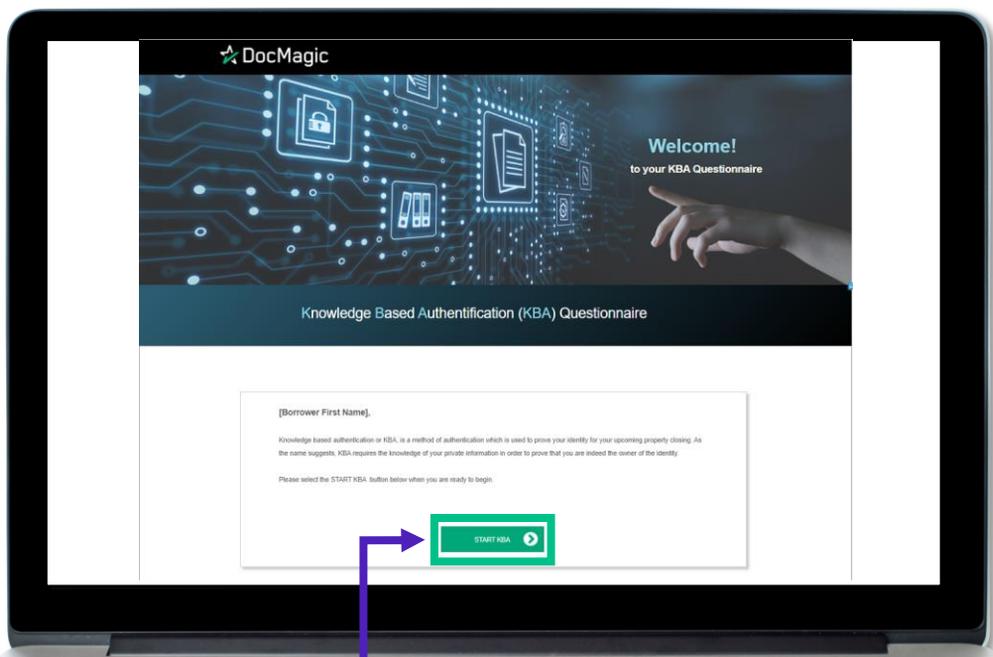
Note: Some Notaries may want you to complete the KBA process with them live in the signing window. They will tell you if that's the case.



# eSign for Borrower – Closing Package

## Knowledge Based Authentication (KBA)

You will be brought to this page, where you are prompted to complete the KBA process before accessing the eClosing Room.



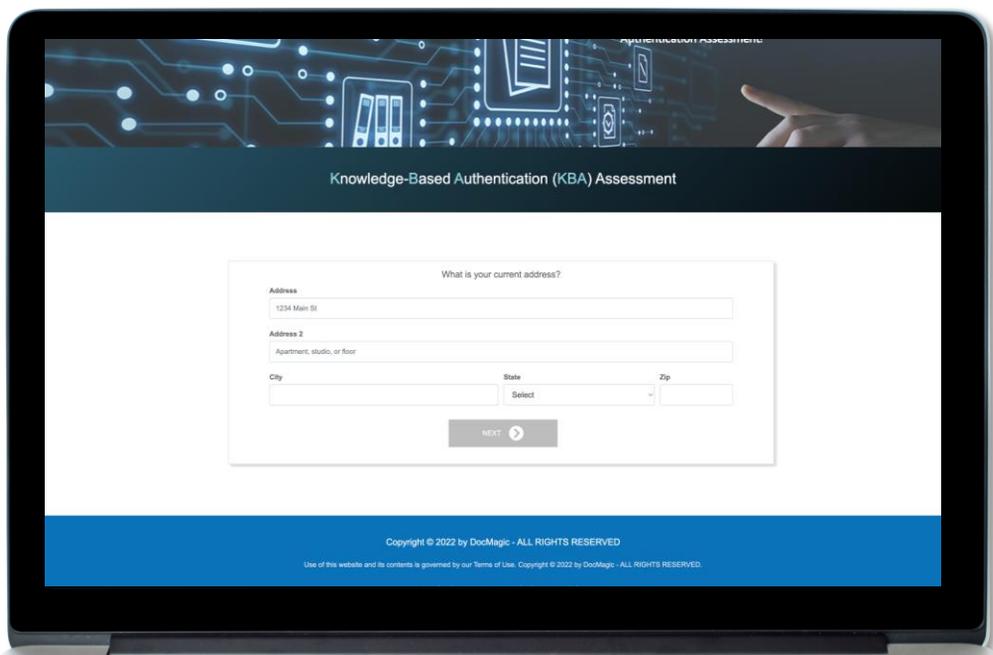
The process involves you answering questions and hitting submit to register answers. Click here to start.



# eSign for Borrower – Closing Package

## Knowledge Based Authentication (KBA)

You will have to verify your current address as part of the KBA.



The image shows a laptop screen displaying a web interface for a Knowledge-Based Authentication (KBA) Assessment. The header of the page reads "Knowledge-Based Authentication (KBA) Assessment". Below the header, the main content area contains a form titled "What is your current address?". The form includes the following fields:

- Address:** A text input field containing "1234 Main St".
- Address 2:** A text input field containing "Apartment, studio, or floor".
- City:** A text input field.
- State:** A dropdown menu with "Select" as the current selection.
- Zip:** A text input field.

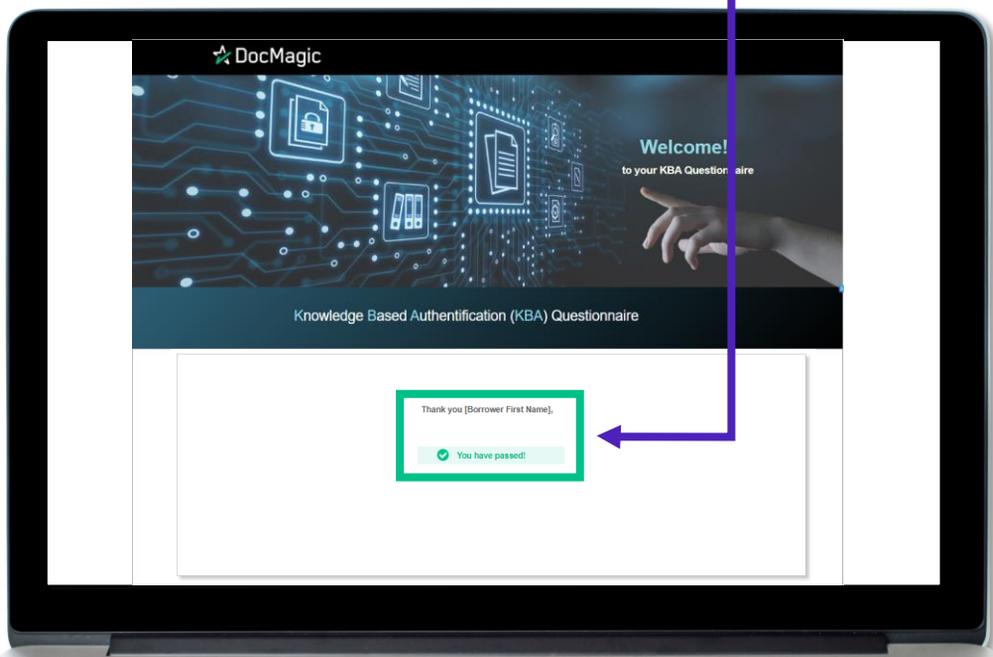
Below the form is a "NEXT" button with a right-pointing arrow. At the bottom of the screen, there is a blue footer bar containing the text: "Copyright © 2022 by DocMagic - ALL RIGHTS RESERVED. Use of this website and its contents is governed by our Terms of Use. Copyright © 2022 by DocMagic - ALL RIGHTS RESERVED."



# eSign for Borrower – Closing Package

## Knowledge Based Authentication (KBA)

If you successfully complete the assessment, you will receive this confirmation.



# eSign for Borrower – Closing Package

## I.D. Validation via Smart Device



Your identity can also be verified through a Smart Device.

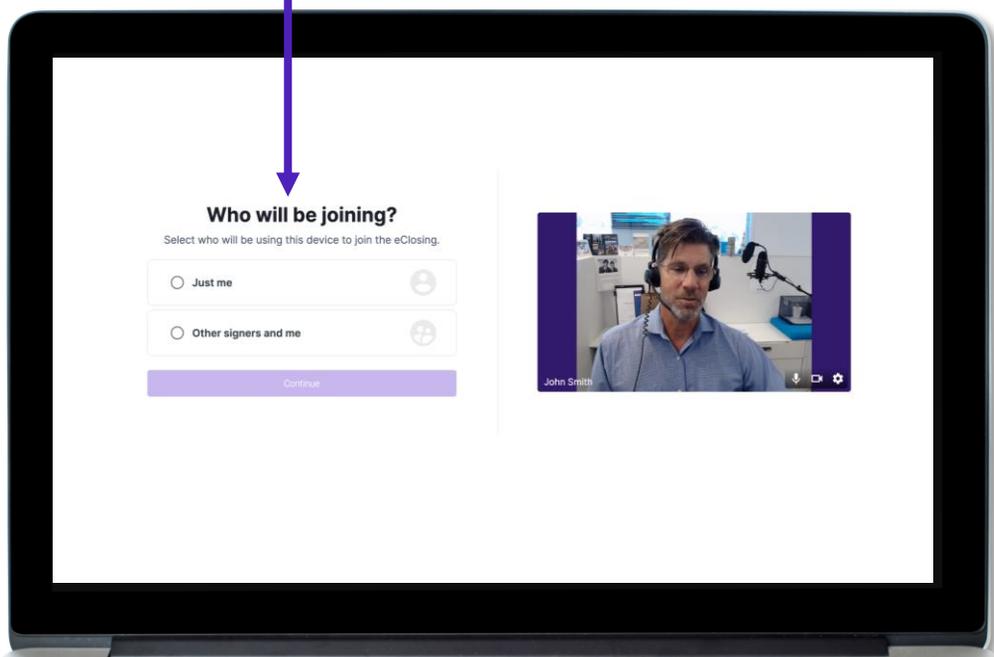
You will receive a text message containing a link to complete the I.D. Verification process.



# eSign for Borrower – Closing Package

## Knowledge Based Authentication (KBA)

Before joining, you must select if you are the only signer, or if there will be other signers in the session.

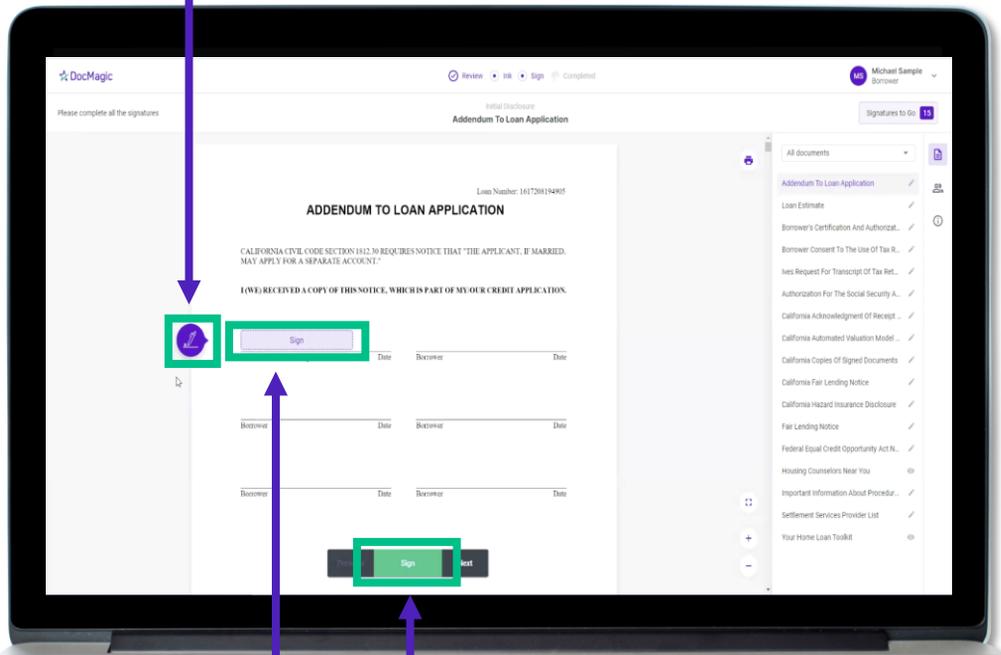


# eSign for Borrower – Closing Package

## Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the "Sign" box directly.

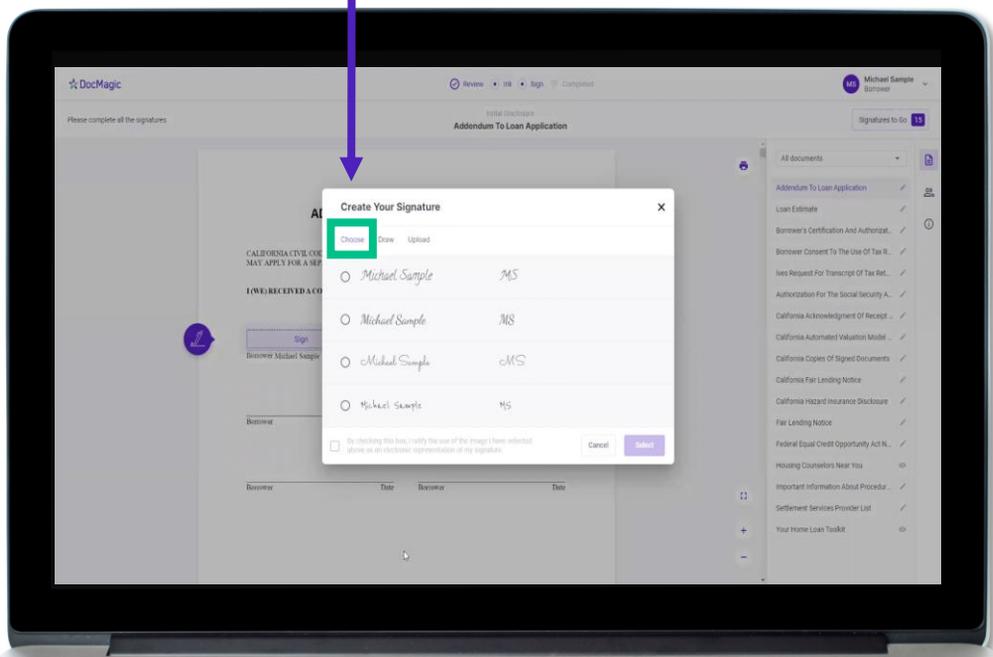
3. Clicking on the Green Sign box will automatically advance to the next task each time.



# eSign for Borrower – Closing Package

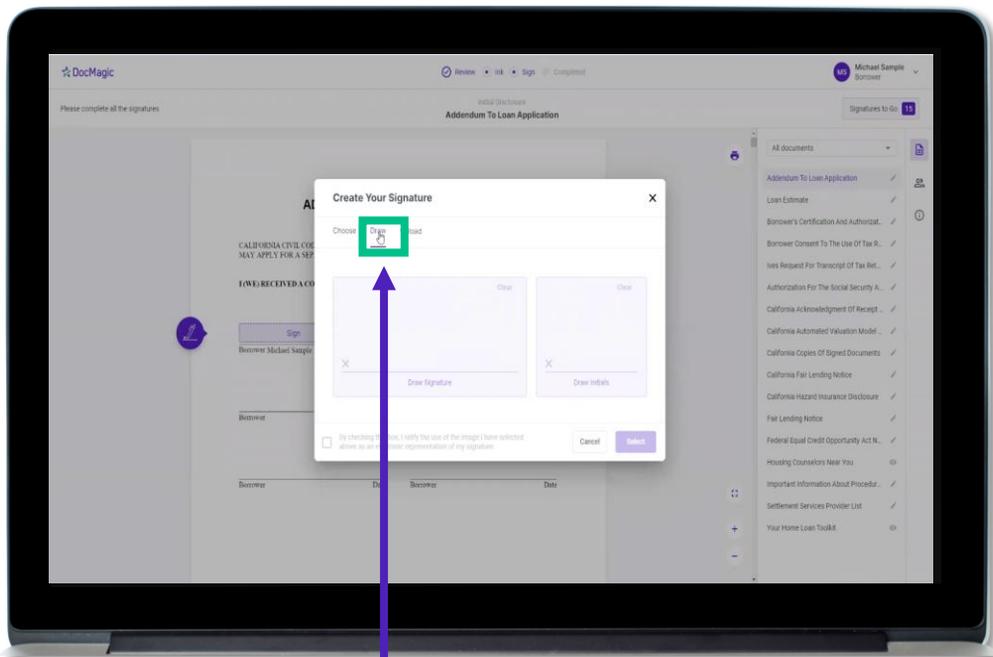
## Signature Options

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



# eSign for Borrower – Closing Package

## Signature Options

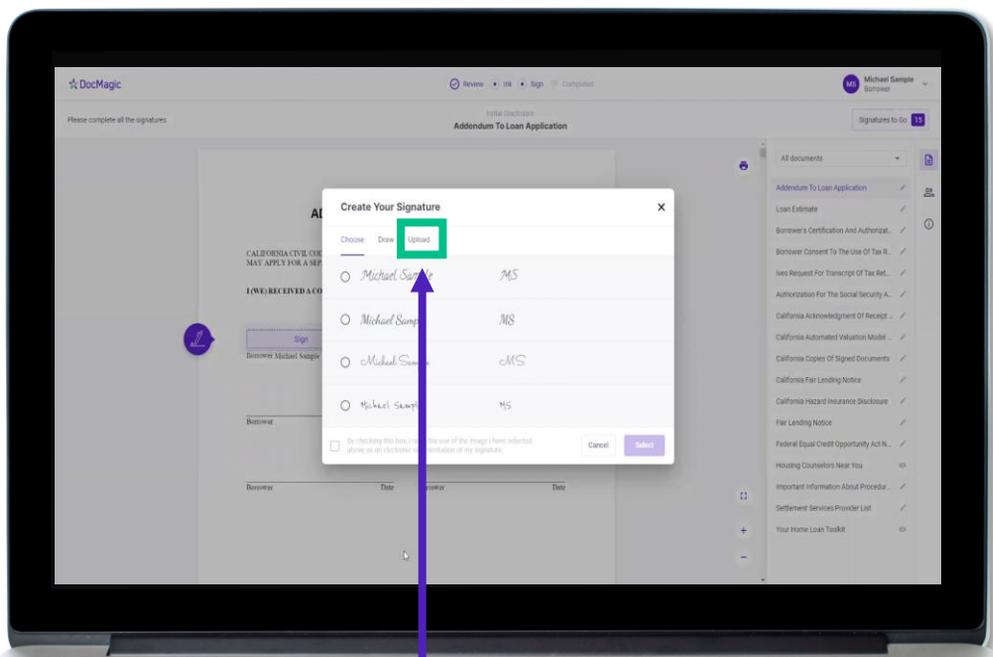


You can also create a signature and initials using this tab.



# eSign for Borrower – Closing Package

## Signature Options

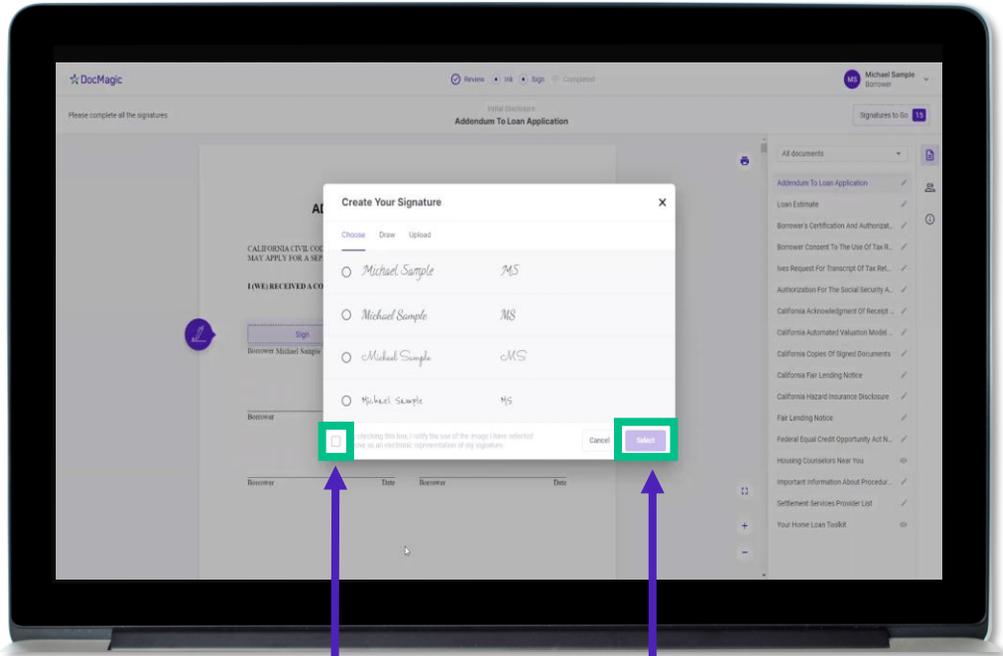


You also have the option to upload a .JPG or .PNG of your own signature from your computer.



# eSign for Borrower – Closing Package

## Signature Options

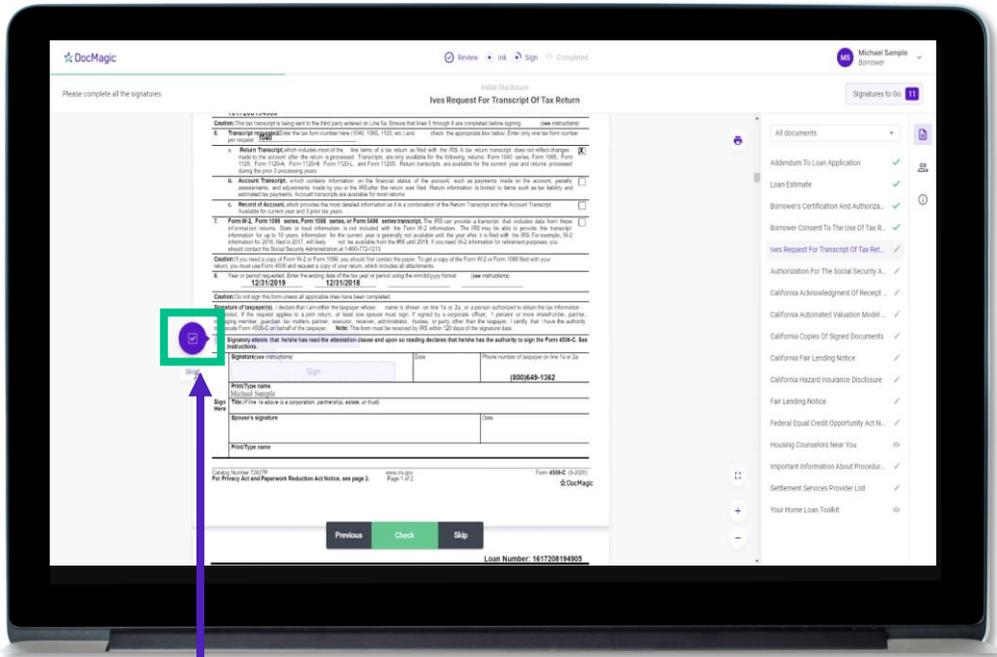


Regardless of what option is chosen, you must check the box authorizing the use of an electronic signature and then hit select.



# eSign for Borrower – Closing Package

## Signature Options



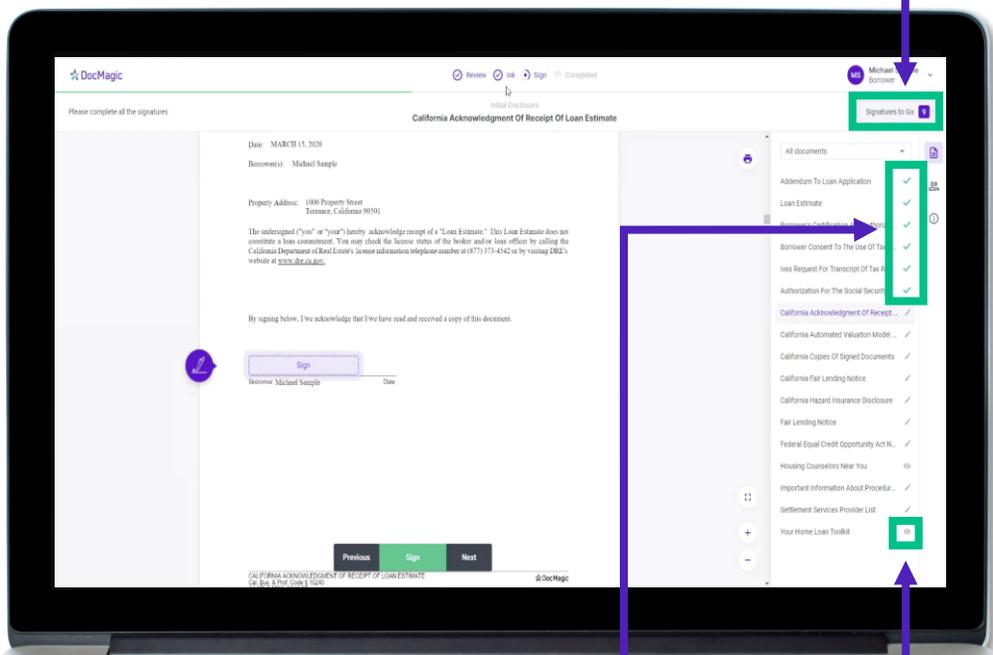
You may be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



# eSign for Borrower – Closing Package

## Keeping Track of Progress

The countdown feature shows how many signatures remain.



Check the signed status of each document via these green check marks.

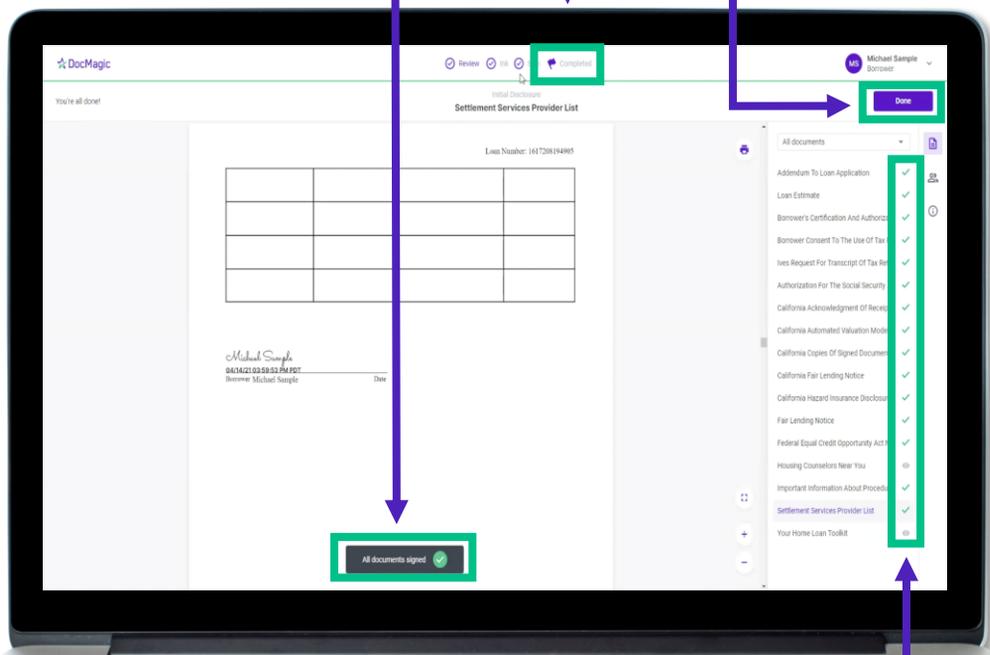
Eyeball indicates that this document does not require a signature.



# eSign for Borrower – Closing Package

When Complete

These icons will indicate when the process is complete.

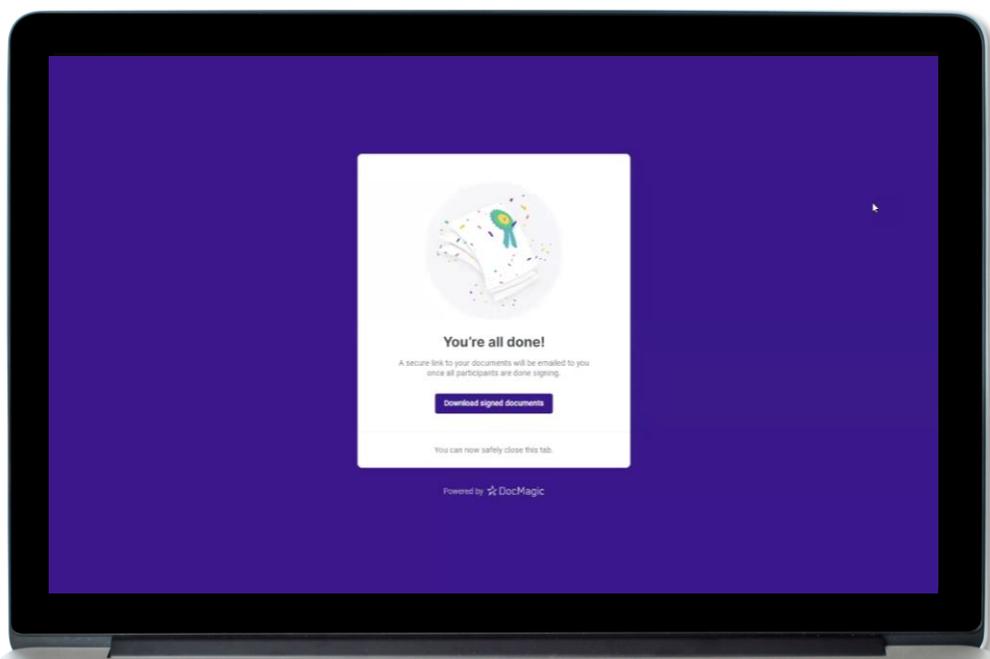


All applicable checkmarks will be green.



# eSign for Borrower – Closing Package

When Complete



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

