



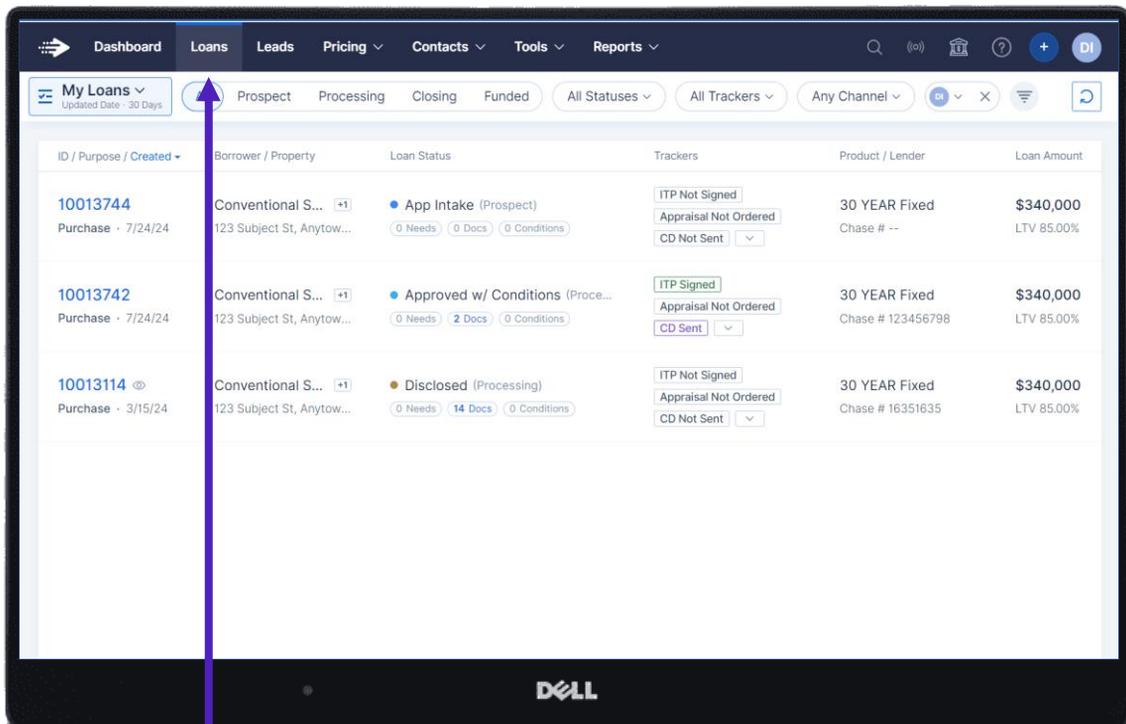
Arive

Initial Disclosures  
Closing Disclosures

# Arive – Initial Disclosures

## Getting Started

This guide will show you how to process initial disclosures *and* closing disclosures in Arive.



ID / Purpose / Created	Borrower / Property	Loan Status	Trackers	Product / Lender	Loan Amount
<b>10013744</b> Purchase · 7/24/24	Conventional S... 123 Subject St, Anytow...	● App Intake (Prospect) 0 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Sent	30 YEAR Fixed Chase # --	\$340,000 LTV 85.00%
<b>10013742</b> Purchase · 7/24/24	Conventional S... 123 Subject St, Anytow...	● Approved w/ Conditions (Proce... 0 Needs 2 Docs 0 Conditions	ITP Signed Appraisal Not Ordered CD Sent	30 YEAR Fixed Chase # 123456798	\$340,000 LTV 85.00%
<b>10013114</b> Purchase · 3/15/24	Conventional S... 123 Subject St, Anytow...	● Disclosed (Processing) 0 Needs 14 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Sent	30 YEAR Fixed Chase # 16351635	\$340,000 LTV 85.00%

Arive requires you to go in order so we will process the initials first, followed by the closing. Start by going to your Loans (shown above).



# Arive – Initial Disclosures

## Selecting a Loan File

Select the loan file you want to process.

The screenshot displays the 'My Loans' dashboard with the following data:

ID / Purpose / Created	Borrower / Property	Loan Status	Trackers	Product / Lender	Loan Amount
<b>10013744</b> Purchase · 7/24/24	Conventional S... 123 Subject St, Anytow...	● App Intake (Prospect) 0 Needs 0 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Sent	30 YEAR Fixed Chase # --	\$340,00 LTV 85.00
<b>10013742</b> Purchase · 7/24/24	Conventional S... 123 Subject St, Anytow...	● Approved w/ Conditions (Proce... 0 Needs 2 Docs 0 Conditions	ITP Signed Appraisal Not Ordered CD Sent	30 YEAR Fixed Chase # 123456798	\$340,00 LTV 85.00
<b>10013114</b> ⓘ Purchase · 3/15/24	Conventional S... 123 Subject St, Anytow...	● Disclosed (Processing) 0 Needs 14 Docs 0 Conditions	ITP Not Signed Appraisal Not Ordered CD Not Sent	30 YEAR Fixed Chase # 16351635	\$340,00 LTV 85.00



# Arive – Initial Disclosures

Pricing

Start by going to Pricing.

The screenshot displays the Arive web application interface. At the top, there is a navigation bar with the following items: ARIVE, Dashboard, Loans, Leads, Pricing (highlighted with a green box and a dropdown menu), Contacts, Tools, and Reports. The dropdown menu for Pricing includes options for Quotes and Rate Alerts. Below the navigation bar, there is a breadcrumb trail: Loans > 10013749. To the right of the breadcrumb, there are several filters: App Intake, LTV 80.00%, 12.000%, DTI -- / 0.00%, and FTC \$211,876.26. The main content area is titled "Loan & Property" and contains a table with columns for Purchase and Refinance. The table includes fields for Purchase Price, Appraised Value, Down Payment, Base Loan Amount, LTV, Mortgage Type, and Lien Position. A sidebar on the left contains a list of navigation items: Loan & Property (highlighted), Borrower Info, Financial Info, Products & Pricing, Review Fees, and Dual AUS. At the bottom of the screen, the Dell logo is visible.

Purchase		Refinance	
Purchase Price *	Appraised Value *		
\$958,188	\$958,188		
Down Payment * <a href="#">Sources</a>	Base Loan Amount *	LTV *	
\$191,638	20.000%	\$766,550	80.000%
Mortgage Type *	Lien Position *		
Conventional	First Lien		



# Arive – Initial Disclosures

## Pricing

Double check that all required information is entered on this page, and that it is correct.

The screenshot displays the Arive Pricing interface. At the top, there is a navigation bar with tabs for Dashboard, Loans, Leads, Pricing (selected), Contacts, Tools, and Reports. Below the navigation bar, the main content area is titled "Price Loan" and shows a loan scenario: "Purchase \$766,550 Loan Amount at 80.00% LTV · FICO 740 · Conventional - 30 Yr". The interface is divided into several sections for inputting loan details:

- Loan Purpose:** Purchase (selected) and Refinance.
- Mortgage Type:** Conventional (selected).
- Lien Position:** First (selected).
- Purchase Price:** \$958,188.
- Appraised Value:** \$958,188.
- Base Loan Amount:** \$766,550.
- LTV:** 80.00%.
- Total Loan Amount:** \$766,550.00.
- Subordinate Liens:**
- Documentation Type:** Full Doc (selected).
- Enter Zip / County / State:** (empty field).
- Est FICO:** 740.
- Occupancy:** Primary Residence (selected).
- Property Type:** Single Family (1... (selected)).
- Attachment Type:** Detached (selected).
- No. of Units:** 1.
- Construction Method:** Site Built (selected).
- No. of Borrowers:** (empty field).
- Reserves:** 24 months.
- Lender:** Select (dropdown menu).
- Est Closing:** Select Date (dropdown menu).
- Comp Payer Type:** Lender Paid (selected).
- Rate Type:** Fixed, Adjustable Rate (selected).
- Lock Period (days):** 30.
- Loan Term:** 30 Years (selected).
- Flex Term:** Select (dropdown menu).
- Rate:** Desired Rate (dropdown menu).
- Fee-In Price:**
- Integrated Fees:**

A blue arrow points from a green-bordered box containing the text "Then, click 'Price Loan'." to a blue button labeled "Price Loan" which is highlighted with a green border in the interface.

Then, click "Price Loan".



# Arive – Initial Disclosures

## Pricing Comparison

You will be brought to your list of applicable products. As an option, Arive allows you to compare up to three of them. Start by selecting the Products you wish to compare by checking the boxes on the left.

The screenshot displays the Arive Pricing Comparison interface. At the top, the navigation bar includes 'ARIVE', 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main header shows 'Price Loan > Results' and a 'Save Scenario' button. Below this, the loan details are: 'Purchase \$766,550 Loan Amount at 80.00% LTV · FICO 740 · Conventional - 30 Yr'. The interface is divided into 'Approved Lenders (1/1)' and 'Marketplace Lenders (17)'. A search bar is present above a table of products. The table has columns for 'Search Product', 'Rate / APR', 'MI', and 'Monthly Payment'. Five products are listed, with the first three selected (checked boxes). A 'Compare' button with a '3' icon is located at the bottom of the table. A pop-up window titled '3/3 Products Selected' is open, showing a comparison of the three selected products: Chase (Manual) 7/6 ARM, Chase (Manual) 5/6 ARM, and Chase (Manual) 30 YEAR Fixed. Each product's details, including rate, APR, monthly payment, and PITI, are displayed. A blue arrow points from the 'Compare' button to the pop-up window.

Search Product	Rate / APR	MI	Monthly Payment
<input checked="" type="checkbox"/> Chase (Manual) 30 YEAR Fixed 14h ago · Details · Print · Edit	12.000% 12.059% APR	+ Add	\$7,885 PITI \$9,162
<input checked="" type="checkbox"/> Chase (Manual) 5/6 ARM 14h ago · Details · Print · Edit	12.000% 12.059% APR	+ Add	\$7,885 PITI \$9,162
<input checked="" type="checkbox"/> Chase (Manual) 7/6 ARM 14h ago · Details · Print · Edit	12.000% 12.059% APR	+ Add	\$7,885 PITI \$9,162
<input type="checkbox"/> Chase (Manual) 10/6 ARM 14h ago · Details · Print · Edit	12.000% 12.059% APR	+ Add	\$7,885 PITI \$9,162
<input type="checkbox"/> Chase (Manual) 3/6 ARM IO 14h ago · Details · Print · Edit	12.000% 12.057% APR	+ Add	\$7,666 PITI \$8,943

An “at-a-glance” comparison will appear in the middle. Click “Compare” to see the full comparison.



# Arive – Initial Disclosures

## Pricing Comparison

Here's that comparison page. Click the arrow in the top left to go back to the previous page. Click Edit to change parameters and see how it affects your plans.

The screenshot displays the Arive web application interface. The top navigation bar includes 'ARIVE', 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The current page is 'Results > Compare'. On the left sidebar, there are options for 'Choose Layout Color' (with a color palette and a text input field containing '#01c9ba'), 'TCA Term' (with radio buttons for 30, 25, 20, 15, 10, and 5 years), 'Initial Fees Worksheet' (with a checkbox for 'Include Fees'), and 'More Details' (with checkboxes for 'Show Credit Score', 'Include FAQ', and 'Show Apply Now'). The main content area is titled 'MORTGAGE QUOTE' and features a user profile for 'DM Integration' (NMLS: 10203040, (544) 343-3333, integration@doomagic.com). A warning message states: 'Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.' Below this, there are three quote cards for 'Manual Product' with terms of 7/6 AR, 5/6 AR, and 30 YE. Each card shows a 'Total Payment' of \$9,162 and a breakdown of P & I, Taxes, and Insurance costs. At the bottom of the page, there are buttons for 'Download' and 'Send Quote', and a 'Purchase Price' of \$95. The loan amount is \$766,550 at an LTV of 80.00%.

You can download this quote as a PDF or send the quote down here. Scroll down for more information.



# Arive – Initial Disclosures

## Pricing Comparison

You can even add a competing rate for further comparison by clicking “+ Existing Offer” next to Edit.

The screenshot displays the Arive web application interface. At the top, there is a navigation bar with 'ARIVE' logo and menu items: Dashboard, Loans, Leads, Pricing, Contacts, Tools, and Reports. Below this, a breadcrumb trail shows 'Price Loan > Results > Compare'. A modal window titled 'Add Existing Offer' is open in the center, with a close button (X) in the top right corner. The modal contains the following fields and options:

- Interest Rate \*: 3.875%
- Discount Points / Credit: (empty field)
- Mortgage Insurance (Monthly): (empty field) / month
- Loan Term (In Years) \*: 30
- Loan Program \*: Conventional (dropdown menu)
- Closing Costs: \$ (empty field)
- Buydown Type: None (dropdown menu)

At the bottom of the modal are three buttons: 'Reset', 'Cancel', and 'Add Offer'. In the background, the 'Compare' page shows a table with columns for 'Purchase Price', 'Loan Amount / LTV', and 'Rate / APR'. The first row shows a purchase price of \$958,188.00. A '+ Existing Offer' button is highlighted in green in the top right corner of the background page, with a purple arrow pointing from the text box above to it. Another purple arrow points from the 'Add Offer' button in the modal to the text box below.

Add the details of your competing rate in the window that appears and click Add Offer. Please note that this won't work if you already have three plans selected, as that's the maximum allowed for comparison.



# Arive – Initial Disclosures

Apply Product

Select your Product by clicking Apply.

The screenshot shows the Arive web application interface. The top navigation bar includes 'ARIVE', 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Price Loan > Results' and displays a list of loan products from Chase (Manual). A modal window titled 'Apply Product: 30 YEAR Fixed' is open, showing the following details:

Rate / APR	Points	Est Closing Costs
12.000% / 12.059%	0.000%	\$20,238

Est Funds to Close	Total PITI	DTI
\$211,876.26	\$9,162	--%

Rate Published On: Jul 24, 2024, 1:23:28 AM

Adjustment Name	Adjustment	Amount
Total Adjustments	0.000	\$0

At the bottom of the modal are 'Cancel' and 'Apply' buttons. A purple arrow points from the 'Apply' button in the modal to the 'Apply' button in the background product list.

A window will appear displaying some of the numbers. Click Apply to confirm.



# Arive – Initial Disclosures

## Apply Product

This window may appear. Start entering information in the left half and results will automatically appear on the right.

ARIVE Dashboard Loans Leads Pricing Contacts Tools Reports

Price Loan > Results Save Scenario

Purchase \$766,550 Loan An

Approved Lenders (1/1)

Search Product

- Chase (Manual) 30 YEAR Fixed 15h ago - Details - Print - Edit
- Chase (Manual) 5/6 ARM 15h ago - Details - Print - Edit
- Chase (Manual) 7/6 ARM 15h ago - Details - Print - Edit
- Chase (Manual) 10/6 ARM 15h ago - Details - Print - Edit
- Chase (Manual) 3/6 ARM IO 15h ago - Details - Print - Edit
- Chase (Manual) 12.000% 0.000% 0.000% \$20,238 Closing Costs \$7,666

Apply Product: 30 YEAR Fixed

First Name \*  
Test

Last Name \*  
Sample

Email \*  
hjsdfgbrh@sample.com

Phone Number  
(555) 555 5555

Possible matches for existing clients  
2 Result found

- Test Sample Borrower - 10011219 hjsdfgbrh@sample.com
- Test Sample Borrower - 10011234 hjsdfgbrh@sample.com

Cancel Apply

Rate Expires: Aug 23, 2024

Monthly Payment

- \$7,885 PITI \$9,162 Apply

DELL

Select a result from the right, then click Apply. You will be brought to the Loan & Property Info page.



# Arive – Initial Disclosures

## Loan File

Your 1003 data fields can be found on the left under Loan & Property and Borrower Info. This includes Loan Info, Purchase Price, Property Info, Title Info, Borrower Info, Declarations, and Demographics.

The screenshot displays the ARIVE Loan & Property Info interface. The sidebar on the left contains navigation options: 'Loan & Property' (highlighted), 'Borrower Info', and 'Financial Info'. The main content area shows loan details for a 'Purchase' transaction. Key fields include:

- Purchase Price: \$958,188
- Appraised Value: \$958,188
- Down Payment: \$191,638 (20.000%)
- Base Loan Amount: \$766,550
- LTV: 80.000%
- Mortgage Type: Conventional
- Lien Position: First Lien
- Total Loan Amount: \$766,550.00
- Subordinate Liens:
- Amortization Type: Fixed

The 'Proposed Monthly Payment' table is as follows:

PARAMETERS	IS CALC?	FACTOR	VALUE	MONTHLY
First Mortgage				\$7,884.83
Other Financing	<input type="checkbox"/> No	Mo...	\$0	\$0.00
HOI	<input checked="" type="checkbox"/> Yes	0.35%	Appr...	\$279.47
Supplemental	<input checked="" type="checkbox"/> Yes	0%	Appr...	\$0.00
Property Taxes	<input checked="" type="checkbox"/> Yes	1.25%	Appr...	\$998.11
MI	<input type="checkbox"/> PPE	--	--	\$0.00
Association Dues			\$0	\$0.00
Other	Enter Description		\$0	\$0.00
<b>Total PITI</b>				<b>\$9,162.41</b>

The 'Purchase Credits' section shows:

CREDIT TYPE	SOURCE TYPE	AMOUNT
Earnest Money De...	- Select -	Enter Amount

Financial Info allows you to utilize a self-employment calculator, along with the basic calculations of the data.



# Arive – Initial Disclosures

## Loan File

The red exclamation marks and text indicate that an item needs your attention before processing.

The screenshot displays the Arive Loan & Property Info interface. The main content area is titled "Loan & Property Info" and includes tabs for "Loan Info" and "Property Info". The "Loan Info" tab is active, showing fields for Purchase Price (\$958,188), Appraised Value (\$958,188), Down Payment (\$191,638), Base Loan Amount (\$766,550), and LTV (80.000%). The total loan amount is \$766,550.00. The interface also shows a "Proposed Monthly Payment" table and a "Purchase Credits" section.

PARAMETERS	IS CALC?	FACTOR	VALUE	MONTHLY
First Mortgage				\$7,884.83
Other Financing	<input type="checkbox"/> No	Mo...	\$0	\$0.00
HOI	<input checked="" type="checkbox"/> Yes	0.35%	Appr...	\$279.47
Supplemental	<input checked="" type="checkbox"/> Yes	0%	Appr...	\$0.00
Property Taxes	<input checked="" type="checkbox"/> Yes	1.25%	Appr...	\$998.11
MI	<input checked="" type="checkbox"/> PPE	--	--	\$0.00
Association Dues			\$0	\$0.00
Other	Enter Description		\$0	\$0.00
<b>Total PITI</b>				<b>\$9,162.41</b>

CREDIT TYPE	SOURCE TYPE	AMOUNT
Earnest Money De...	- Select - -	Enter Amount



# Arive – Initial Disclosures

## Manage Borrowers

On the Borrower Info section, you can click Manage Borrowers to add or remove co-borrowers.

The screenshot displays the Arive web application interface. On the left sidebar, the 'Borrower Info' menu item is highlighted with a green box. A purple arrow points from this menu item to the 'Manage Borrowers' window. The window title is '1. 1003 Application'. It contains a form for a primary borrower with fields for 'First Name' (Test), 'Last Name' (Sample), 'Role' (Borrower), and 'Email' (hjsdfgrh@sample.c). There is a '+ Co-Borrower' button and a checked checkbox for 'Can complete Co-Borrower's tasks'. At the bottom of the window, there are 'Cancel' and 'Save' buttons. A purple arrow points from the 'Save' button to the text below. Another purple arrow points from the 'Manage Borrowers' button in the top right of the window to the text above.

A window will appear where you can make changes to your borrowers. Click Save at the bottom when done.



# Arive – Initial Disclosures

## Review Fees

When the product you're selling is chosen, the fees are automatically calculated.

The screenshot displays the 'Review Fees' section of the Arive interface. The sidebar on the left includes navigation options such as 'Loan & Property', 'Borrower Info', 'Financial Info', 'Products & Pricing', and 'Review Fees' (highlighted with a green box). The main content area shows a table of fees categorized into sections: A. ORIGINATION CHARGES (\$995.00), B. SERVICES BORROWER CANNOT SHOP FOR (\$893.00), C. SERVICES BORROWER CAN SHOP FOR (\$4,863.00), and E. TAXES AND OTHER GOV... The table columns include 'Fees', 'At Closing', 'Before Closing', and 'Paid By'. A modal window at the bottom shows 'Cash from Borrower : \$211,876.26' and buttons for 'Save Changes', 'IFW', and 'LE'.

Fees	At Closing	Before Closing	Paid By
<b>A. ORIGINATION CHARGES \$995.00</b>			
APR ___% of Loan Amount (Points)			
APR Underwriting Fee	\$995.00		Borrower
<b>B. SERVICES BORROWER CANNOT SHOP FOR \$893.00</b>			
Appraisal Fee	\$595.00		Borrower
Credit Report Fee	\$25.00		Borrower
APR Flood Certificate Fee	\$8.00		Borrower
Tax Monitoring Fee	\$75.00		Borrower
APR Tax Service Fee	\$80.00		Borrower
Tax Status Researc...	\$110.00		Borrower
<b>C. SERVICES BORROWER CAN SHOP FOR \$4,863.00</b>			
Title Escrow/Settle...	\$2,400.00		Borrower
Title - Insurance Bl...	\$700.00		Borrower
Title - Settlement A...	\$502.00		Borrower
Title - Title Search	\$1,261.00		Borrower
<b>E. TAXES AND OTHER GOV...</b>			
Recording Fees			
Recording Fee	\$200.00		Borrower

These fees are linked with DocMagic's data capture engine when you process and will be passed to DocMagic Online as the same fee even if the description is changed.



# Arive – Initial Disclosures

## Review Fees

Run the QM Test here.

The screenshot displays the 'Review Fees' section of the Arive application. The interface includes a navigation bar at the top with options like Dashboard, Loans, Leads, Pricing, Contacts, Tools, and Reports. Below the navigation bar, there are filters for App Intake, LTV (80.00%), FICO (740), DTI (12.000%), and FTC (\$211,876.26). The main content area is titled 'Review Fees' and contains a table of fees. The table is organized into sections: A. ORIGINATION CHARGES (\$995.00), B. SERVICES BORROWER CANNOT SHOP FOR (\$893.00), C. SERVICES BORROWER CAN SHOP FOR (\$4,863.00), and E. TAXES AND OTHER GOV. A callout box points to the 'Run QM Test' button at the top right of the table. Another callout box points to the 'Save Changes' button at the bottom of the table.

Fees	At Closing	Before Closing	Paid By
<b>A. ORIGINATION CHARGES \$995.00</b>			
APR ___% of Loan Amount (Points)			
APR Underwriting Fee	\$995.00		Borrower
<b>B. SERVICES BORROWER CANNOT SHOP FOR \$893.00</b>			
Appraisal Fee	\$595.00		Borrower
Credit Report Fee	\$25.00		Borrower
APR Flood Certificate Fee	\$8.00		Borrower
Tax Monitoring Fee	\$75.00		Borrower
APR Tax Service Fee	\$80.00		Borrower
Tax Status Researc...	\$110.00		Borrower
<b>C. SERVICES BORROWER CAN SHOP FOR \$4,863.00</b>			
Title Escrow/Settle...	\$2,400.00		Borrower
Title - Insurance Bl...	\$700.00		Borrower
Title - Settlement A...	\$502.00		Borrower
Title - Title Search	\$1,261.00		Borrower
<b>E. TAXES AND OTHER GOV</b>			
Recording Fees	Cash from Borrower : \$211,876.26		
Recording Fee	\$200.00		Borrower

And save any changes you make down here.



# Arive – Initial Disclosures

## Disclosing Through DocMagic

To disclose forms through DocMagic, start by going to Disclosure Forms on the left, and then Disclosure Packages.

The screenshot displays the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The left sidebar contains various menu items, with 'Disclosure Forms' highlighted. The main content area is titled 'Disclosure Packages' and shows a list of errors that need to be fixed before generating disclosures. The errors include missing dates in the Important Dates section and missing borrower information.

**Disclosure Packages**

Notice: All documents are provided as-is and for convenience only, and ARIVE makes no repres... Show More

Please fix the list of errors / warnings below to generate disclosures

- Enter Est. First Payment Date in Important Dates section [Fix Now](#)
- Enter Est. Closing Date in Important Dates section [Fix Now](#)
- Enter Est. Funding Date in Important Dates section [Fix Now](#)
- The Loan Status should be set to Loan Setup [Fix Now](#)
- Please add IVES Participant detail [Fix Now](#)
- Add all the services, Borrower can shop for [Fix Now](#)
- Please make sure to provide 2 Identity verification documents for each borrower [Fix Now](#)

**Important Dates** [Edit](#)

Est Closing Date	Est Funding Date	Est First Payment Date	Firm Closing Date
--	--	--	--

**LOAN OFFICER**

**DI** DM Integration  
NMLS #10203040

**Cannot Generate Disclosures**  
Fix the list of errors / warnings above and enter all the required information to generate disclosures

If there are items that need to be corrected before you run the Disclosure, you'll be notified here.



# Arive – Initial Disclosures

## Disclosing Through DocMagic

Select your package from the dropdown in the Generate Disclosures section.

The screenshot shows the ARIVE dashboard interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Disclosure Packages' and features a 'Generate Disclosures' section. In this section, a dropdown menu is open, displaying two options: 'Initial Disclosure Package' and 'Loan Estimate'. A blue arrow points from the text above to the dropdown menu. Below the dropdown, there is a 'Generate Package' button. Another blue arrow points from the text below to this button. The dashboard also shows various filters and a sidebar with navigation options like 'Purchase', 'Loan & Property', 'Products & Pricing', and 'Disclosure Forms'.

Click Generate Package.

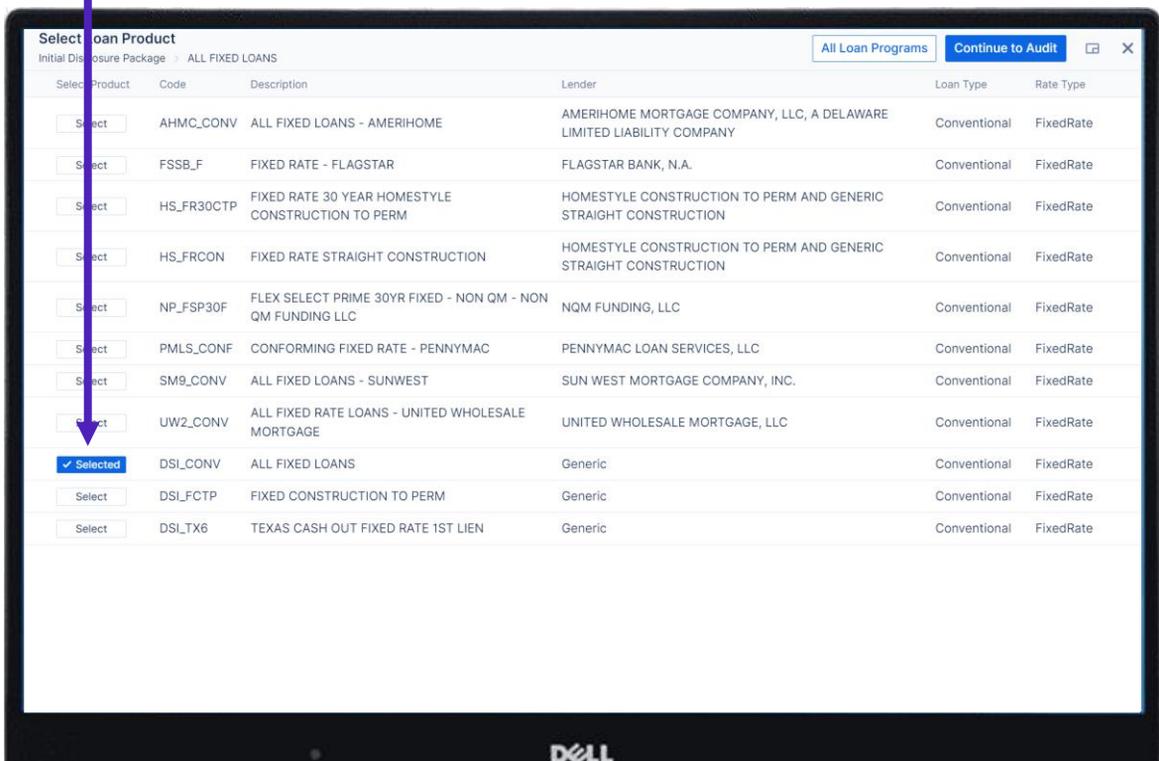
Note: Please note that your options may be limited, as Arive requires you to proceed in order. Since we have not processed an Initial Disclosure, the Closing Disclosure is not available.



# Arive – Initial Disclosures

## Select Loan Product

Select a Loan Product and then click Continue to Audit. The Continue to Audit button will be greyed out if nothing is chosen.



The screenshot displays the 'Select Loan Product' window. At the top, there are two buttons: 'All Loan Programs' and 'Continue to Audit'. Below the buttons is a table with columns for 'Select', 'Product', 'Code', 'Description', 'Lender', 'Loan Type', and 'Rate Type'. The 'DSI\_CONV' row is selected, indicated by a blue checkmark in the 'Select' column. A blue arrow points from the text box above to the 'Select' dropdown of the 'DSI\_CONV' row. Another blue arrow points from the text box above to the 'Continue to Audit' button.

Select	Product	Code	Description	Lender	Loan Type	Rate Type
<input type="checkbox"/>	AHMC_CONV		ALL FIXED LOANS - AMERIHOME	AMERIHOME MORTGAGE COMPANY, LLC, A DELAWARE LIMITED LIABILITY COMPANY	Conventional	FixedRate
<input type="checkbox"/>	FSSB_F		FIXED RATE - FLAGSTAR	FLAGSTAR BANK, N.A.	Conventional	FixedRate
<input type="checkbox"/>	HS_FR30CTP		FIXED RATE 30 YEAR HOMESTYLE CONSTRUCTION TO PERM	HOMESTYLE CONSTRUCTION TO PERM AND GENERIC STRAIGHT CONSTRUCTION	Conventional	FixedRate
<input type="checkbox"/>	HS_FRCON		FIXED RATE STRAIGHT CONSTRUCTION	HOMESTYLE CONSTRUCTION TO PERM AND GENERIC STRAIGHT CONSTRUCTION	Conventional	FixedRate
<input type="checkbox"/>	NP_FSP30F		FLEX SELECT PRIME 30YR FIXED - NON QM - NON QM FUNDING LLC	NQM FUNDING, LLC	Conventional	FixedRate
<input type="checkbox"/>	PMLS_CONF		CONFORMING FIXED RATE - PENNYMAC	PENNYMAC LOAN SERVICES, LLC	Conventional	FixedRate
<input type="checkbox"/>	SM9_CONV		ALL FIXED LOANS - SUNWEST	SUN WEST MORTGAGE COMPANY, INC.	Conventional	FixedRate
<input type="checkbox"/>	UW2_CONV		ALL FIXED RATE LOANS - UNITED WHOLESALE MORTGAGE	UNITED WHOLESALE MORTGAGE, LLC	Conventional	FixedRate
<input checked="" type="checkbox"/>	DSI_CONV		ALL FIXED LOANS	Generic	Conventional	FixedRate
<input type="checkbox"/>	DSI_FCTP		FIXED CONSTRUCTION TO PERM	Generic	Conventional	FixedRate
<input type="checkbox"/>	DSI_TX6		TEXAS CASH OUT FIXED RATE 1ST LIEN	Generic	Conventional	FixedRate



# Arive – Initial Disclosures

## Audit Findings

DocMagic's compliance engine audits the file and returns a list of Warnings and FataIs. You may proceed with Warnings but a Fatal is a hard stop.

Type	Message	Audit Class	Action
Warning	Intent to service or transfer service indicator is blank.	TRID	
Warning	Borrower cannot sign loan documents until 08/02/2024, the date which is at least seven business days after the initial disclosure delivery date of 07/25/2024	Federal-TRID	
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	Fix Now
Warning	No Owner's Title Insurance Fee (OC) detected	Federal-RESPA	Fix Now
Warning	No Lender's Title Insurance Fee (LC) detected	Federal-RESPA	Fix Now
Warning	This loan is a California Higher-Priced Mortgage Loan ("CA HPML") (CA Fin. Code Sections 4995-4995.6).	HighCost-HPML	
Warning	Rate lock date is missing; Defaulted to the Document Date of 07/25/2024 to run the CA HPML audit.	HighCost-HPML	Fix Now
Warning	The Impound Account's Low Balance of \$4,671.15 exceeds the Cushion of \$2,555.16	DataValidation	Fix Now
Warning	Mortgage Broker is missing License ID.	DataValidation	Fix Now
Warning	No settlement agent found.	DataValidation	Fix Now
Warning	No Transfer Taxes found	DataValidation	Fix Now
Warning	No rate available thru time or time zone entered.	DataValidation	Fix Now
Warning	Seller information is missing the following: Name. Street. City. State. Zip.	DataValidation	Fix Now
Warning	Impound Account Low Balance (4671.15) not equal to Cushion (2555.16).	DataValidation	Fix Now
Warning	This loan does not meet the Qualified Mortgage General guidelines.	AbilityToRepay-QM	

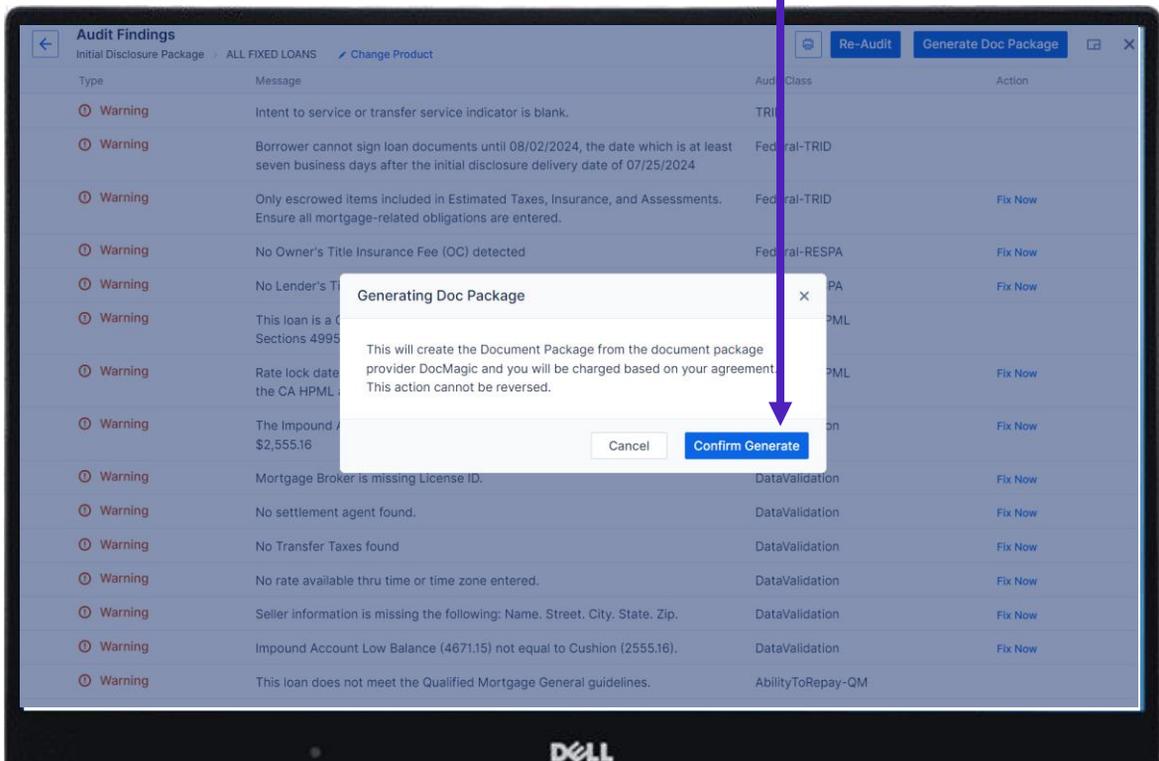
No fatal errors were found in this file, so we may proceed with generating the document package.



# Arive – Initial Disclosures

## Generate Docs

Click Confirm Generate in the window that appears.



The screenshot shows the 'Audit Findings' interface in a web browser. The main window has a title bar with 'Re-Audit' and 'Generate Doc Package' buttons. The background is a table of audit findings with columns for Type, Message, Aud. Class, and Action. A modal dialog box titled 'Generating Doc Package' is centered on the screen, containing the following text: 'This will create the Document Package from the document package provider DocMagic and you will be charged based on your agreement. This action cannot be reversed.' Below the text are two buttons: 'Cancel' and 'Confirm Generate'. A blue arrow points from the 'Confirm Generate' button in the dialog box to the 'Confirm Generate' button in the top right of the main window.

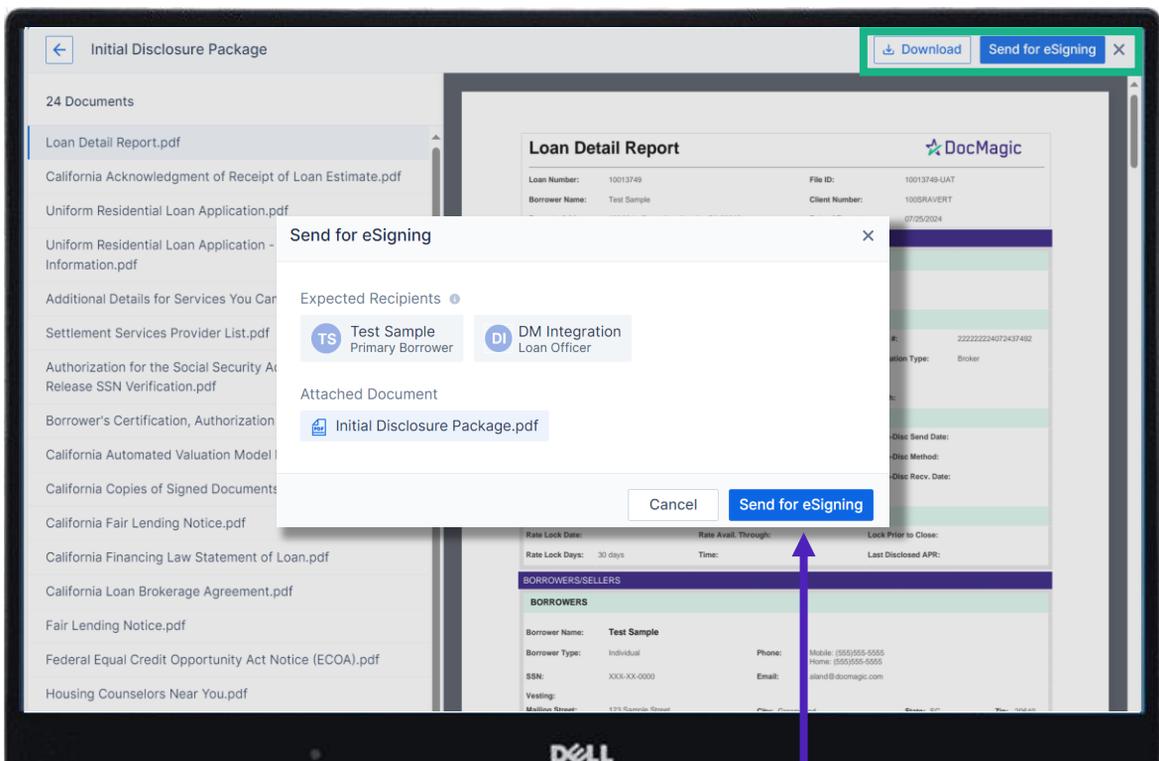
Type	Message	Aud. Class	Action
Warning	Intent to service or transfer service indicator is blank.	TRID	
Warning	Borrower cannot sign loan documents until 08/02/2024, the date which is at least seven business days after the initial disclosure delivery date of 07/25/2024	Federal-TRID	
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	Fix Now
Warning	No Owner's Title Insurance Fee (OC) detected	Federal-RESPA	Fix Now
Warning	No Lender's Title Insurance Fee (OC) detected	Federal-RESPA	Fix Now
Warning	This loan is a CASH OUT REFUND ARM with a Fixed Rate for the first 12 months. Sections 4995	Federal-PML	
Warning	Rate lock date is 07/25/2024. Rate lock date is 07/25/2024. The CA HPML	Federal-PML	Fix Now
Warning	The Impound Account Low Balance (4671.15) is less than the required amount of \$2,555.16	DataValidation	Fix Now
Warning	Mortgage Broker is missing License ID.	DataValidation	Fix Now
Warning	No settlement agent found.	DataValidation	Fix Now
Warning	No Transfer Taxes found	DataValidation	Fix Now
Warning	No rate available thru time or time zone entered.	DataValidation	Fix Now
Warning	Seller information is missing the following: Name, Street, City, State, Zip.	DataValidation	Fix Now
Warning	Impound Account Low Balance (4671.15) not equal to Cushion (2555.16).	DataValidation	Fix Now
Warning	This loan does not meet the Qualified Mortgage General guidelines.	AbilityToRepay-QM	



# Arive – Initial Disclosures

## Generate Docs

The document package will be generated. You have the option to download the package, send it out for eSign, or exit out and come back to it later.



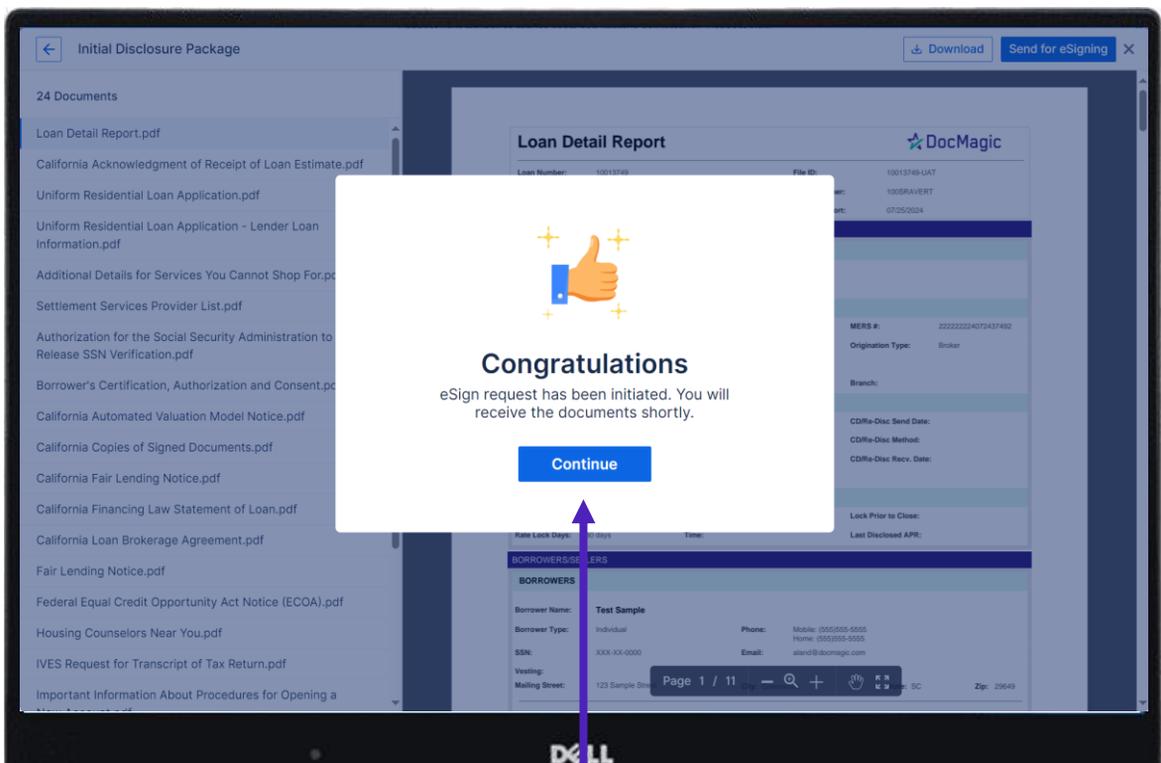
If you select Send for eSigning, this confirmation window will appear. Verify that the information is correct and select Send for Signing if the package is ready to be signed by the borrower.



# Arive – Initial Disclosures

Generate Docs

You'll receive this message if your eSign request has been initiated successfully.



Click Continue.



# Arive – Initial Disclosures

## Generated Packages

Once you exit the preview of the package, you'll be back on this page. Your Generated Packages will appear down here. If the package has not been sent for signature, you can initiate that here by clicking "Send Now".

The screenshot displays the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Disclosure Packages' and features a 'Generate Disclosures' section with a 'Generate Package' button. Below this is a 'Generated Packages' table with the following data:

Package Name / Generated On	Package Status	eSigning Status	
Initial Disclosure Package 07/25/2024, 2:40 PM	Ready to Send	--	Send Now ...

You can also view the eSign status of each package .



# Arive – Initial Disclosures

## Generated Packages

The Package Status and eSigning Status will change as participants complete their portions of the package.

The screenshot displays the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Disclosure Packages' and features a 'Generate Disclosures' section with a 'Select Package' dropdown set to 'Initial Disclosure Package' and a 'Generate Package' button. Below this is a 'Generated Packages' table with the following data:

Package Name / Generated On	Package Status	eSigning Status
Initial Disclosure Package 07/25/2024, 2:40 PM	eSigning in Progress	TS DT

A green box highlights the 'Package Status' and 'eSigning Status' columns in the table. A blue arrow points from the text box above to this highlighted area.



# Arive – Initial Disclosures

## Documents

Your package will also appear in Documents.

The screenshot shows the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Documents' and displays a table of document entries. A green box highlights the 'Documents' link in the left sidebar. Another green box highlights a document entry in the table:

FOLDER	Document Name	Lender Submission	Show to Clients	Sort by: Date Created
All Docs	Initial Disclosure Package	Select	No	
Asset				
Borrower Info				
Credit				
Disclosures				
Income/Empl				
Property				
Misc				
Finalized Docs				

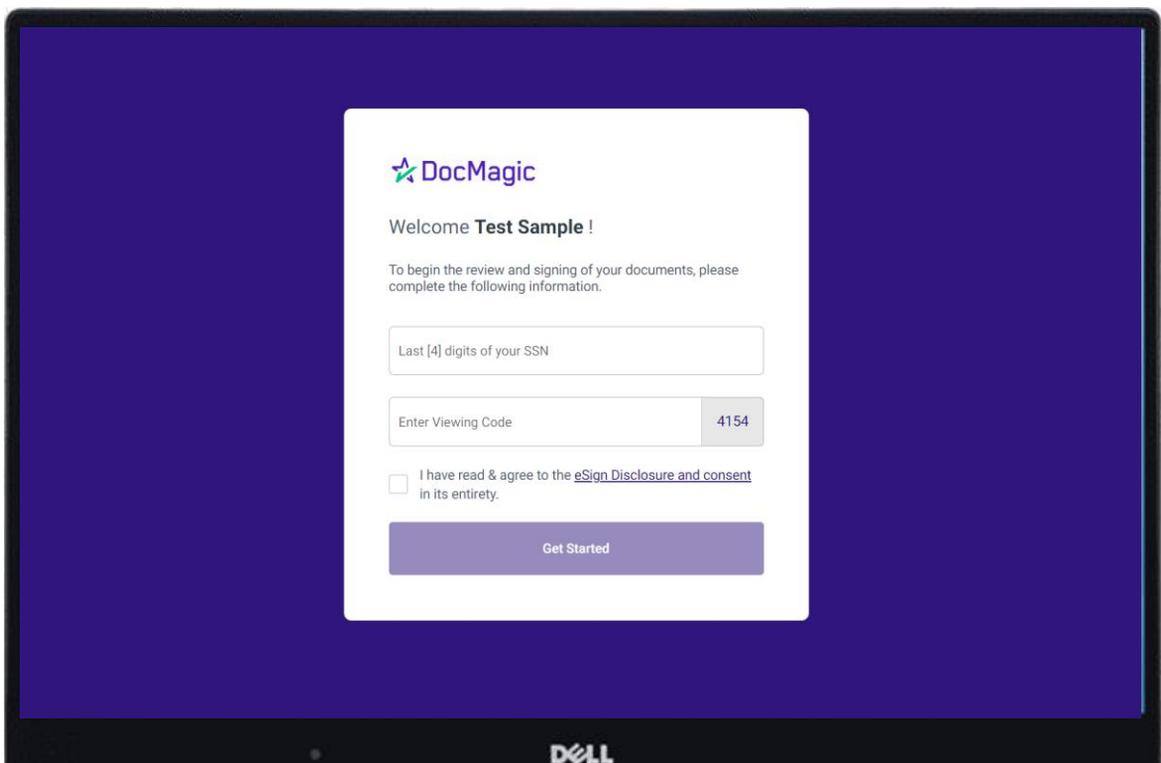
Here's the one that we just generated.



# Arive – Initial Disclosures

## DocMagic eSign Experience

Once you hit that Send for eSigning button mentioned previously, the package will be sent out for eSign and the eSign experience will kick off for the borrower.



The screenshot shows a Dell monitor displaying the DocMagic eSign interface. The interface is centered on a white background with a purple border. At the top left is the DocMagic logo, which consists of a purple star with a green checkmark inside, followed by the text "DocMagic". Below the logo, the text "Welcome **Test Sample** !" is displayed. Underneath, a message reads: "To begin the review and signing of your documents, please complete the following information." There are three input fields: the first is a text box labeled "Last [4] digits of your SSN"; the second is a text box labeled "Enter Viewing Code" with a grey button to its right containing the number "4154"; and the third is a checkbox labeled "I have read & agree to the [eSign Disclosure and consent](#) in its entirety." Below these fields is a purple button labeled "Get Started". The Dell logo is visible at the bottom center of the monitor frame.

There, they'll complete the signing and click Done.



# Arive – Initial Disclosures

## Product Training Page

A video and guidebook of the borrower's eSign experience can be found on DocMagic's Product Training Page on DocMagic.com.

The screenshot displays the DocMagic dashboard interface. At the top, the navigation bar includes 'SOLUTIONS', 'SERVICES', 'COMPLIANCE', 'SUPPORT', and 'COMPANY'. A 'DASHBOARD / LOG OUT' button is visible in the top right. The main content area is divided into several sections: 'Launch Center' with various tool icons, 'My Documents' with categories like 'DOCUMENT FILES', 'STACKING ORDER', and 'LOAN DEFAULTS', 'Support' with a dropdown menu where 'Product Training' is highlighted, 'Account Settings' with options like 'USERS', 'PLAN MANAGER', and 'LENDER PROFILE', and 'Compliance Edge' and 'Help Center'. A blue arrow points from the 'Product Training' link in the dropdown menu to the text box below.

Start by going to the Dashboard, then Support and Product Training from the dropdown. Select Total eClose, then click Borrowers.



# Arive – Closing Disclosures

## Approved w/ Conditions

Before you can run Closing Disclosures, your loan must be in the “Approved w/ Conditions” status. Go to the Loan Center section from the left column, and then click “Approved w/ Conditions”.

The screenshot displays the Arive loan management interface. A modal window titled "Moving Loan to Approved w/ Conditions Status" is open, showing a form for entering loan details. The form includes sections for "Qualifying information pending" (with checkmarks for Borrower's Name, Income, SSN, Address, Price, and Amount), "Lender" (Chase), "Product" (30 YEAR Fixed), "Lender Loan Number" (123456789), and various dates (Approved w/ Conditions Date, Submitted to UW Date, ITP Date, Qualification Date). A "Send notifications to the loan contacts" section is also visible, currently showing "No Contact Found". At the bottom of the modal are "Cancel" and "Save & Continue" buttons. In the background, the main interface shows the "Approved w/ Conditions" status page, with a green box highlighting the "Approved w/ Conditions" tab. A blue arrow points from the text box above to this tab, and another blue arrow points from the "Save & Continue" button to the text box below.

Enter the required information that appears in this window, then click Save & Continue.



# Arive – Closing Disclosures

## COC/Edit Loan

Next, click on “COC / Edit Loan” in the top left.

The screenshot shows the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Loan & Property Info' and includes tabs for 'Loan Info', 'Property Info', and 'Title Info'. A modal dialog box titled 'Edit Loan' is open, prompting the user to 'Select the option for editing the loan'. The dialog box contains two buttons: 'Change of Circumstance' and 'Edit without CoC'. Below these buttons is a note: 'Note: The Loan team will be notified once you start editing.' At the bottom of the dialog box are 'Cancel' and 'Start Editing' buttons. A blue arrow points from the 'COC / Edit Loan' link in the top left navigation area to the dialog box. Another blue arrow points from the 'Edit without CoC' button to the 'Start Editing' button.

In the window that appears, select “Edit without CoC” and then Start Editing.



# Arive – Closing Disclosures

## Review Fees

Go to the “Review Fees” tab to add or edit any fees.

The screenshot shows the Arive software interface for loan closing disclosures. The 'Review Fees' tab is selected in the left sidebar. The main content area displays a table of fees categorized into Origination Charges, Services Borrower Did Not Shop For, Services Borrower Did Shop For, and Taxes and Other Government Fees.

Fees	At Closing	Before Closing	Paid By
<b>A. ORIGINATION CHARGES \$995.00</b>			
APR ___% of Loan Amount (Points)			
APR Underwriting Fee	\$995.00		Borrower
<b>B. SERVICES BORROWER DID NOT SHOP FOR \$893.00</b>			
Appraisal Fee	\$595.00		Borrower
Credit Report Fee	\$25.00		Borrower
APR Flood Certificate Fee	\$8.00		Borrower
Tax Monitoring Fee	\$75.00		Borrower
APR Tax Service Fee	\$80.00		Borrower
Tax Status Research Fee	\$110.00		Borrower
<b>C. SERVICES BORROWER DID SHOP FOR \$4,863.00</b>			
Title Escrow/Settlement Fee	\$2,400.00		Borrower
Title - Insurance Binder	\$700.00		Borrower
Title - Settlement Agent Fee	\$502.00		Borrower
Title - Title Search	\$1,261.00		Borrower
<b>E. TAXES AND OTHER GOVERNMENT FEES \$200.00</b>			
Recording Fees			
Recording Fee	\$200.00		Borrower
Transfer Taxes			



# Arive – Closing Disclosures

## Back to Disclosure Forms

Go to Disclosure Forms, and then CD Info.

The screenshot shows the Arive software interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is divided into a left sidebar and a main workspace. The sidebar has a 'Disclosure Forms' menu item highlighted with a green box. The main workspace shows the 'CD Info' section, which includes a 'Business Contacts' area with a '+ New Contact' button, a 'Real Estate Agent' section with a checkbox for 'Both Buyer and Seller Agents are same', and input fields for 'Buyer' and 'Seller'. Below this is a 'Settlement Agent' section with an input field for 'Closing Agent / Attorney / Escrow Agent / Title Agent'. Further down are sections for 'Qualified Mortgage' and 'Additional Property Details'. A purple arrow points from the 'Disclosure Forms' menu item to the 'CD Info' section. Another purple arrow points from the 'Business Contacts' box to the instruction box below.

Add your Business Contacts.



# Arive – Closing Disclosures

## Business Contacts

As a reminder, you can update and manage your business contacts here.

The screenshot displays the Arive web application interface. The top navigation bar includes 'ARIVE', 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. A search bar is located on the right. Below the navigation bar, a breadcrumb trail shows 'Loans > 10013749'. The main content area is divided into a left sidebar and a main panel. The sidebar contains a 'Purchase Test Sample' section with 'Invite Borrower' and '123 Main Street Los Angeles CA 90012'. Below this are several checklist items: 'Loan & Property', 'Borrower Info', 'Financial Info', 'Products & Pricing', 'Review Fees', 'Dual AUS', 'Loan Center', 'Client Needs', 'Conditions', 'Documents', 'Disclosure Forms', and 'Loan Quotes'. The main panel shows the 'Business Contacts' section, which is highlighted with a green box. The 'Business Contacts' section includes a '+ New Contact' button and a 'Real Estate Agent' section with a checkbox for 'Both Buyer and Seller Agents are same'. Below this are input fields for 'Buyer' and 'Seller'. The 'Settlement Agent' section has a dropdown for 'Closing Agent / Attorney / Escrow Agent / Title Agent'. The 'Qualified Mortgage' section has dropdowns for 'Qualified Mortgage Type' (set to 'General') and 'Exemption Type'. The 'Additional Property Details' section has dropdowns for 'Inspection Type', 'Valuation Method Type', and 'Valuation Form Type'. A purple arrow points from the text box above to the 'Business Contacts' section header.



# Arive – Closing Disclosures

## Disclosure Packages

Next, go to Disclosure Packages.

The screenshot shows the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Disclosure Packages' and contains a list of errors/warnings to be fixed, a table of 'Important Dates', and a 'Generate Disclosures' section. In the 'Generate Disclosures' section, a dropdown menu is open, showing options: 'Closing Disclosure', 'Initial Disclosure Package', 'Loan Estimate', 'Change of Circumstances', 'Closing Disclosure', and 'Pre Closing Package'. The 'Closing Disclosure' option is highlighted. The left sidebar contains various navigation options, with 'Disclosure Packages' highlighted in a green box. A purple arrow points from the top text box to this link, and another purple arrow points from the bottom text box to the dropdown menu.

Select Closing Disclosures.



# Arive – Closing Disclosures

## Generate Package

Click Generate Package.

The screenshot displays the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Disclosure Packages' and contains a list of errors/warnings to be fixed before generating disclosures. Below this is a section for 'Important Dates' and a 'Generate Disclosures' section. In the 'Generate Disclosures' section, a dropdown menu is open, showing options like 'Closing Disclosure', 'Initial Disclosure Package', 'Loan Estimate', 'Change of Circumstances', and 'Pre Closing Package'. The 'Generate Package' button is highlighted with a green box, and a blue arrow points from the text 'Click Generate Package.' to this button. Below the dropdown is a table for 'Generated Packages' with columns for Package Name / Generated On, Package Status, and eSigning Status.

**Disclosure Packages**

Please fix the list of errors / warnings below to generate disclosures

- Please add IVES Participant detail [Fix Now](#)
- Add all the services, Borrower can shop for [Fix Now](#)
- Please make sure to provide 2 identity verification documents for each borrower [Fix Now](#)

**Important Dates** [Edit](#)

Est Closing Date	Est Funding Date	Est First Payment Date	Firm Closing Date
Jul 26, 2024	Jul 26, 2024	Sep 1, 2024	Jul 26, 2024

**Generate Disclosures**

Select Package

Closing Disclosure [Generate Package](#)

Initial Disclosure Package  
Loan Estimate  
Change of Circumstances  
Closing Disclosure  
Pre Closing Package

convenience only, and ARIVE makes no representation or completeness, or accuracy of any document. You are ensure their completeness and accuracy (including with an (late) and for complying with all federal and state disclosure requirements. You understand and agree that ARIVE has no duty to review or verify the accuracy of any documents and shall not be liable for any errors or omissions in document generation.

**Generated Packages** [Refresh All](#)

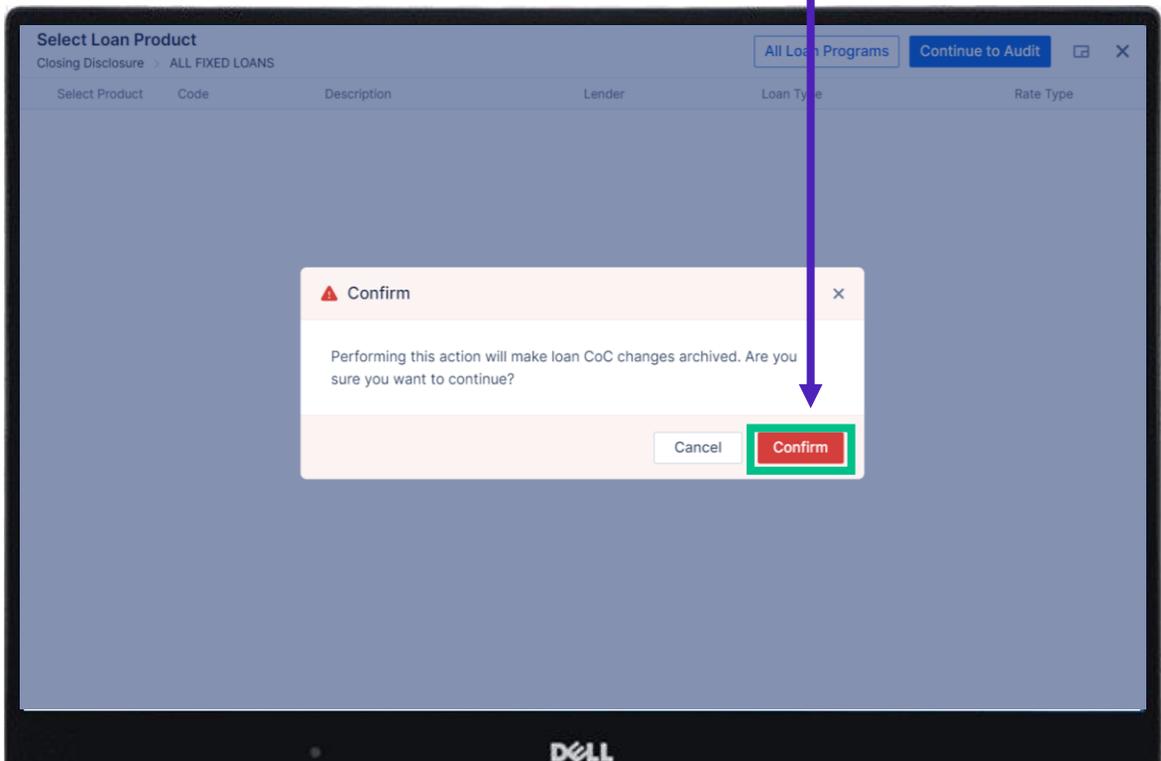
Package Name / Generated On	Package Status	eSigning Status
Initial Disclosure Package	eSigning in Progress	TS DI



# Arive – Closing Disclosures

Confirm

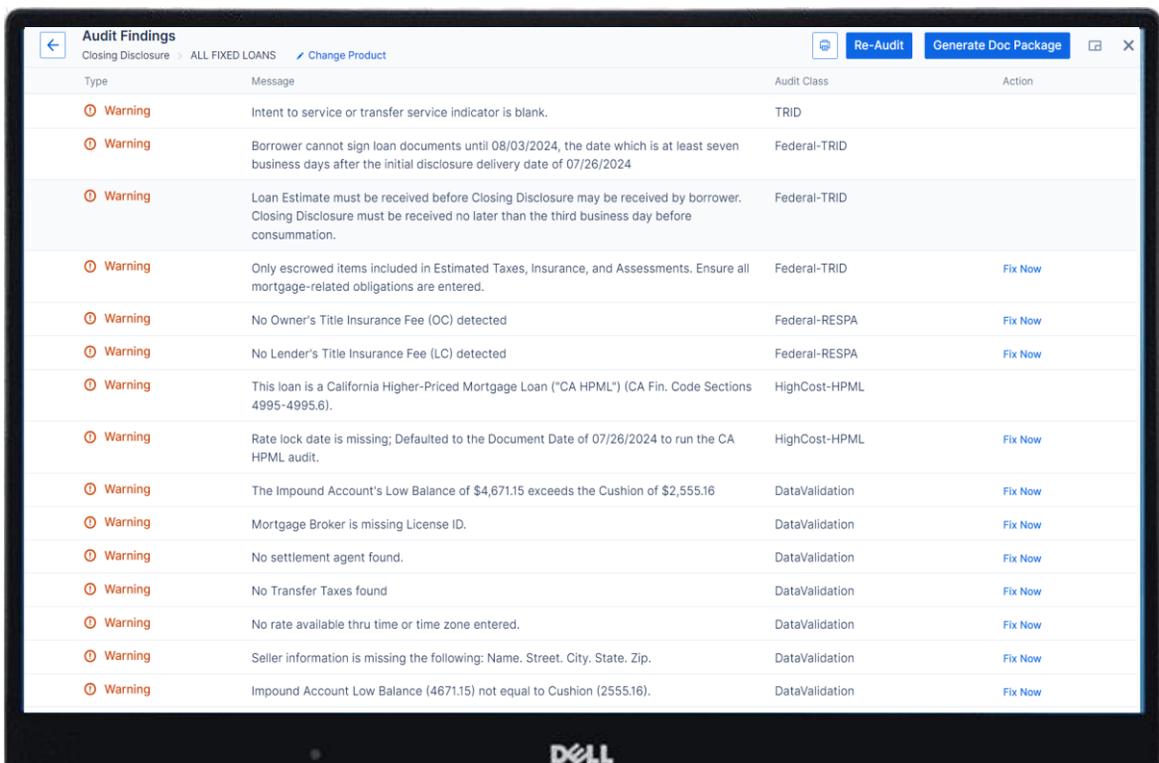
Click Confirm.



# Arive – Closing Disclosures

Audit

Review the audit and click “Generate Doc Package” when ready.



Type	Message	Audit Class	Action
Warning	Intent to service or transfer service indicator is blank.	TRID	
Warning	Borrower cannot sign loan documents until 08/03/2024, the date which is at least seven business days after the initial disclosure delivery date of 07/26/2024	Federal-TRID	
Warning	Loan Estimate must be received before Closing Disclosure may be received by borrower. Closing Disclosure must be received no later than the third business day before consummation.	Federal-TRID	
Warning	Only escrowed items included in Estimated Taxes, Insurance, and Assessments. Ensure all mortgage-related obligations are entered.	Federal-TRID	<a href="#">Fix Now</a>
Warning	No Owner's Title Insurance Fee (OC) detected	Federal-RESPA	<a href="#">Fix Now</a>
Warning	No Lender's Title Insurance Fee (LC) detected	Federal-RESPA	<a href="#">Fix Now</a>
Warning	This loan is a California Higher-Priced Mortgage Loan ("CA HPML") (CA Fin. Code Sections 4995-4995.6).	HighCost-HPML	
Warning	Rate lock date is missing; Defaulted to the Document Date of 07/26/2024 to run the CA HPML audit.	HighCost-HPML	<a href="#">Fix Now</a>
Warning	The Impound Account's Low Balance of \$4,671.15 exceeds the Cushion of \$2,555.16	DataValidation	<a href="#">Fix Now</a>
Warning	Mortgage Broker is missing License ID.	DataValidation	<a href="#">Fix Now</a>
Warning	No settlement agent found.	DataValidation	<a href="#">Fix Now</a>
Warning	No Transfer Taxes found	DataValidation	<a href="#">Fix Now</a>
Warning	No rate available thru time or time zone entered.	DataValidation	<a href="#">Fix Now</a>
Warning	Seller information is missing the following: Name, Street, City, State, Zip.	DataValidation	<a href="#">Fix Now</a>
Warning	Impound Account Low Balance (4671.15) not equal to Cushion (2555.16).	DataValidation	<a href="#">Fix Now</a>



# Arive – Closing Disclosures

## Confirm Generate

Click "Confirm Generate".

The screenshot displays the 'Audit Findings' page in the Arive system. The page title is 'Audit Findings' and the breadcrumb is 'Closing Disclosure > ALL FIXED LOANS > Change Product'. There are two buttons at the top right: 'Re-Audit' and 'Generate Doc Package'. A table of audit findings is visible, with columns for Type, Message, Audit Class, and Action. A modal dialog box titled 'Generating Doc Package' is open in the center, containing the following text: 'This will create the Document Package from the document package provider DocMagic and you will be charged based on your agreement. This action cannot be reversed.' The dialog has 'Cancel' and 'Confirm Generate' buttons. A blue arrow points from the text 'Click "Confirm Generate"' to the 'Confirm Generate' button in the dialog.

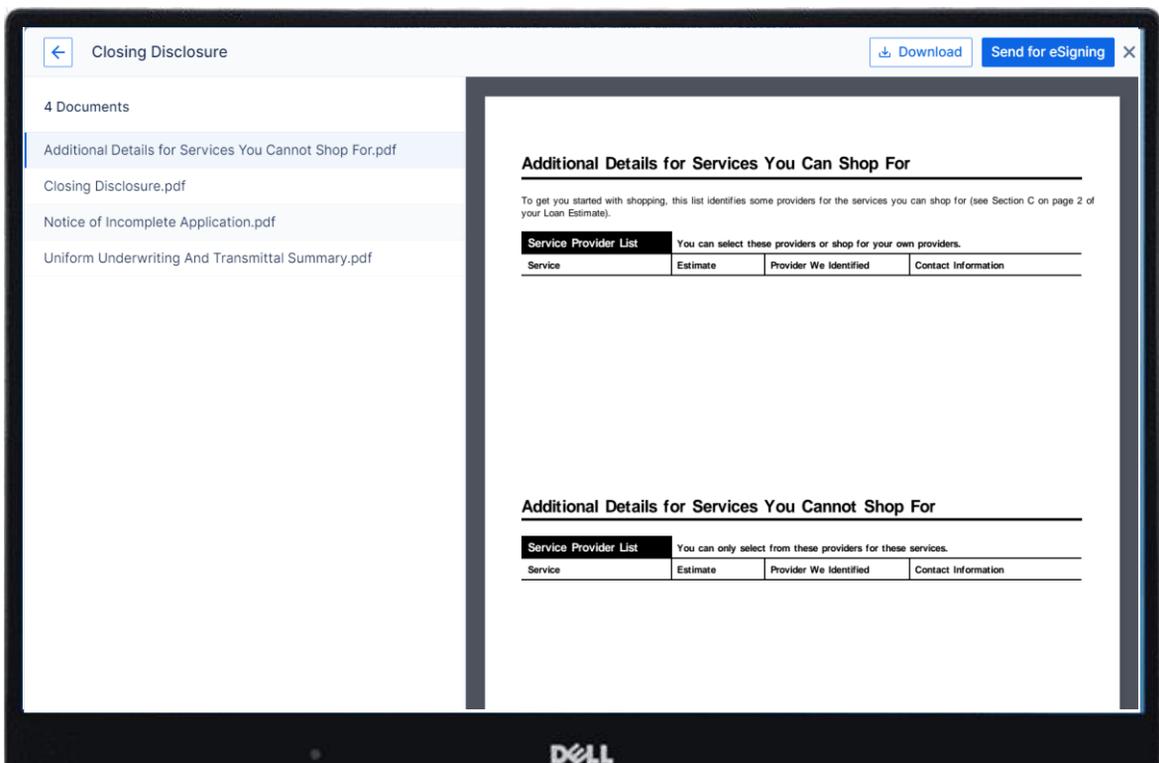
Type	Message	Audit Class	Action
Warning	Intent to service or transfer service indicator is blank.	TRID	
Warning	Borrower cannot sign loan documents until 08/03/2024, the date which is at least seven business days after the initial disclosure delivery date of 07/26/2024	Federal-TRID	
Warning	Loan Estimate must be received before Closing Disclosure may be received by borrower. Closing Disclosure must be received no later than 08/03/2024	Federal-TRID	
Warning	Only e-Asse		Fix Now
Warning	No Ow		Fix Now
Warning	No Le		Fix Now
Warning	This is (CA F		
Warning	Rate lock date is missing; Defaulted to the Document Date of 07/26/2024 to run the CA HPML audit.	HighCost-HPML	Fix Now
Warning	The Impound Account's Low Balance of \$4,671.15 exceeds the Cushion of \$2,555.16	DataValidation	Fix Now
Warning	Mortgage Broker is missing License ID.	DataValidation	Fix Now
Warning	No settlement agent found.	DataValidation	Fix Now
Warning	No Transfer Taxes found	DataValidation	Fix Now



# Arive – Closing Disclosures

## Generated Package

Once the package is generated, you will be able to review the documents. From here you can either download the package or send for eSign.



The screenshot displays the 'Closing Disclosure' interface. On the left, a sidebar lists four documents: 'Additional Details for Services You Cannot Shop For.pdf', 'Closing Disclosure.pdf', 'Notice of Incomplete Application.pdf', and 'Uniform Underwriting And Transmittal Summary.pdf'. The main area shows a preview of the first document, 'Additional Details for Services You Can Shop For'. This preview includes a table with columns for 'Service', 'Estimate', 'Provider We Identified', and 'Contact Information'. Below the table, there is a section for 'Additional Details for Services You Cannot Shop For' with a similar table structure. The interface also features a 'Download' button and a 'Send for eSigning' button in the top right corner.

Additional Details for Services You Can Shop For			
To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).			
Service Provider List		You can select these providers or shop for your own providers.	
Service	Estimate	Provider We Identified	Contact Information

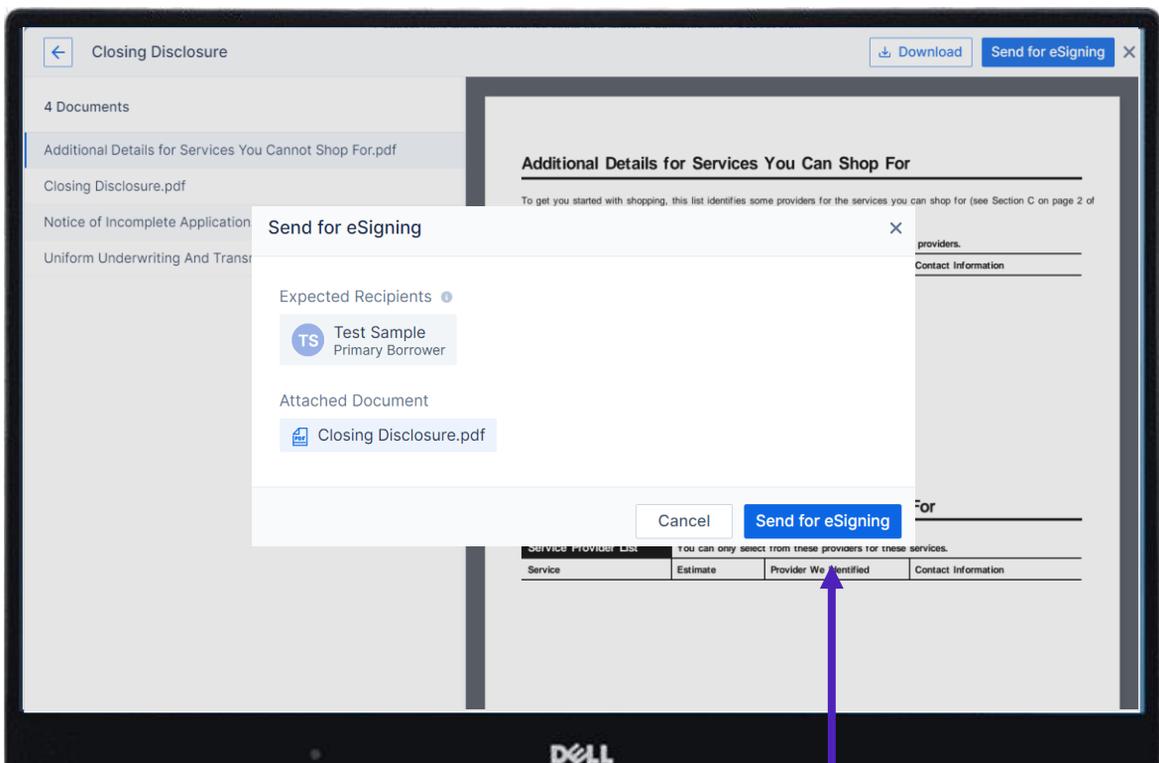
Additional Details for Services You Cannot Shop For			
Service Provider List		You can only select from these providers for these services.	
Service	Estimate	Provider We Identified	Contact Information



# Arive – Closing Disclosures

## Send for eSigning

If you click the “Send for eSigning” button, you’ll see a pop-up showing the expected recipients and the attachment that is being sent.



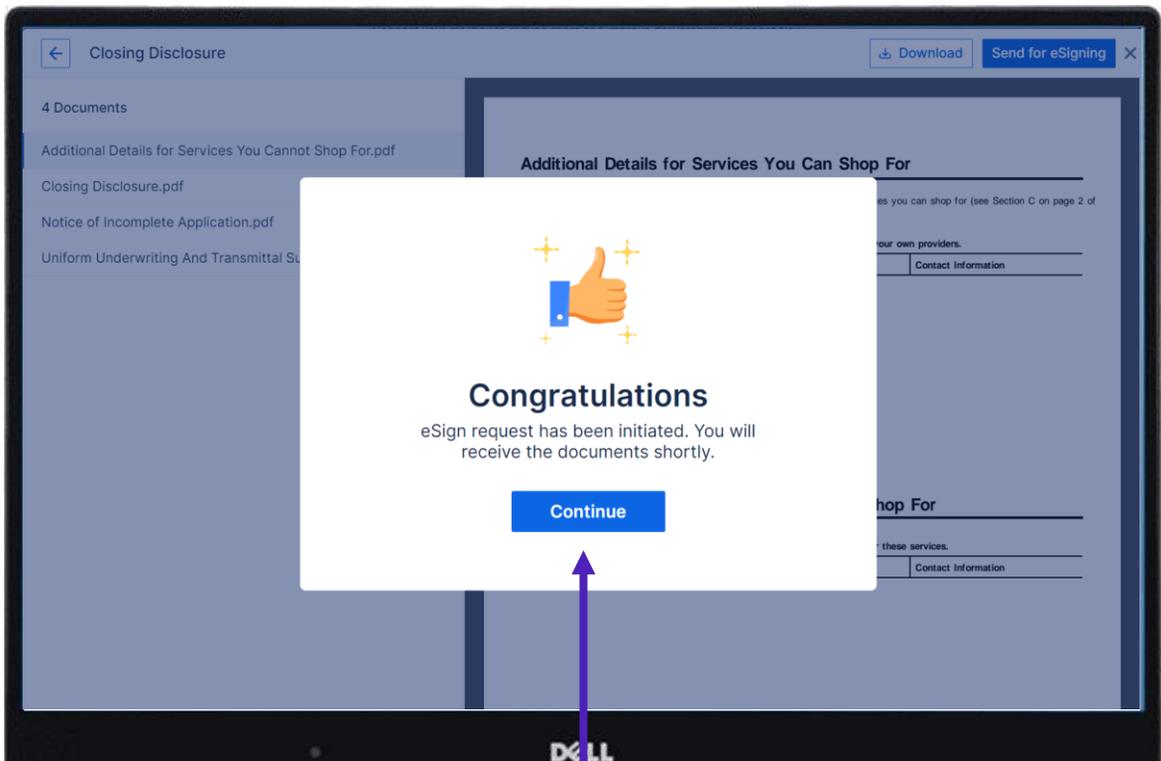
Click the “Send for eSigning” in the window that appears to confirm your selection.



# Arive – Closing Disclosures

Send for eSigning

You'll receive this message if your eSign request has been initiated successfully.



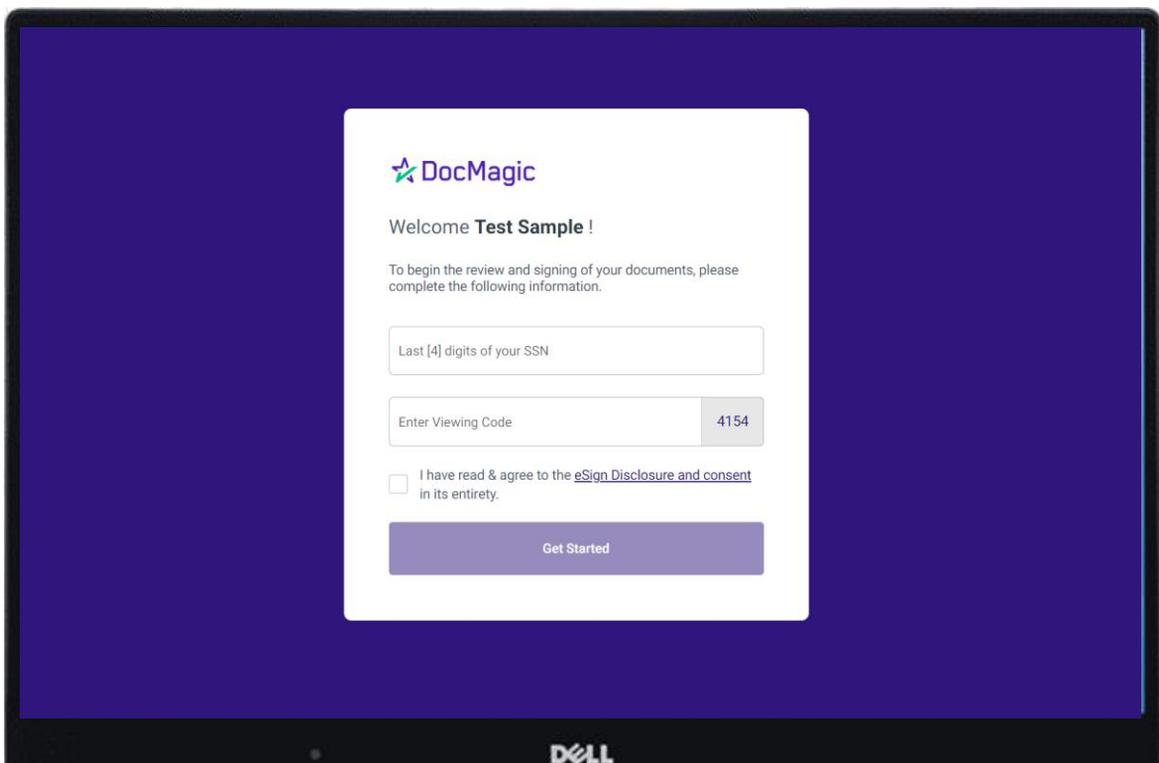
Click Continue.



# Arive – Closing Disclosures

## DocMagic eSign Experience

Once you hit that Send for eSigning button mentioned previously, the package will be sent out for eSign and the eSign experience will kick off for the borrower.



The screenshot shows a Dell monitor displaying the DocMagic eSign interface. The interface is centered on a white background with a purple border. At the top left is the DocMagic logo, which consists of a purple star icon followed by the text "DocMagic". Below the logo, the text "Welcome **Test Sample** !" is displayed. Underneath, a message reads: "To begin the review and signing of your documents, please complete the following information." There are three input fields: the first is a text box labeled "Last [4] digits of your SSN"; the second is a text box labeled "Enter Viewing Code" with a grey button to its right containing the number "4154"; and the third is a checkbox labeled "I have read & agree to the [eSign Disclosure and consent](#) in its entirety." Below these fields is a large purple button labeled "Get Started". The Dell logo is visible at the bottom center of the monitor frame.

There, they'll complete the signing and click Done.



# Arive – Closing Disclosures

## Generated Packages

The Package Status and eSigning Status will change as participants complete their portions of the package.

The screenshot displays the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Disclosure Packages' and features a 'Generate Disclosures' section with a 'Generate Package' button. Below this is a table of 'Generated Packages' with the following data:

Package Name / Generated On	Package Status	eSigning Status	Actions
Closing Disclosure 07/26/2024, 3:28 PM	eSigning In Progress	TS	Refresh ...
Initial Disclosure Package 07/25/2024, 2:40 PM	eSigning In Progress	TS DI	Refresh ...



# Arive – Closing Disclosures

## Documents

Your package will also appear in Documents.

The screenshot shows the Arive web application interface. The top navigation bar includes 'Dashboard', 'Loans', 'Leads', 'Pricing', 'Contacts', 'Tools', and 'Reports'. The main content area is titled 'Documents' and displays a table of document entries. A green box highlights the 'Closing Disclosure' entry, which was generated on 7/26/2024 at 3:28 PM. The left sidebar contains various menu items, with 'Documents' (2) highlighted in a green box. A blue arrow points from the 'Documents' menu item to the highlighted document entry in the table.

Folder	Document Name	Lender Submission	Show to Clients
All Docs	Closing Disclosure	Select	No
Asset	Initial Disclosure Package	Select	No
Borrower Info			
Credit			
Disclosures			
Income/Empl			
Property			
Misc			
Finalized Docs			

Here's the one that we just generated.

