



RON Certification Program

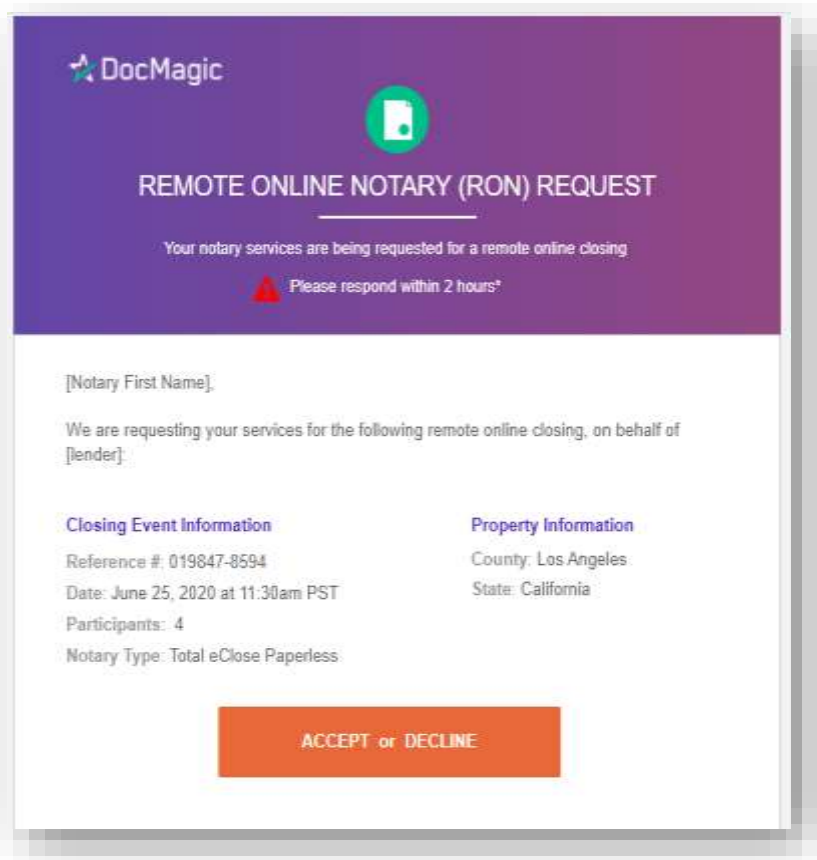
Connect Better. Close Faster.

Guidebook

Welcome to Your Notary Guidebook

Welcome to DocMagic®. In this specialized, step-by-step walk-through of the R.O.N. process, we will help you get proficient with:

- ✓ Benefits of an eClosing
- ✓ System Requirements
- ✓ Invitation Acceptance
- ✓ Notary eClose Console Usage
- ✓ The DocMagic RON eClosing Process



The screenshot shows a web interface for a Remote Online Notary (RON) request. At the top, there is a purple header with the DocMagic logo and a document icon. Below the header, the text reads "REMOTE ONLINE NOTARY (RON) REQUEST" and "Your notary services are being requested for a remote online closing." A red triangle icon is followed by the text "Please respond within 2 hours*". The main content area is white and contains the following information:

[Notary First Name],

We are requesting your services for the following remote online closing, on behalf of [lender]:

Closing Event Information	Property Information
Reference #: 019847-8594	County: Los Angeles
Date: June 25, 2020 at 11:30am PST	State: California
Participants: 4	
Notary Type: Total eClose Paperless	

At the bottom of the form, there is a large orange button labeled "ACCEPT or DECLINE".



Benefits of an eClosing

- ✓ Closings reduced from 60 minutes to 15 minutes
- ✓ Lower risk for operational errors
 - No missing data or signatures
- ✓ Better Authentication and Security
- ✓ Tamper-proof seal protects data and documents
- ✓ eVault keeps electronic record
- ✓ More efficient secondary market execution
 - No more trailing documents
 - Fund faster with fewer exceptions
- ✓ Sets you apart in the marketplace
 - ✓ More flexibility for the borrowers
 - ✓ No paper
 - ✓ No shipping fees
 - ✓ No storage costs
- ✓ Borrowers can review their documents prior to closing



System Requirements

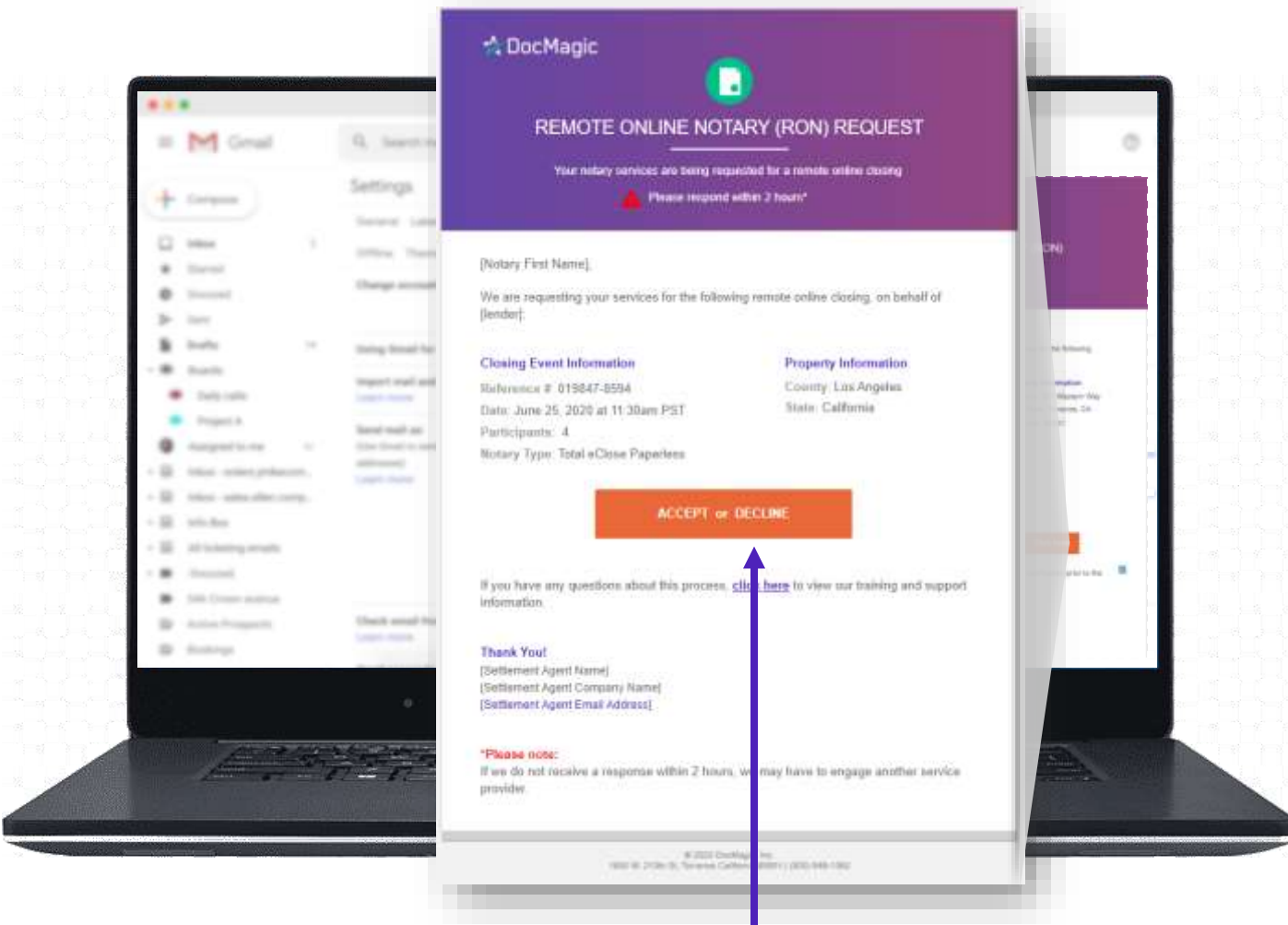
System Requirements

- Laptop or Tablet
- Camera
- Microphone
- A reliable Internet Connection



Remote Online Notary Request

The Notary (you) receives a request for R.O.N. services from the Settlement Agent.

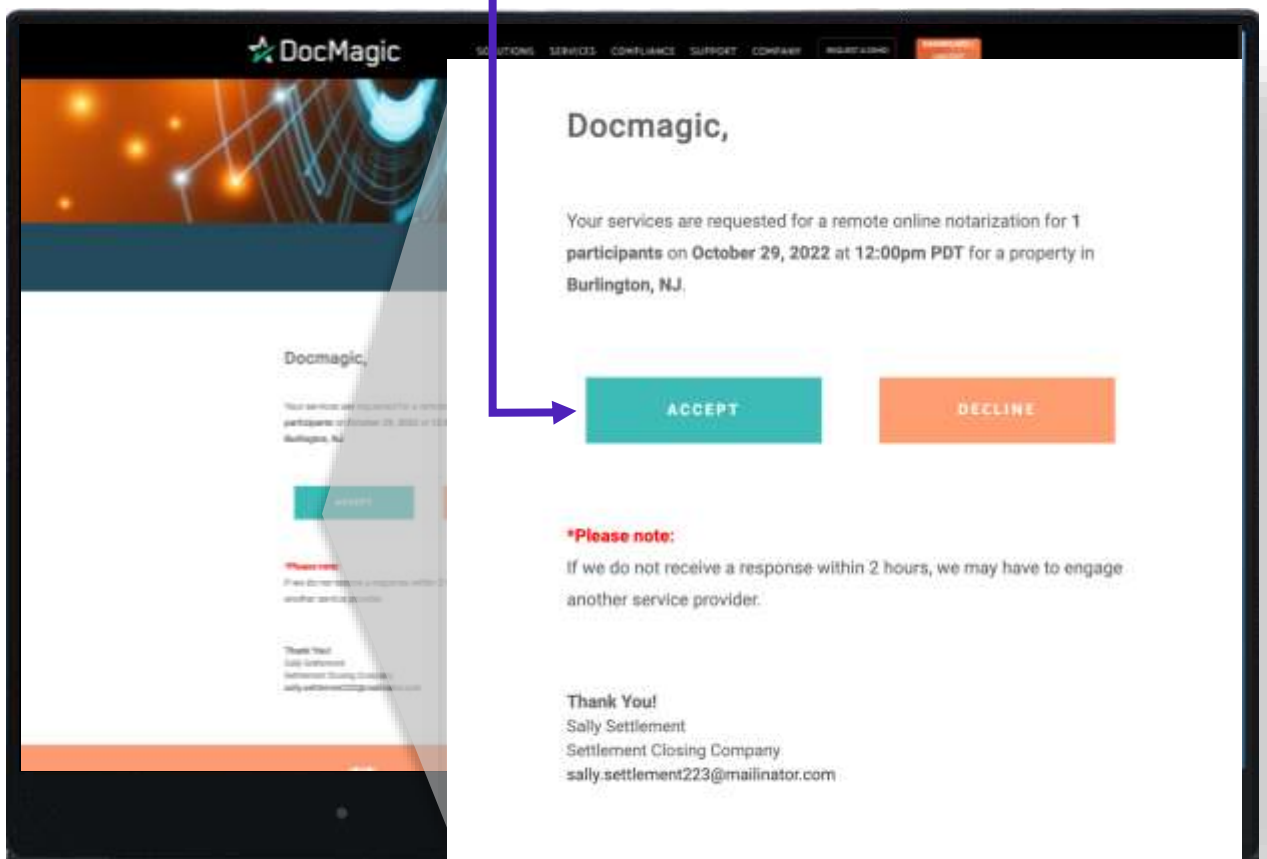


The email includes a link to accept or decline the request.



Accept or Decline

You'll be taken to a page where you can accept or decline the RON request.

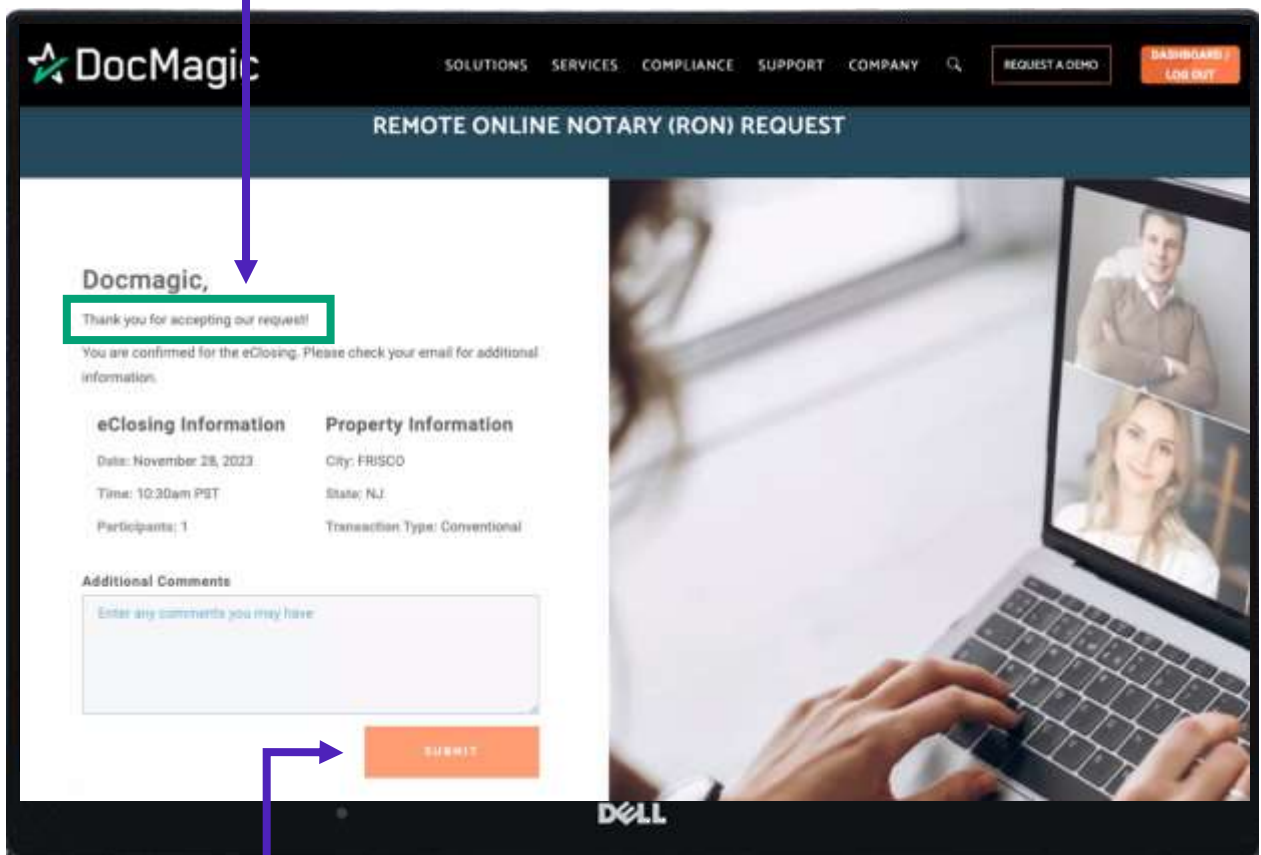


Pro Tip: You've got two (2) hours to accept or decline before the system alerts the Settlement Agent to assign another Notary.



Optional: Add Comments

Clicking Accept on the previous page confirms your acceptance. You don't need to do anything else here.



Docmagic,
Thank you for accepting our request!
You are confirmed for the eClosing. Please check your email for additional information.

eClosing Information	Property Information
Date: November 28, 2023	City: FRISCO
Time: 10:30am PST	State: NJ
Participants: 1	Transaction Type: Conventional

Additional Comments
Enter any comments you may have

SUBMIT

However, you have the option to pass on information to the settlement agent. Just type what you want in the comment box and click Submit.

Note: Please don't try to log in from this page.



Access to the eClose Console

Once you accept the request, you'll get this confirmation email that grants access to your eClose console. This is how you'll get into your portal – *you do not log in through our website.*

DocMagic

REMOTE ONLINE NOTARY (RON)

Congratulations!

DocMagic,

Thank you for accepting our request to provide eNotary services for the following remote online closing:

Closing Event Information	Property Information
Reference #: 777043020240002	Address: 123 MAIN STREET
Date: May 01, 2024 at 11:30am PDT	City: INDIANAPOLIS
Participants: 2	State: MD
Notary Type: Remote Online	Zip Code: 10012

Lender Information

Company Name: DSI TEST LENDER (SALES)
Contact: DSI TEST LENDER (SALES)

To access your eClose console for this transaction, please [Click here](#)

***Please note:** You must obtain your Total eClose™ eNotary certification prior to the closing on May 01, 2024.

If you have not conducted a Remote Online Notarization in the last 30 - 45 days, you have an opportunity to refresh your skills by re-taking our RON Certification course. [Click HERE](#) to access the course.

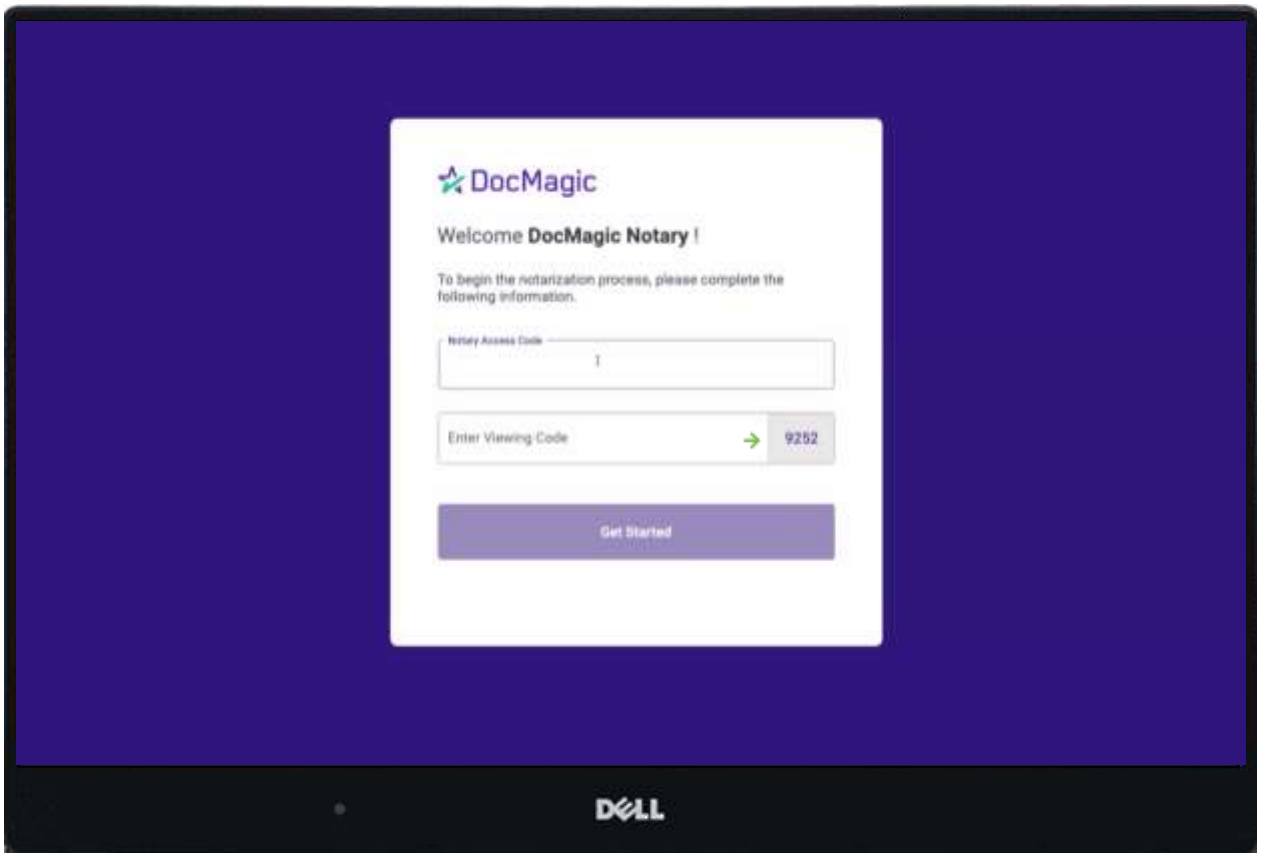
Take advantage of the **R.O.N. Guidebook!** [Click HERE](#) to download it.

Thank You!
Byron Settlement
SETTLEMENT CLOSING COMPANY
struitt@docmagic.com



Using Your Access Code

You will log in using the Notary Access Code that was given to you with your **Secure Insight** Notary certification and enter the viewing code on your screen.



The screenshot shows a Dell monitor displaying the DocMagic Notary login interface. The background is a solid purple color. In the center, there is a white rectangular box containing the following elements:

- DocMagic** logo at the top left.
- Welcome DocMagic Notary!** heading.
- Instructional text: "To begin the notarization process, please complete the following information."
- A text input field labeled "Notary Access Code" containing the number "1".
- A text input field labeled "Enter Viewing Code" with a green arrow pointing to a grey button containing the number "9252".
- A large purple button labeled "Get Started" at the bottom.

The Dell logo is visible at the bottom center of the monitor frame.



eClose Console

All pertinent information regarding the parties on the transaction is at the top of the notary portal.

The screenshot shows the DocMagic eClose Console (Notary) interface. At the top, there are three main sections: LOAN, LENDER, and SETTLEMENT AGENT, each with a green border. The LOAN section includes Loan #, Primary Borrower, Type, Package ID, and Worksheet ID. The LENDER section includes Company, Contact, Email, and Phone. The SETTLEMENT AGENT section includes Company, Contact, Email, and Phone. To the right of these sections is a COUNTDOWN TO CLOSING section with buttons for OFF, PAUSE, and START, and a date/time display. Below these sections are buttons for Details, eSign, and Action Log, and a Start eClosing button. The Signers (3) section is highlighted with a green box and contains a table with columns for Signer Name, Role, Notary Name, Notary Type, IDA / Status, ID Verity / Status, Status, and a Sign button. The Documents (6) section is at the bottom and contains a table with columns for eSign Enabled, Document Name, Pages, Signatures, Completed, and Icons.

#	Signer Name - Email	Role	Notary Name - Email	Notary Type / Closing Lock - Time	IDA / Status	ID Verity / Status	Status	Sign
1	John Smith johnsmith@docmagic.com	borrower	Doc Magic notary@docmagic.com	DocMagic: ICH 11/05/21 - 12:00AM			Not Started	
2	Oliver Oligator oliveroligator@docmagic.com	Originator					Ready to Sign	
3	Sally Settlement sallysettlement@docmagic.com	Settlement Agent					Ready to Sign	

#	eSign Enabled	Document Name	Pages	Signatures	Completed	Icons
1		Closing Disclosure	5	3		
2		Multistate Fixed Rate Electronic Note	5	3		
3		MDCI New Jersey Mortgage	11	2		
4		Specific Closing Instructions	4	2		
5		Occupancy and Financial Status Affidavit	3	2		
6		Signature Affidavit and AGA Statement	2	2		

The Signers area highlights all participants, Knowledge Based Authentication (KBA) and I.D. Verification.



Countdown Clock

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

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

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. The Countdown to Closing section is highlighted with a green box and contains three buttons: OFF, PAUSE, and RESUME. Below this, there is a 'Start eClosing' button. The Signers (3) section lists three participants: John Smith (Notary), Oliver Oligar (Originator), and Sally Settlement (Settlement Agent). The Documents (6) section shows a list of documents with columns for eSign Enabled, Pages, Signers, Completed, and Icons.

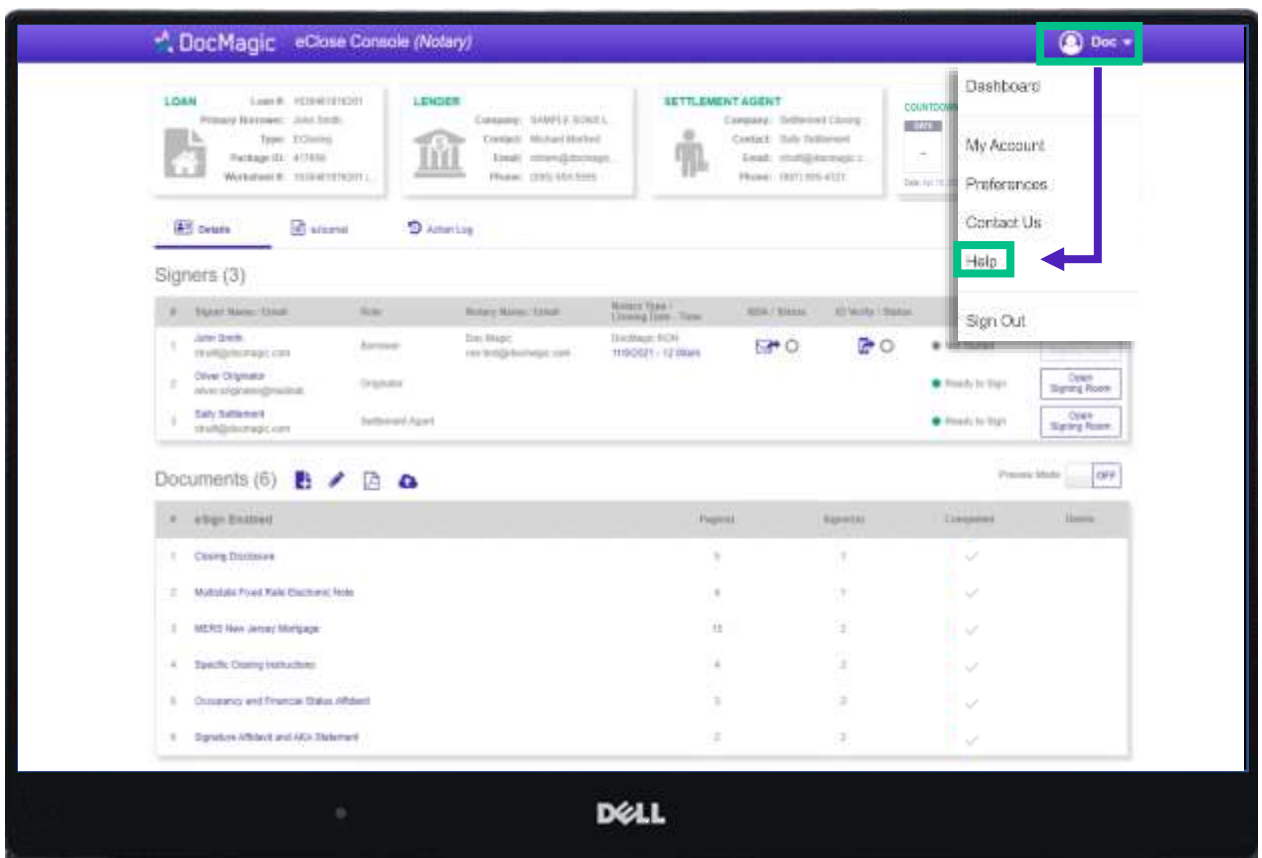
#	Signer Name - Email	Role	Notary Name - Email	Notary Type / Closing Lock - Time	ADA / Status	ID Verity / Status	Status	Sign
1	John Smith john@docmagic.com	Notary	Doc Magic notary@docmagic.com	DocMagic: NCH 1100011 - 12:00AM			Not Started	
2	Oliver Oligar oliver@oligar.com	Originator					Ready to Sign	
3	Sally Settlement sally@docmagic.com	Settlement Agent					Ready to Sign	

#	eSign Enabled	Pages	Signers	Completed	Icons
1	Closing Disclosure	9	3		
2	Multistate Fixed Rate Electronic Note	9	3		
3	MDEI New Jersey Mortgage	11	2		
4	Specific Closing Instructions	4	2		
5	Occupancy and Financial Status Affidavit	3	2		
6	Signature Affidavit and AKA Statement	2	2		



Help Button

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



Inspecting and Prepping Documents

The Documents area includes all the documents in the package that will be eSigned. You can click on each document separately to review for accuracy.

DocMagic eClose Console (Notary)

LOAN Loan #: 10394111201
Primary Notary: John Smith
Type: EClosing
Package ID: 47550
Worksheet #: 10394111201 L

LENDE

Signers (3)

#	Signer Name - Email	Role
1	John Smith jsmith@docmagic.com	Admin
2	Oliver Originate oliver.originate@docmagic.com	Originator
3	Sally Settlement sally@docmagic.com	Settlement Agent

Documents (6)

- 1 eSign Enabled
- 2 Closing Disclosure
- 3 Mortgage Final Note Disclosure
- 4 MERS New Jersey Mortgage
- 5 Specific Deed Instructions
- 6 Occupancy and Financial Status Affidavit
- 7 Signature Affidavit and AFS Statement

Document Preview:

(Leave Blank - This Line for Acknowledgment)

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

State of CALIFORNIA

County of MERCER

On _____ Day _____ before me _____

personally appeared Elmer Sattler _____

Signature of Signer

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that he/she/they (or their agent(s) on the instrument) is/are the party(ies) named in the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary Public _____

Notary Seal



Document Icon Functions

The leftmost icon, the piece of paper with the plus sign, allows you to upload *new* documents to the package from your computer.*

DocMagic Close Console (Notary)

LOAN Loan #: 1046110201
Priority Notarize: Not Noted
Type: Closing
Package ID: 49150
Worksheet ID: 1046110201.L

LENDER Company: BANK OF AMERICA
Contact: Michael Herbert
Email: mherb@bancam.com
Phone: (252) 554-5555

SETTLEMENT AGENT Company: Settlement Closing
Contact: Sally Settlement
Email: sstuf@docmagic.com
Phone: (971) 205-4121

COUNTDOWN TO CLOSING

START	OFFER	CLOSING	RECORD
0	21	35	21

See AppX 2022-9461 Not: 10 Jan 2022

Signers (3)

#	Signer Name: Email	Role	Notary Name: Email	Notary Type [Showing] [Off] - [To]	IDA / Status	ID Verify Status	Status	Sign
1	John Smith johnsmith@docmagic.com	Approver	Doc Magic notary@docmagic.com	Notary: Notary 1190521 - 12/2024			Not Started	Sign
2	Oliver Originate oliver.originate@docmagic.com	Originator					Ready to Sign	Close Signing Room
3	Sally Settlement sstuf@docmagic.com	Settlement Agent					Ready to Sign	Close Signing Room

Documents (6)

#	eSign Enabled	Document Name	Pages	Signers	Companies	Items
1		Closing Disclosure	5	3	✓	
2		Multiple Fixed Rate Electronic Note	6	1	✓	
3		MERS New Jersey Mortgage	12	2	✓	
4		Specific Deed Instructions	4	2	✓	
5		Occupancy and Financial Status Affidavit	3	2	✓	
6		Signature Affidavit and A/C Statement	2	2	✓	

The PDF icon allows you to download a PDF copy of the full document package.



Document Icon Functions

The rightmost icon, the cloud with the arrow pointing up, allows you to upload ink-signed documents to the package.

The screenshot displays the DocMagic eClose Console interface for a Notary. The top navigation bar includes the DocMagic logo, 'eClose Console (Notary)', and a user profile icon labeled 'Doc'. Below the navigation bar, there are four main sections: 'LOAN' (Loan #: F0284711201, Primary Borrower: John Smith, Type: EClosing, Package ID: 47585, Worksheet #: 72384711201.L), 'LENDER' (Company: BANK OF AMERICA, Contact: Michael Starke, Email: mstarke@bankofamerica.com, Phone: (303) 555-5555), 'SETTLEMENT AGENT' (Company: Settlement Closing, Contact: Sally Settlement, Email: sally@docmagic.com, Phone: (801) 555-4321), and a 'COUNTDOWN TO CLOSING' widget showing days (0), hours (21), minutes (35), and seconds (21) as of 04/24/2024. Below these are tabs for 'Details', 'Journal', and 'Action Log', along with a 'Start eClosing' button. The 'Signers (3)' section lists three signers: John Smith (Approved), Oliver Oligarist (Original), and Sally Settlement (Settlement Agent). The 'Documents (6)' section includes a 'Process Mode' toggle set to 'OFF' and a table of documents:

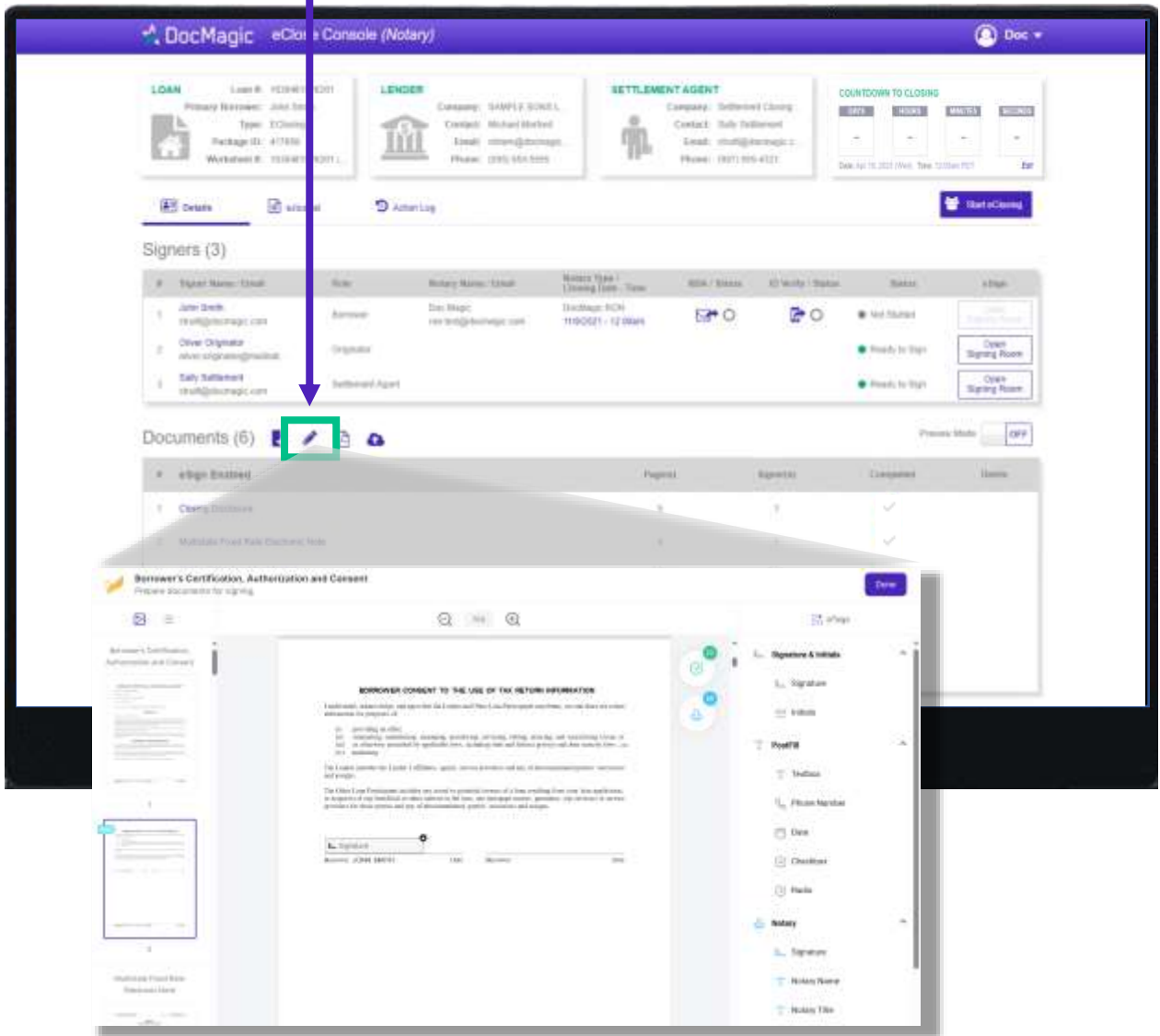
#	eSign Enabled	Pages	Signers	Completed	Items
1	Closing Disclosure	9	3	✓	
2	Multistate Final Note Electronic Note	9	3	✓	
3	MERC New Jersey Mortgage	11	2	✓	
4	Specific Closing Instructions	4	2	✓	
5	Occupancy and Financial Status Affidavit	9	2	✓	
6	Signature Affidavit and AKA Statement	2	2	✓	

You can only upload ink signed documents with QR codes that help the system place the documents in the correct stacking order. Don't confuse this with the other upload function.



Tagging Documents + Guide

Click on the Pencil Icon to open the Document Editor. This allows you to check existing tags and add new ones to your documents. [Click here](#) for the guide.

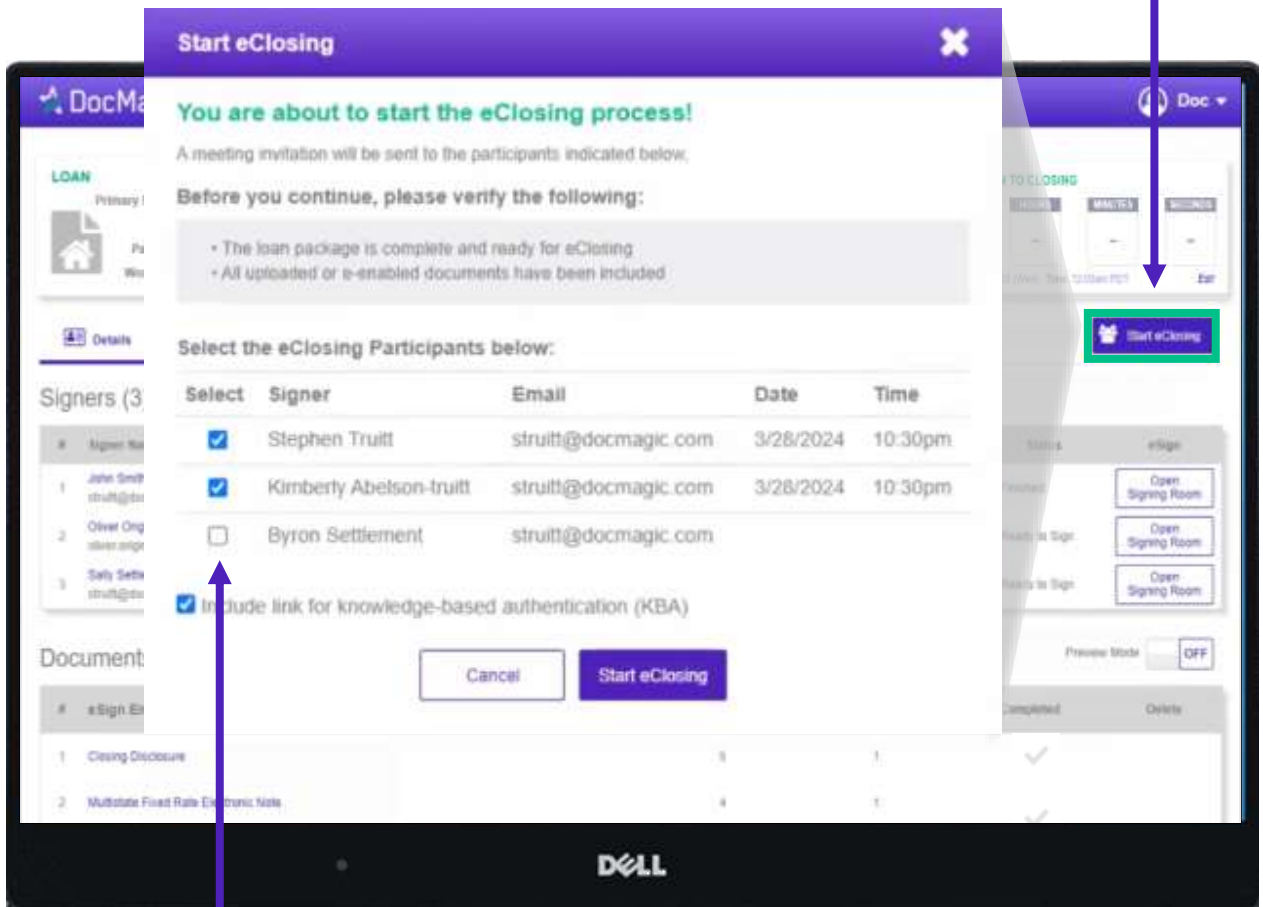


Please note that the Document Editor does not allow you to make modifications to tags programmed by DocMagic.



Start eClose

When you're ready to Start the eClosing, click the Start eClosing button to activate the Start eClosing dialogue box.



Select the participant(s) you want to include in the signing room.

You'll need to repeat this process if another participant will be signing at a different time. Select all if everyone will be signing both at the same time.



Start eClose

Borrowers are now required to complete KBA by default.

Start eClosing

You are about to start the eClosing process!

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

Before you continue, please verify the following:

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

Select the eClosing Participants below:

Select	Signer	Email	Date	Time
<input checked="" type="checkbox"/>	Stephen Truitt	struitt@docmagic.com	3/28/2024	10:30pm
<input checked="" type="checkbox"/>	Kimberly Abelson-truitt	struitt@docmagic.com	3/28/2024	10:30pm
<input type="checkbox"/>	Byron Settlement	struitt@docmagic.com		

Include link for knowledge-based authentication (KBA)

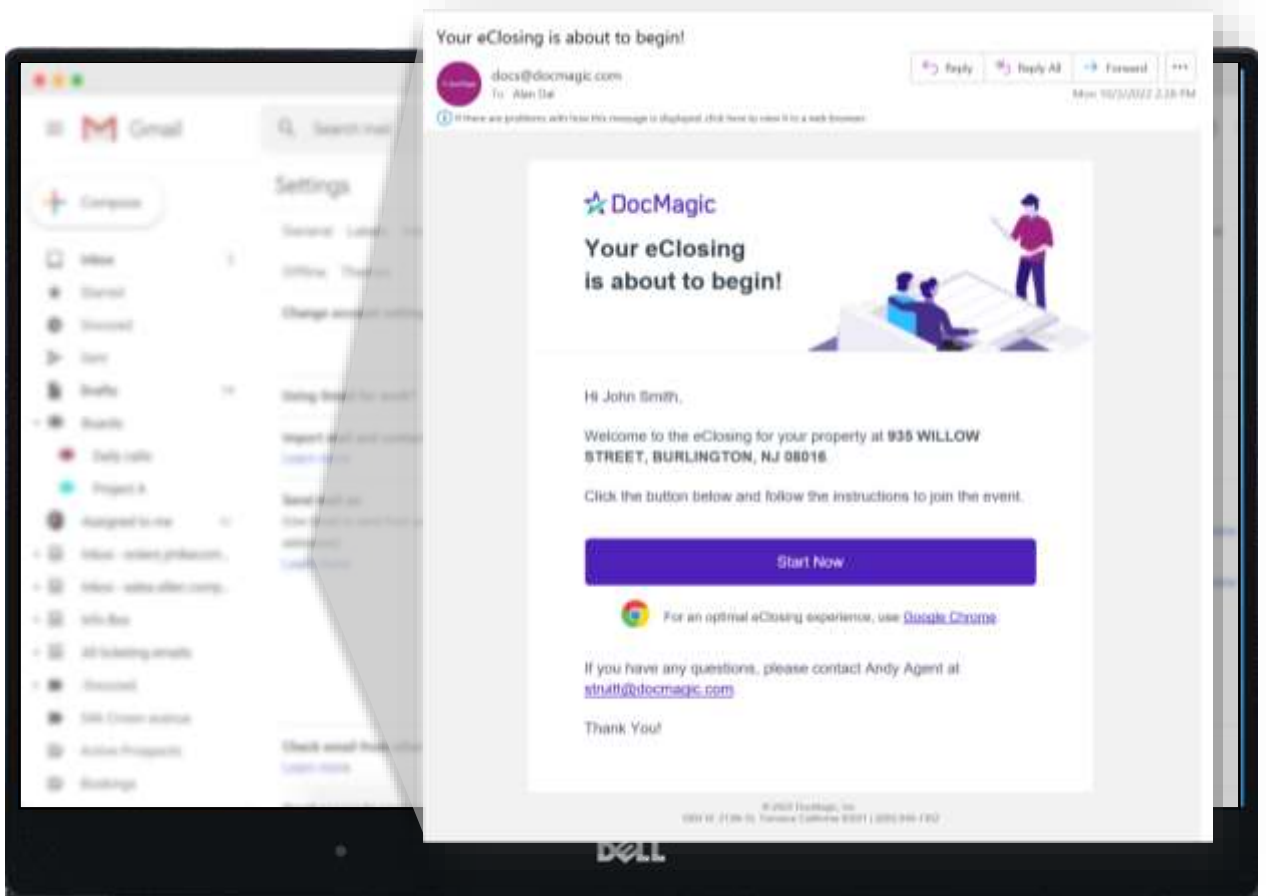
Click Start eClosing when ready.

Lenders may contact our support team to allow borrowers to bypass KBA in states that do not require it.



Invitation Email

Participants will receive an invitation email containing all pertinent closing information and a **Start Now** button to enter the eClosing event.



Please note that participants can no longer do Remote Online Notarizations through a phone.

Please note that the next few slides (including this one) are from the borrower's perspective.



Borrower Signing In

The Borrower logs in with the last four digits of their social security number* and the viewing code.

DocMagic

Welcome JOHN SMITH |

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

Last (4) digits of your SSN

Enter Viewing Code 5915

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

Get Started

© 2022 DocMagic, Inc.

DELL

The borrower is required to click on and read the eSign Disclosure and Consent language before checking the box to get started.

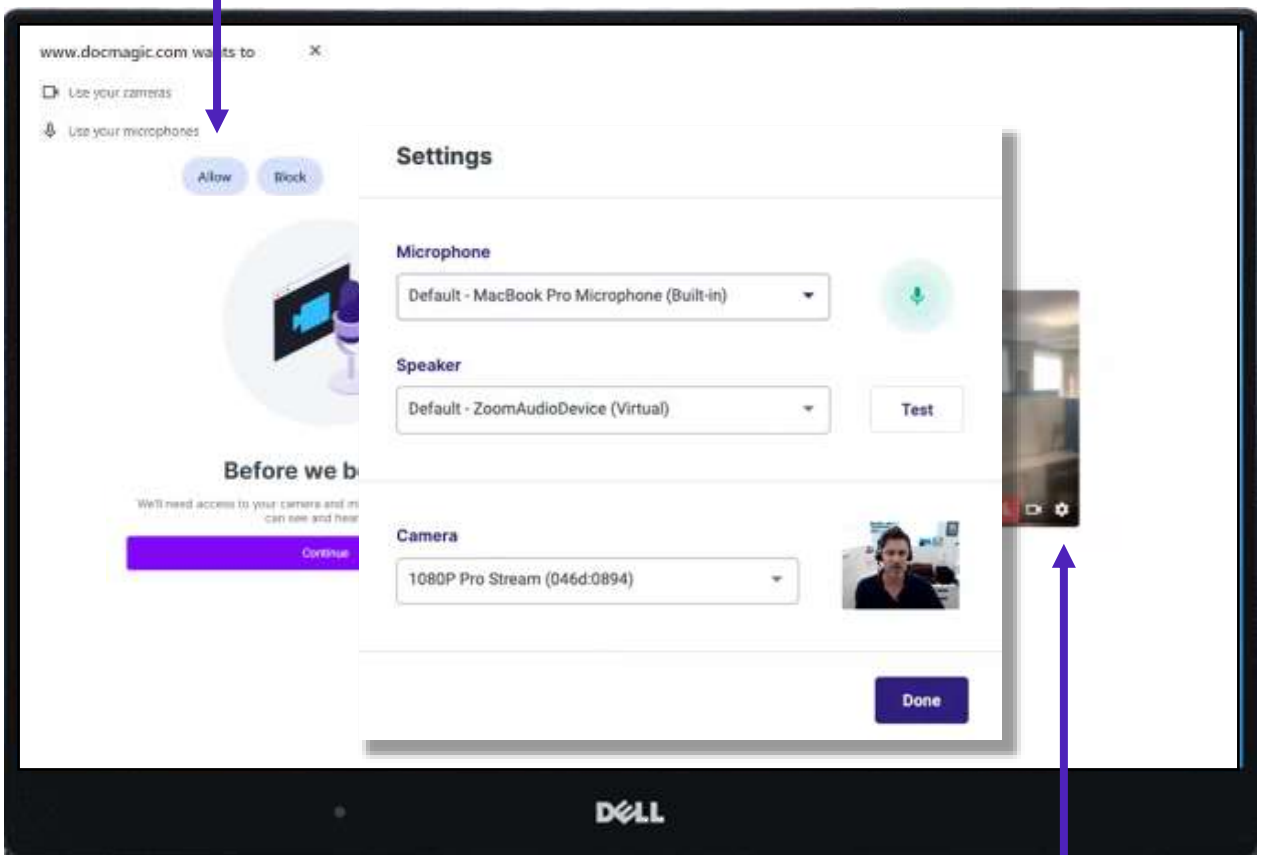
If the borrower gets a "login error" on this page, have them close the browser tab and click on the link in their email again.

*If the borrower does not have an SSN, a Settlement Agent or Lender can create an Access Code for the borrower to access the eSign experience.



Borrower Signing In

The borrower will be reminded to make sure their microphone and camera are activated. If they are prompted by the browser, please have them allow camera and microphone access.

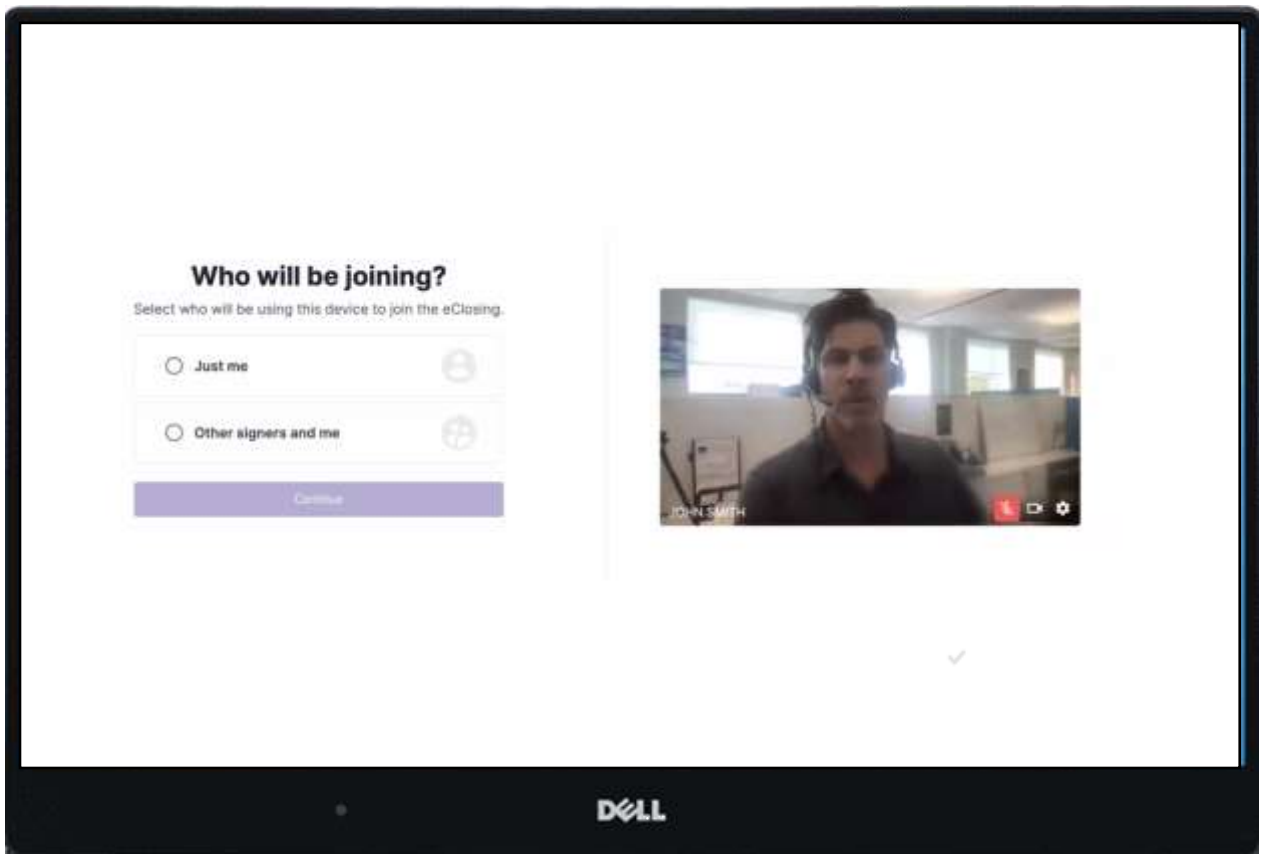


If they're having technical difficulties, have them click on the Settings icon to ensure that the correct microphone, speaker, and camera are selected.



Borrower Signing In

The borrower then be asked if other signers will be joining the session *on the same device*.



If there are multiple borrowers but they are not using the same device, please have each of them select Just me.

This is strictly asking if multiple signers will be on a single device.

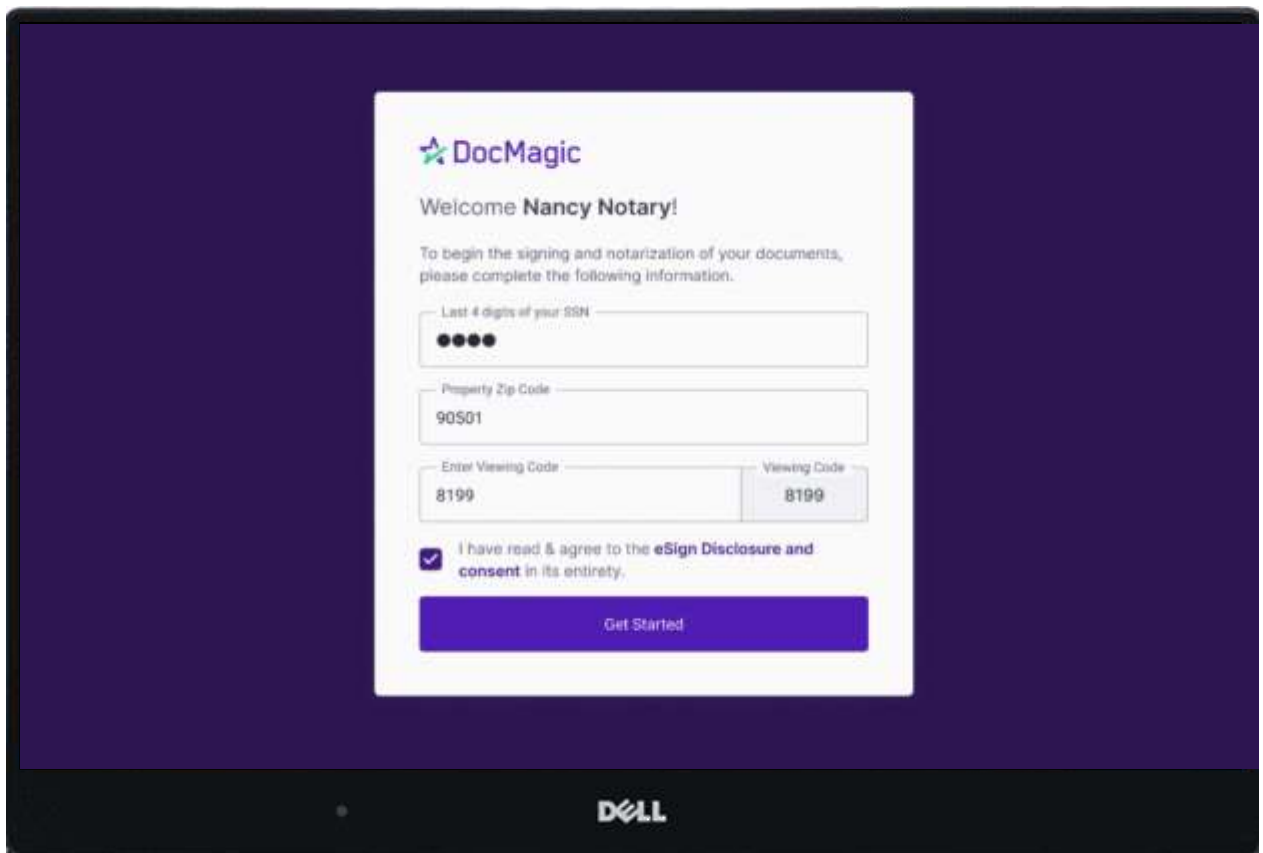
In addition, borrowers can not participate in Remote Online Notarizations using a phone.



Accessing The Signing Room (Notary)

Meanwhile, you'll be taken here after clicking Start eClose.

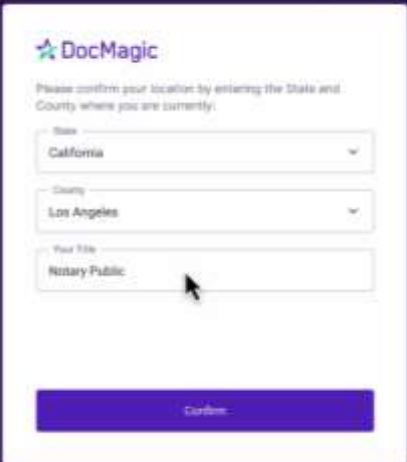
Enter in the last four digits of your social, the zip code of the property, and the viewing code displayed below.

A screenshot of a Dell monitor displaying the DocMagic Notary Welcome screen. The screen has a dark blue background. At the top left is the DocMagic logo, which consists of a green star with a white outline and the word "DocMagic" in white. Below the logo, the text "Welcome Nancy Notary!" is displayed in white. Underneath, a message reads: "To begin the signing and notarization of your documents, please complete the following information." There are three input fields: "Last 4 digits of your SSN" with four black dots, "Property Zip Code" with the value "90501", and "Enter Viewing Code" with the value "8199". To the right of the "Enter Viewing Code" field is a "Viewing Code" field with the value "8199". Below these fields is a checkbox with a checkmark and the text "I have read & agree to the eSign Disclosure and consent in its entirety." At the bottom of the form is a large blue button with the text "Get Started" in white. The Dell logo is visible at the bottom center of the monitor frame.

You'll also need to check the box agreeing to the eSign Disclosure and consent form before getting started.



Accessing The Signing Room (Notary)



DocMagic

Please confirm your location by entering the State and County where you are currently:

State
California


County
Los Angeles

Your title
Notary Public

Confirm

Dell

Next, confirm your State, County, and Title before proceeding.



DocMagic

Please enter your digital certificate password:

Certificate Password
●●●●●●●●●●

Verify

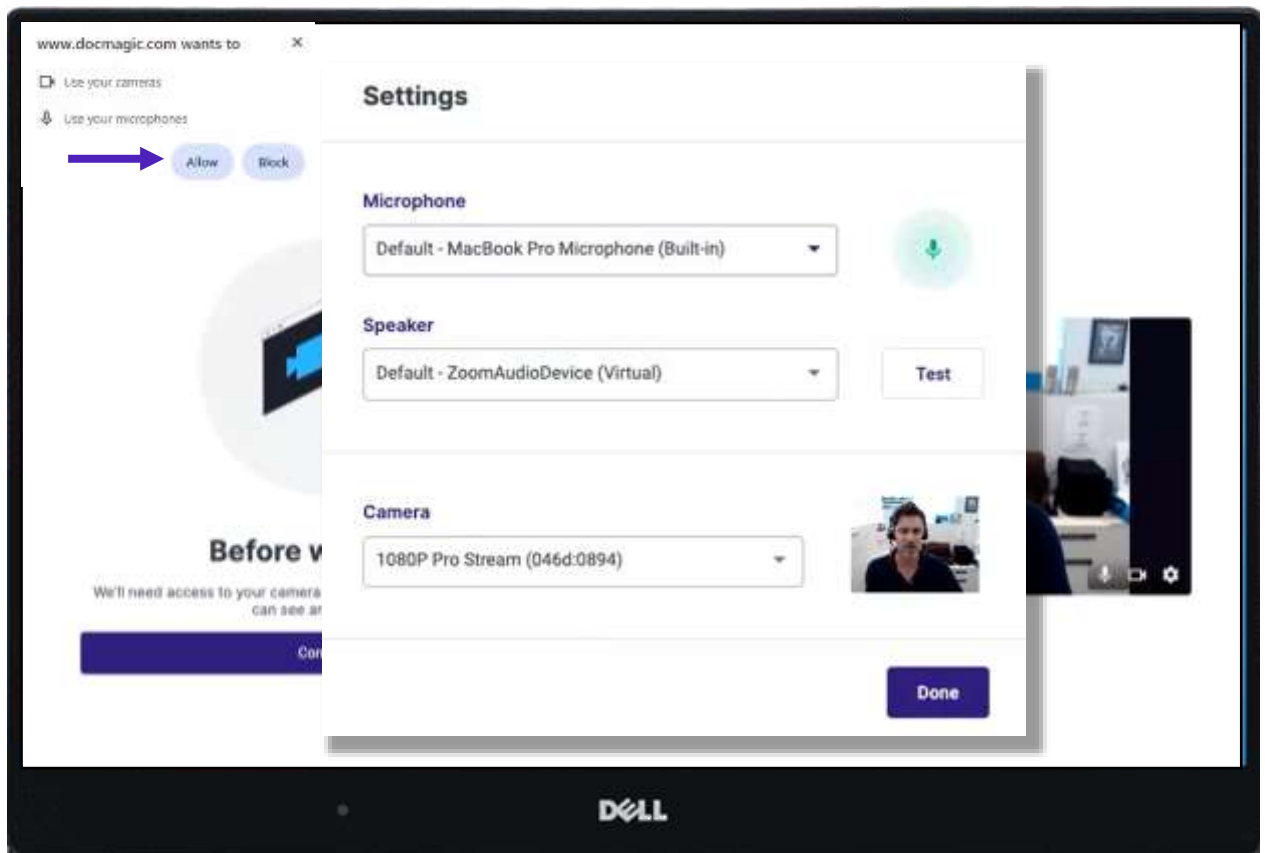
Dell

If you uploaded your certificate to Secure Insight during your onboarding process, you will also need to enter your certificate password.



Mic and Camera Access (Notary)

Just like the borrower, before you join the meeting, you'll also be brought to this meeting room to ensure that your camera and microphone are working and accessible.



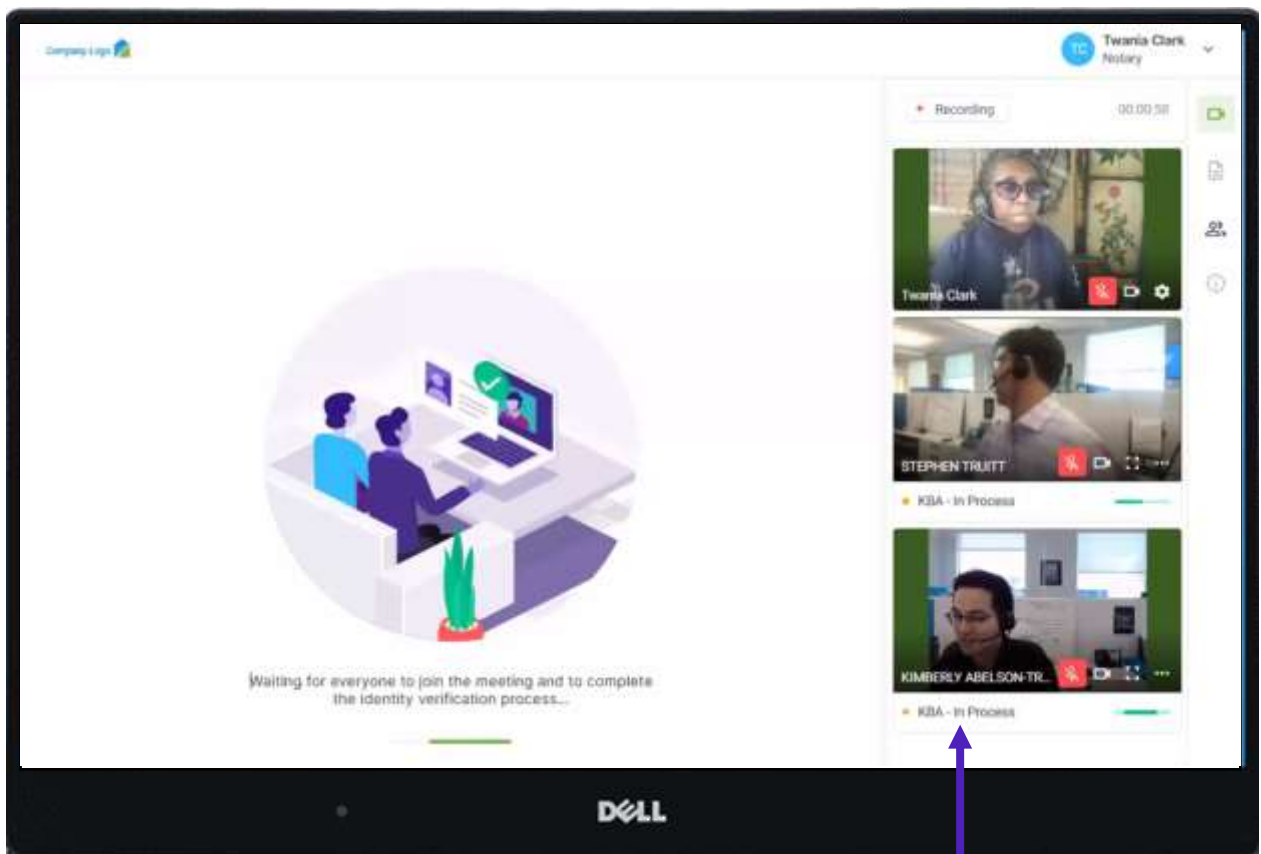
Please Note: If you are connected to a VPN and are experiencing issues logging into the signing experience, it may be due to VPN filtering traffic with proxies or other web filtering technologies.

To resolve this, disable traffic filtering.



Knowledge Based Authentication

If Knowledge Based Authentication is enabled for the session, the borrower(s) will need to verify their identity when the first join.



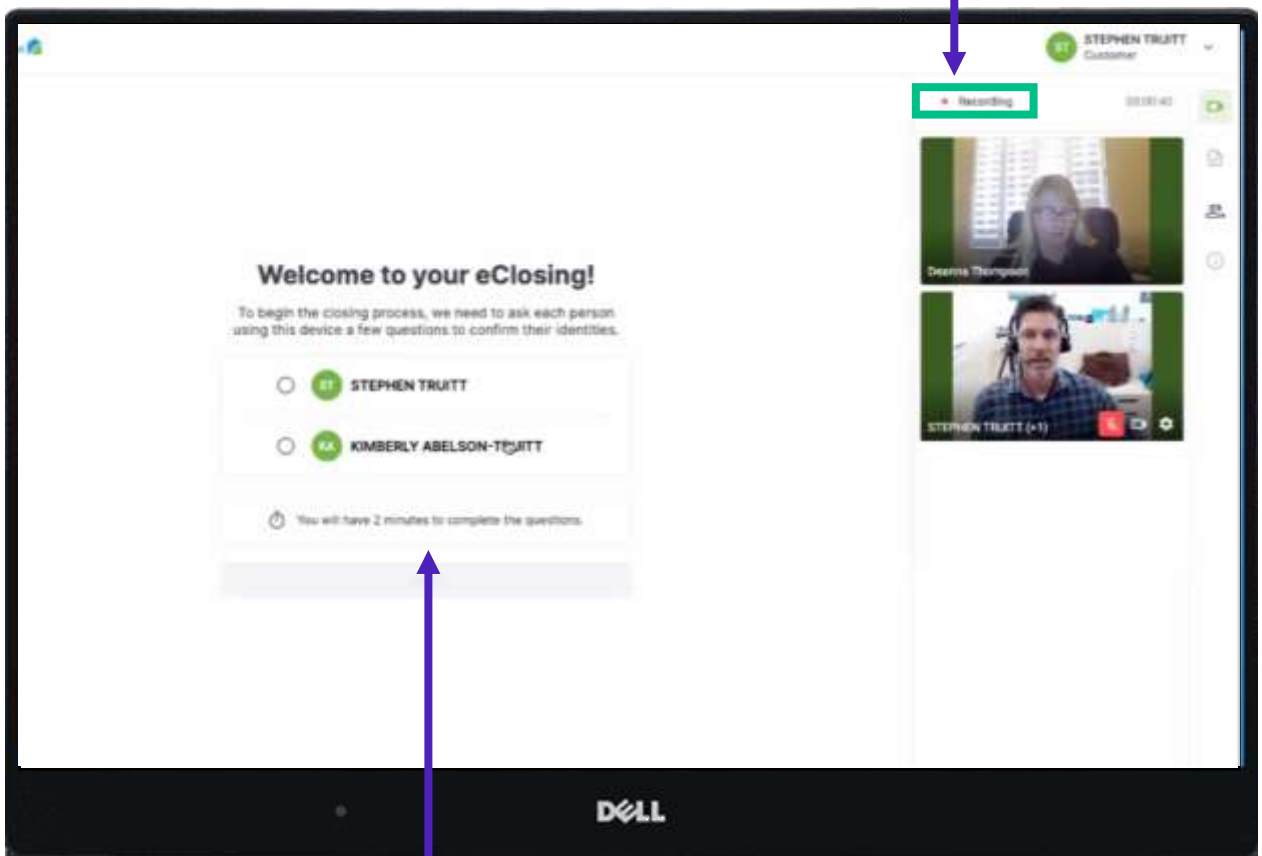
You'll see a KBA – In Process status under participants that are currently going through the process.

You will not be able to see the participants KBA – only the message above that says “waiting for everyone to complete the identity verification process”



Knowledge Based Authentication

The moment the meeting begins, the session is automatically recorded.



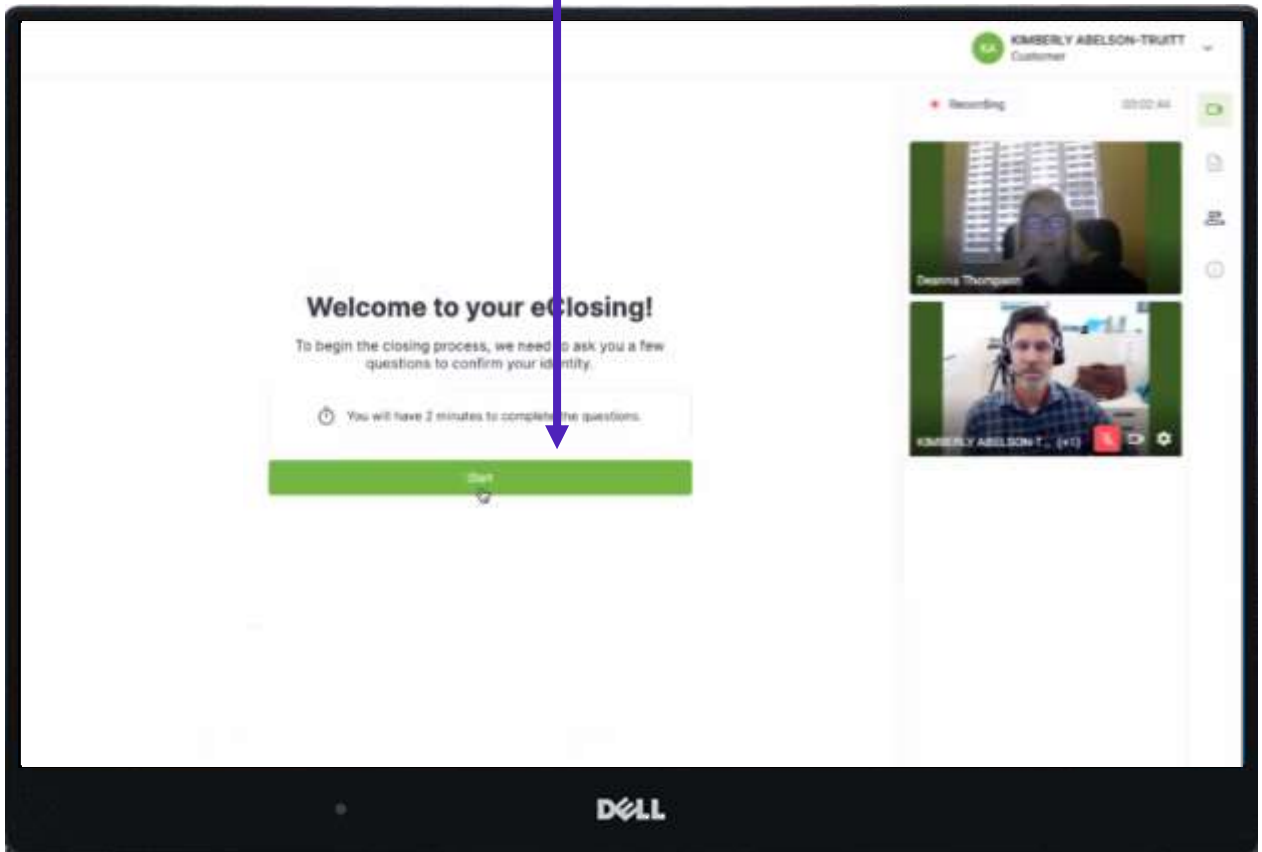
If there are multiple participants on the same device that need to do KBA, they will choose who goes first.

Please note that this screenshot, and the subsequent ones about KBA, are taken from the signer's perspective, not the notary's perspective.



Knowledge Based Authentication

They have two minutes to answer their questions, *which you will not be able to see.*

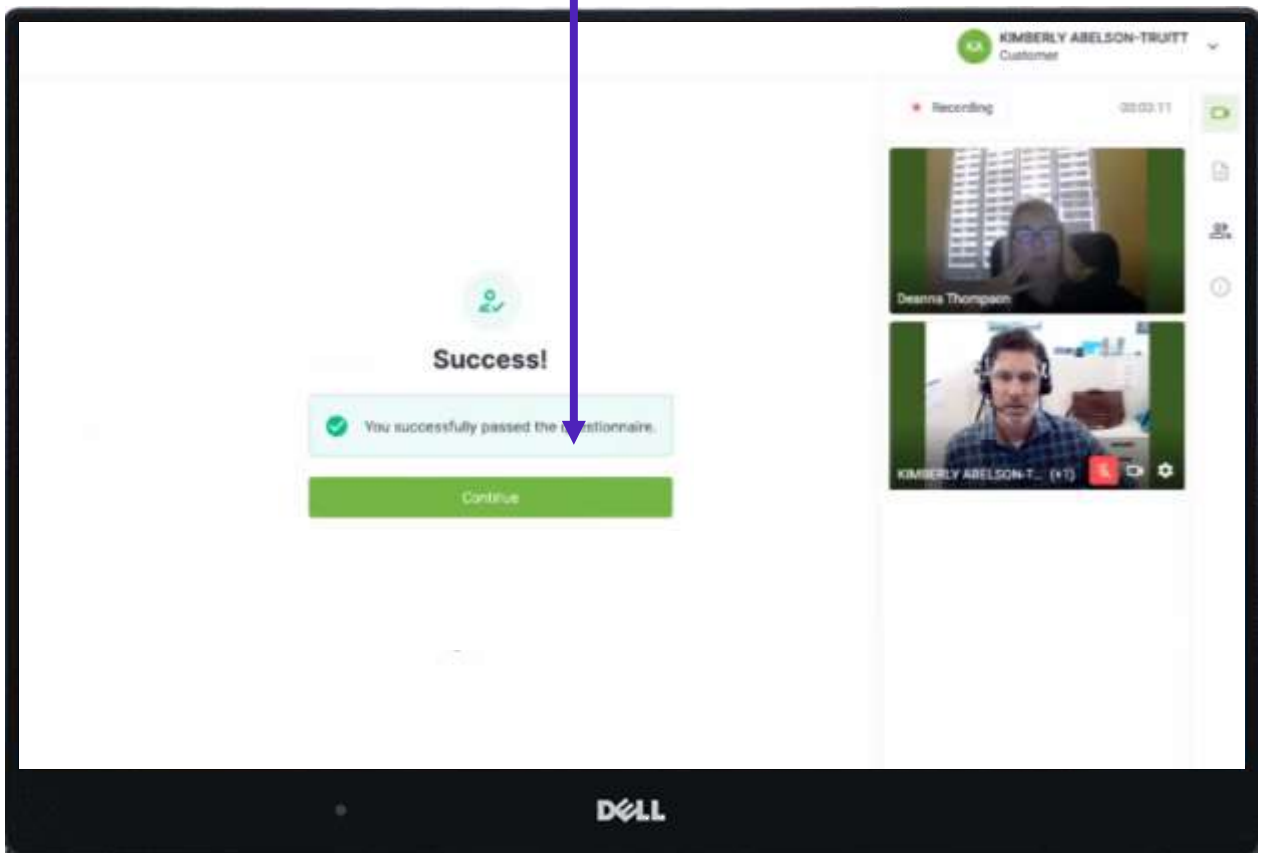


The participant will only be allowed 2 attempts to give 4 out of 5 correct answers. If they do not pass after two attempts, they will be locked out for 24 hours.



Knowledge Based Authentication

When the Participant successfully completes the assessment, they will receive this confirmation where they can click Continue to join the closing room.



If required, the Notary would also initiate the I.D. Verification process. This must be done during the actual signing and will be covered in the next slides.



Identity Validation Request

Go back to your Notary Portal and click on the phone icon* for the borrower that needs to have their identity verified.

DocMagic eClose Console (Notary)

LOAN Loan #: F03H4131E001 Primary Borrower: John Smith Type: eClosing Settlement Agent: JAMES

LENDER Company: BANK OF AMERICA Contact: Michael Herbert

SETTLEMENT AGENT Company: Settlement Closing Contact: Sally Delaney

COUNTDOWN TO CLOSING

OFF HOURS MIDDAYS MIDNIGHT

Start eClosing

Initiate Identity Verification

*Required

*Mobile Phone #: (310) 463-9056

Enter additional comments to be sent with the Identity Verification:

Hello, please use this link for your eClosing ID verification process.

Identity Verification Link:

<https://www.docmagic.com/esign/esign/scan/verify/g20wv4o>

Copy Link

Cancel Text Identity Verification

Signature	Completed	Items
1. MDRS New Jersey Mortgage	11	2
4. Specific Closing Instructions	4	2
5. Ownership and Financial Status Affidavit	5	2
9. Signature Affidavit and Affx Statement	2	2

Confirm the phone number and click Text Identity Verification.

Note: You may verify more than one participant with the same phone number. The identity verification link is unique.

*Click on the actual icon, not the circle next to it.



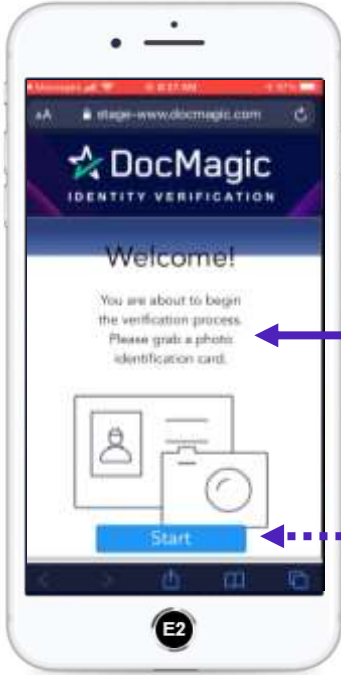
I.D. Validation via Smart Device



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



I.D. Validation via Smart Device

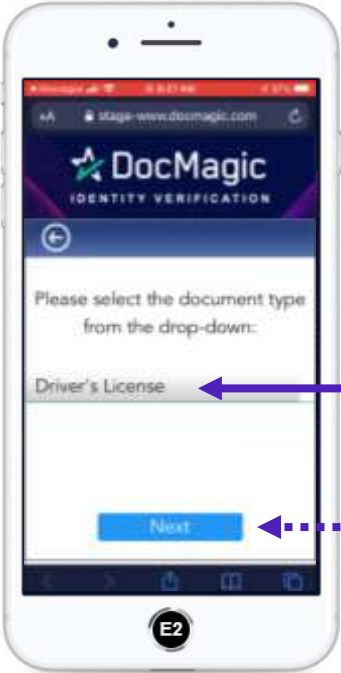


This welcome screen alerts them to retrieve a photo ID or driver's license

First, the Borrower must select the Country in which they reside.

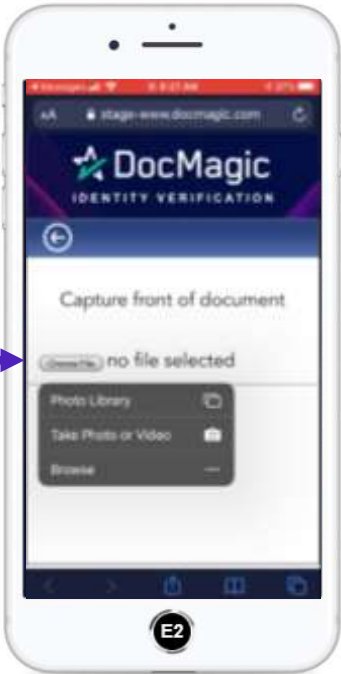


I.D. Validation via Smart Device



The Borrower will then choose their form of I.D. from the Drop-down menu

The Borrower will then choose the I.D. or License photo as a file on their device.



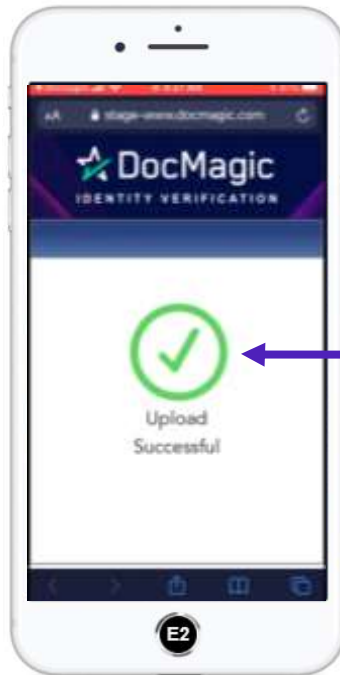
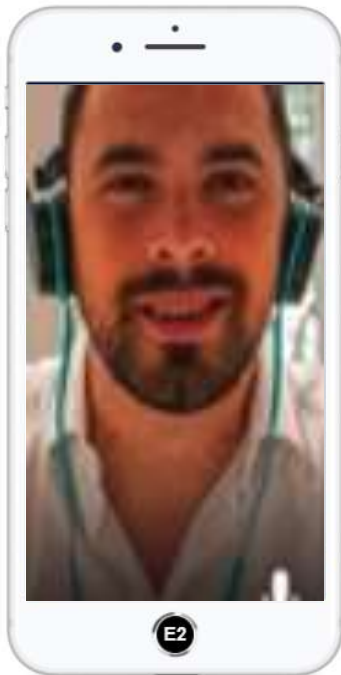
I.D. Validation via Smart Device



The Borrower will be prompted to include both sides of the I.D.

This check mark indicates that the upload of the I.D. was successful.

The Borrower may be asked to also take a 'selfie' so the system can compare the image with the official identification.



Verification Complete

The goal at this point is to have both circles green and checked as successful.

The screenshot displays the Docmagic Notary console interface. At the top, there are sections for 'LENDER' (Company: DG TEST LENDER, Contact: Stephen Trutt) and 'SETTLEMENT AGENT' (Company: SETTLEMENT CL, Contact: Steve Settlement). A 'COUNTDOWN TO CLOSING' timer shows 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Oct 18, 2022 (Tue) and time of 12:02pm PDT. A 'Start eClosing' button is visible.

The main table lists participants in the closing:

Role	Notary Name / Email	Notary Type / Closing Date - Time	KSA / Status	ID Verify Status	Status	eSign
Borrower	Docmagic Notary not-test@docmagic.com	Docmagic FCN 10/18/2022 - 12:02pm			Ready to Sign	<input type="button" value="Open Signing Room"/>
Settlement Agent						<input type="button" value="Open Signing Room"/>

An 'Identity (ID) Verification Results' pop-up window is overlaid on the table, showing a green checkmark and the text: 'Signer has Passed the Identity Verification Test' and 'Confidence Score: 100%'. It includes a 'View Report' link, a 'Close' button, and an 'Add ID' button.

At the bottom of the console, there is a table with columns for 'Application' and 'Electronic Note', showing counts and status indicators (green checkmarks).



I.D. Verify Fail

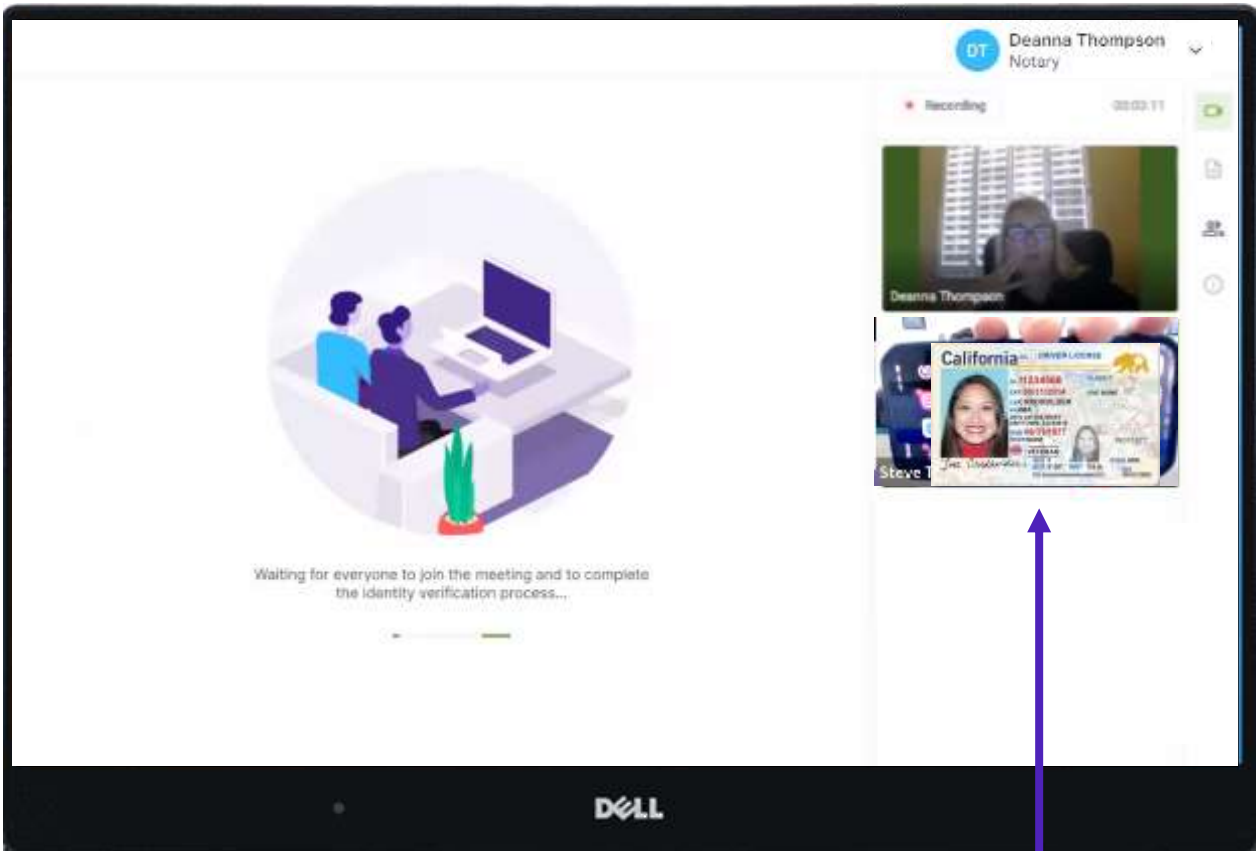
If the I.D. Verification fails, click on the red circle. A window will appear where you can enter information related to the borrower's identity to override the failure.

The screenshot shows a 'DocMag' interface. A modal window titled 'Identity (ID) Verification Results' is open. It features a red 'X' icon and the text 'Signer has Failed the Identity Verification Test'. Below this, it shows 'Confidence Score: 0%' and a 'View Report' link. The 'Additional Verification' section is marked as '*Required' and contains three input fields: '*ID Type' (a dropdown menu), '*ID Number' (a text input), and '*Expiration' (a date input in MM/DD/YYYY format). There is a plus icon for attachments. At the bottom of the modal, there is a checkbox with the text '* I have checked the signer's identification and verified that all of the information is correct', and two buttons: 'Close' and 'Save'. The 'Save' button is highlighted with a red circle. In the background, a document signing interface is visible, showing a 'COUNTDOWN TO CLOSING' timer and a table of signers. A red circle highlights a red 'X' icon in the signers table, with a red arrow pointing from the text box above to it. Another red arrow points from the 'Save' button in the modal to the text box below.

Fill out all required fields. You have the option to attach pictures of the ID, which we recommend. Click Save when done.



I.D. Verification Alternative

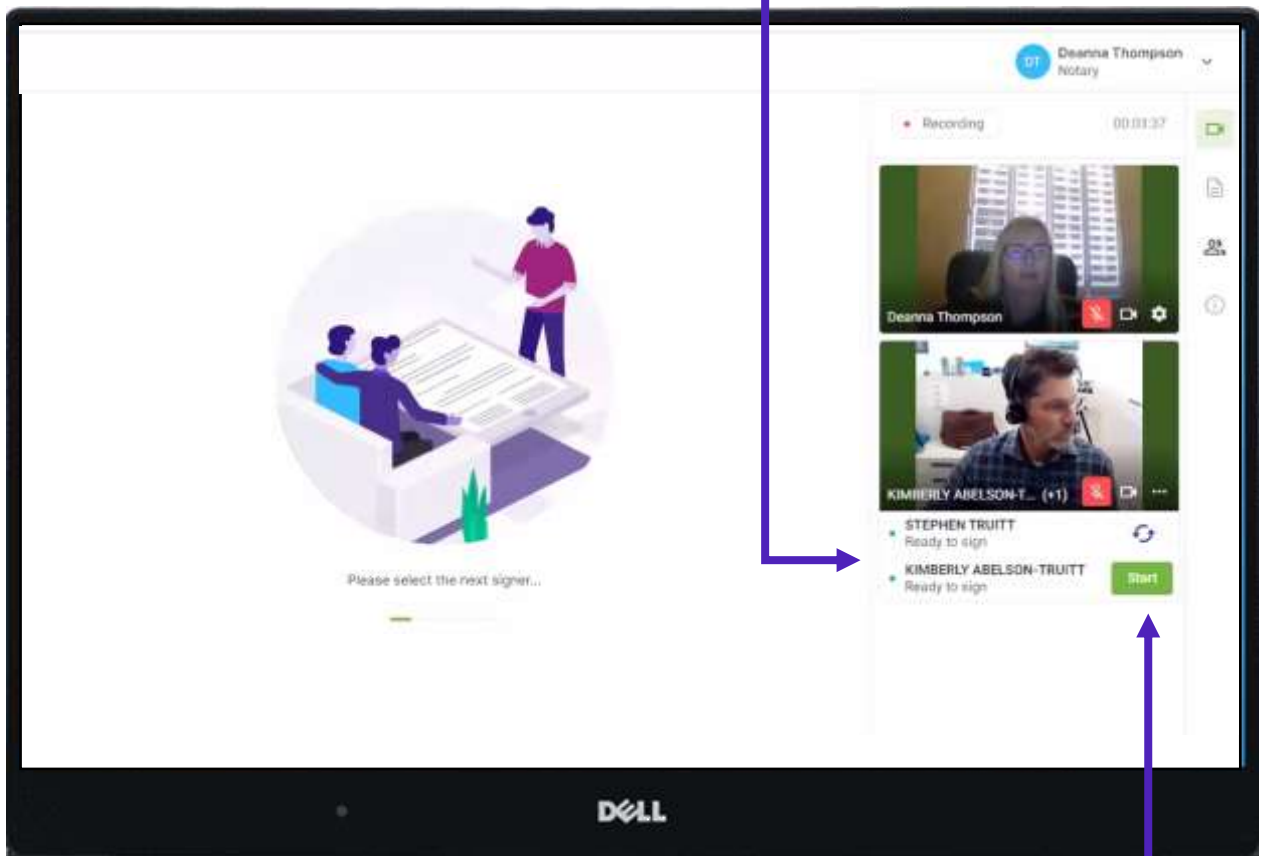


If the upload of the identification in the I.D. Verify process is rejected, you may use the video to establish proof of possession of a government issued I.D. The borrower can hold up their ID while you take a screenshot.



Ready to Sign

Once the borrower(s) complete their KBA and ID Verify (if applicable), their status(es) will change to **Ready to Sign** and their **Start** button will illuminate indicating it is safe to begin the signing process.

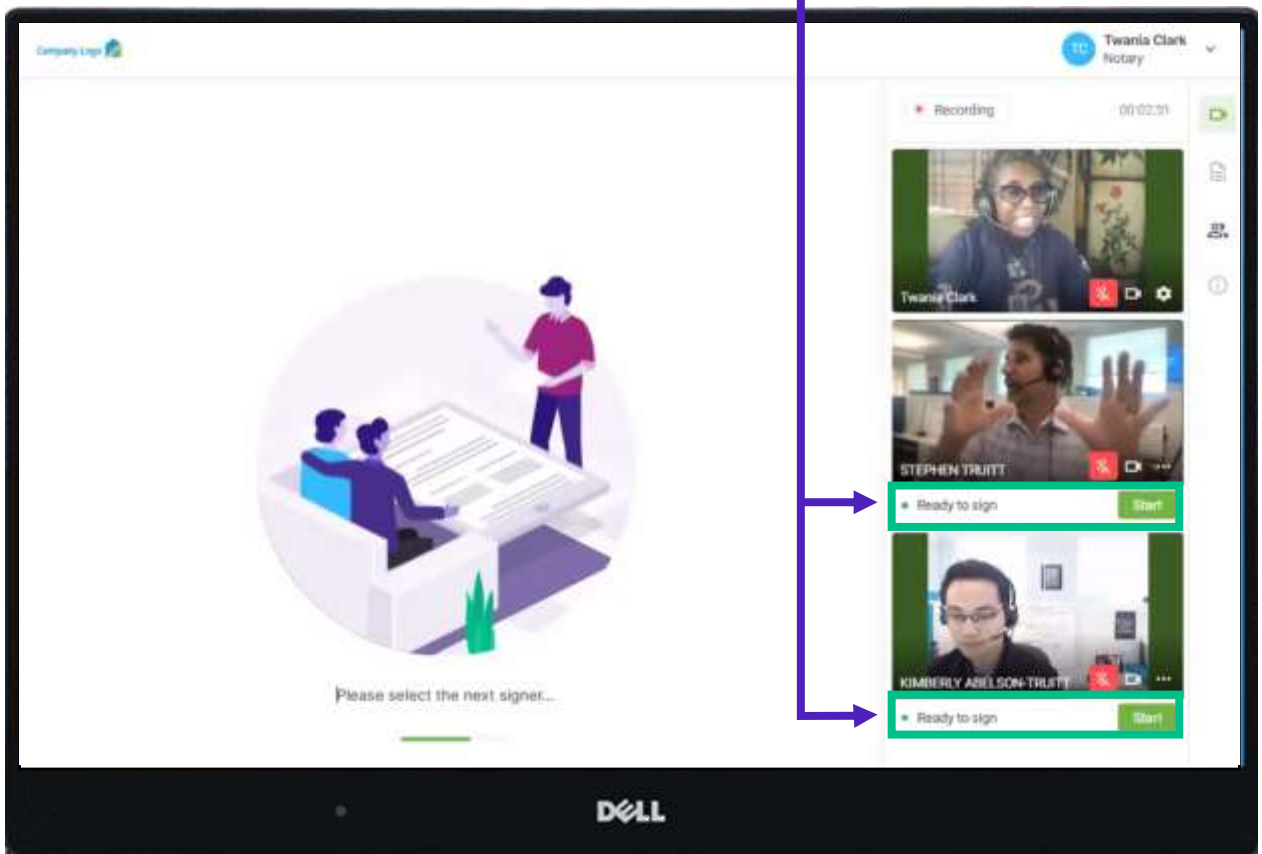


If you have more than one borrower on the same device as shown above, click on the two arrows next to their name to switch the signer that will go first. Otherwise, click Start.



Multiple Borrowers (Different Devices)

If you have multiple borrowers on their own devices, you can pick which one will sign first.

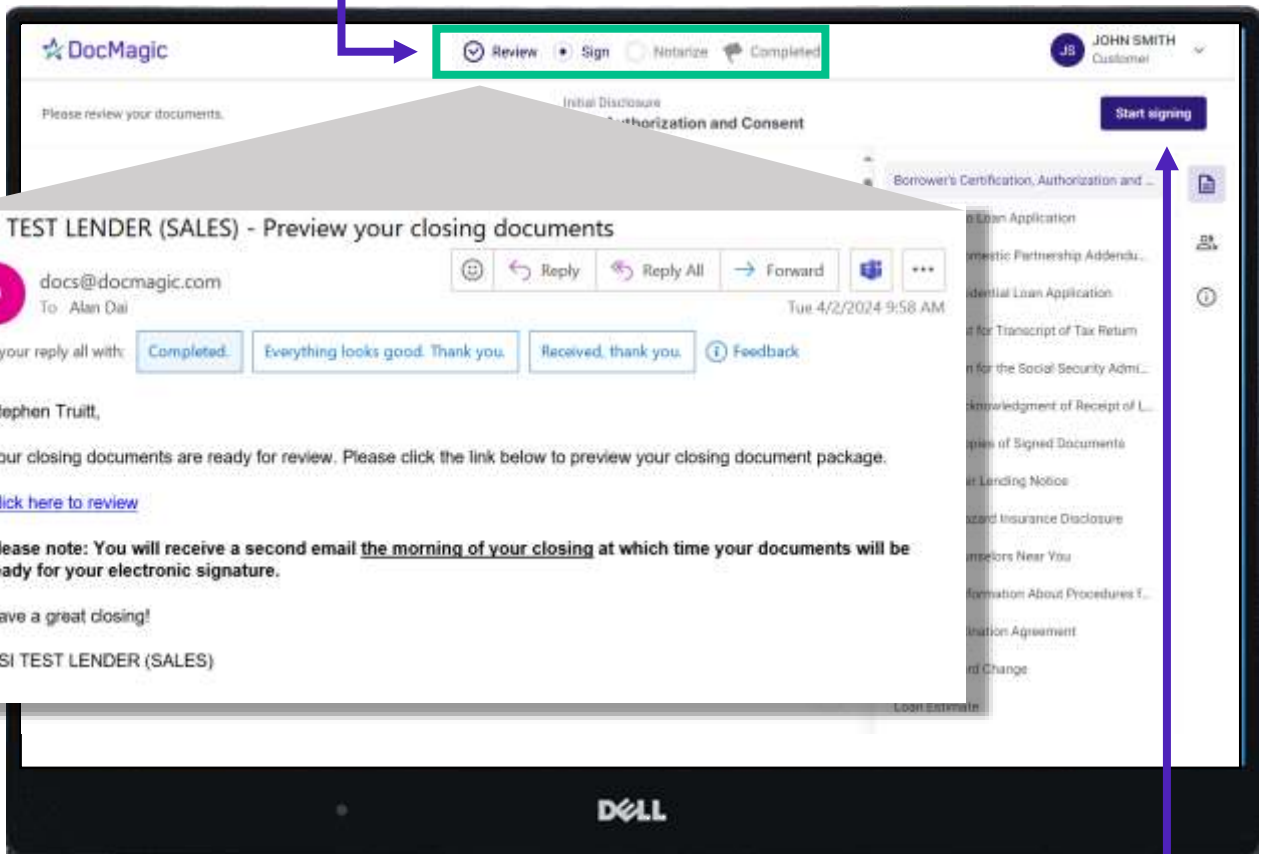


Only one signer can execute documents at a time.



Signer's View

Along the top, the borrower will find indicators that show progress of the Review, Signing, and Notarization processes.



If the borrower is done reviewing the set of documents, they can begin the signing process by clicking here.

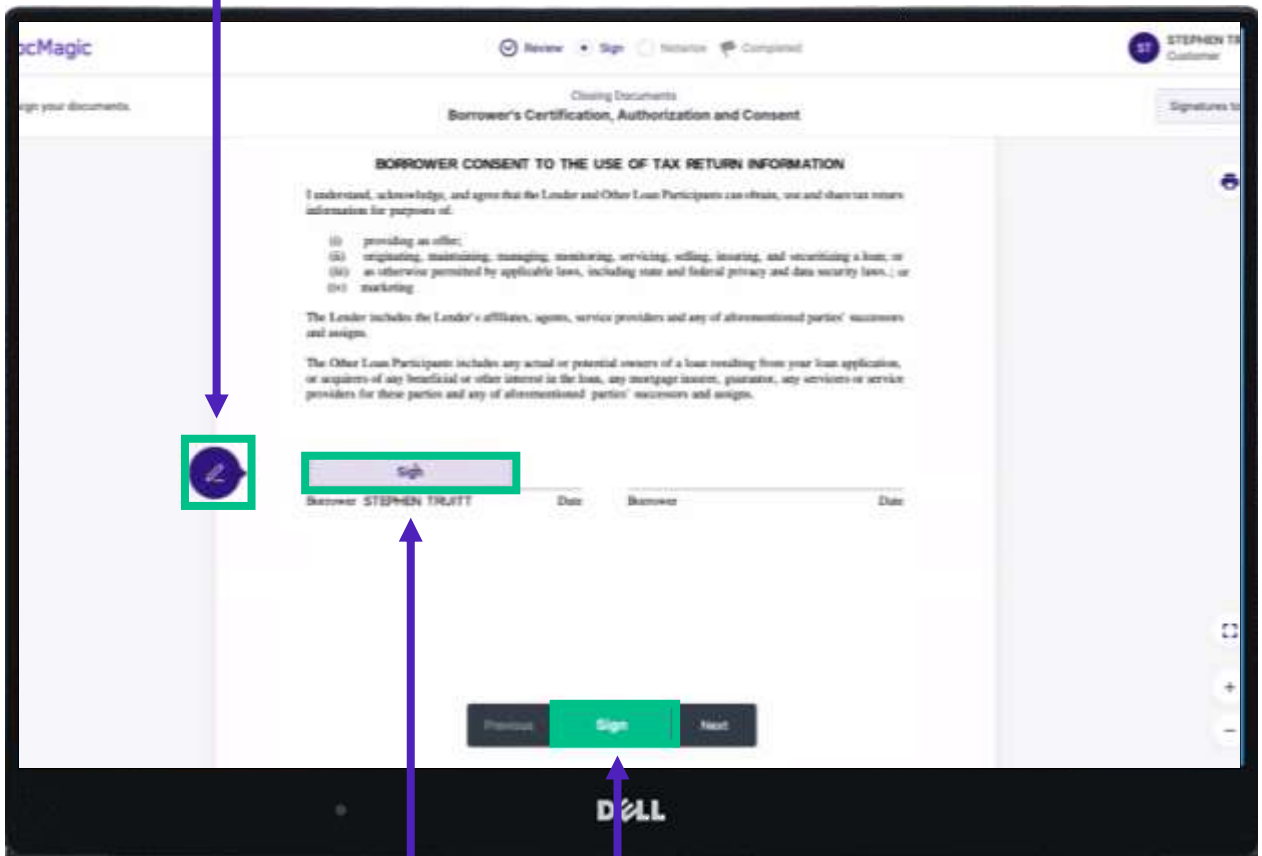
If Preview Mode is on, the borrower can *review* their document package, accessing it from a link that is emailed to them. We advise that the borrower reviews the documents during this period, so that they can focus on just signing during the experience.



Signer's View

There are three options for click-signing. You as the Notary will be able to watch them sign.

1. Clicking the pen icon.



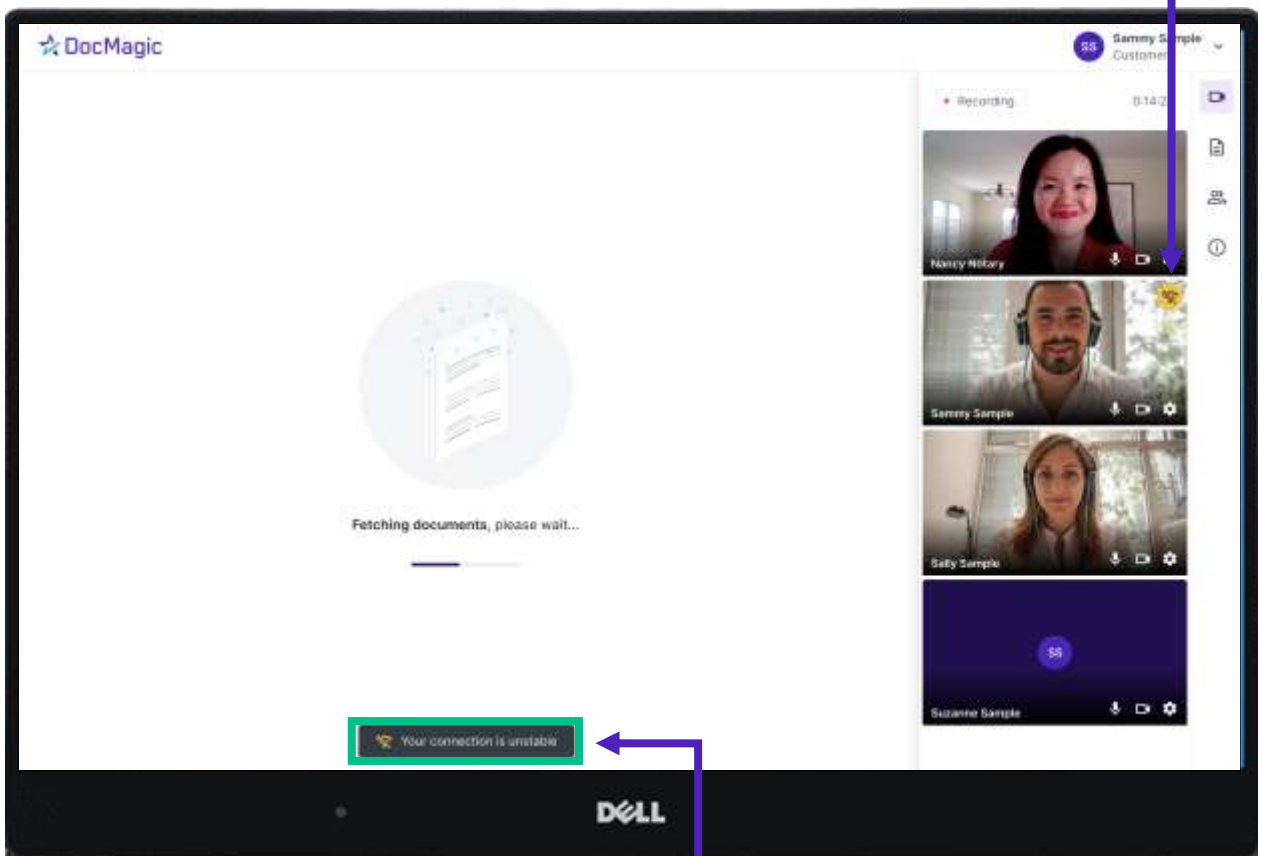
2. Clicking on the "Sign" box directly.

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



Slow Connections

If a participant is experiencing a slow internet connection, you will see this  appear in the top right of their camera feed.

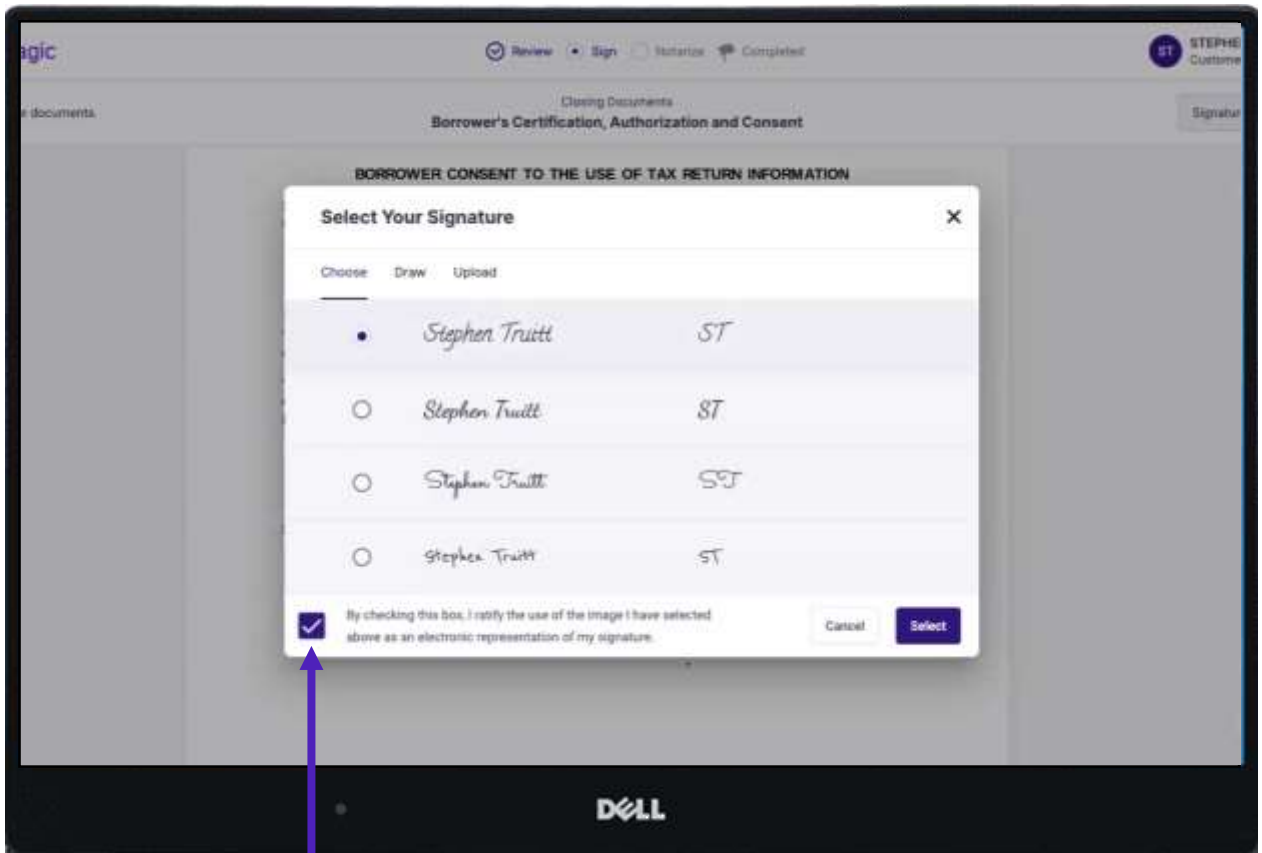


The participant will also see this message at the bottom of their screen. If the connection is completely lost, their screen will also grey out. In both cases, the system will try to restore the connection.



Applying Signer eSignatures

The borrower will have the option of choosing a representation of their signature, draw their own, or upload a .png or .jpg of their signature to be used.*



They must check this box ratifying the use of their electronic signature. Once a signature is applied, the page will automatically advance to the next signature tag, Postfill box or text box.

*Certain states and municipalities do not allow for all these selections. For example, if you are in the state of Michigan, you will only be able to choose the Draw and Upload options.



Fixing Incorrectly Tagged Documents

If you find an improperly tagged document during the signing experience, you can still edit the document by making those changes here.

The screenshot shows the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. Below these is a Signers (3) table. At the bottom, there is a Documents (6) table. A blue arrow points from the text box above to the edit icon (a pencil) in the Documents section.

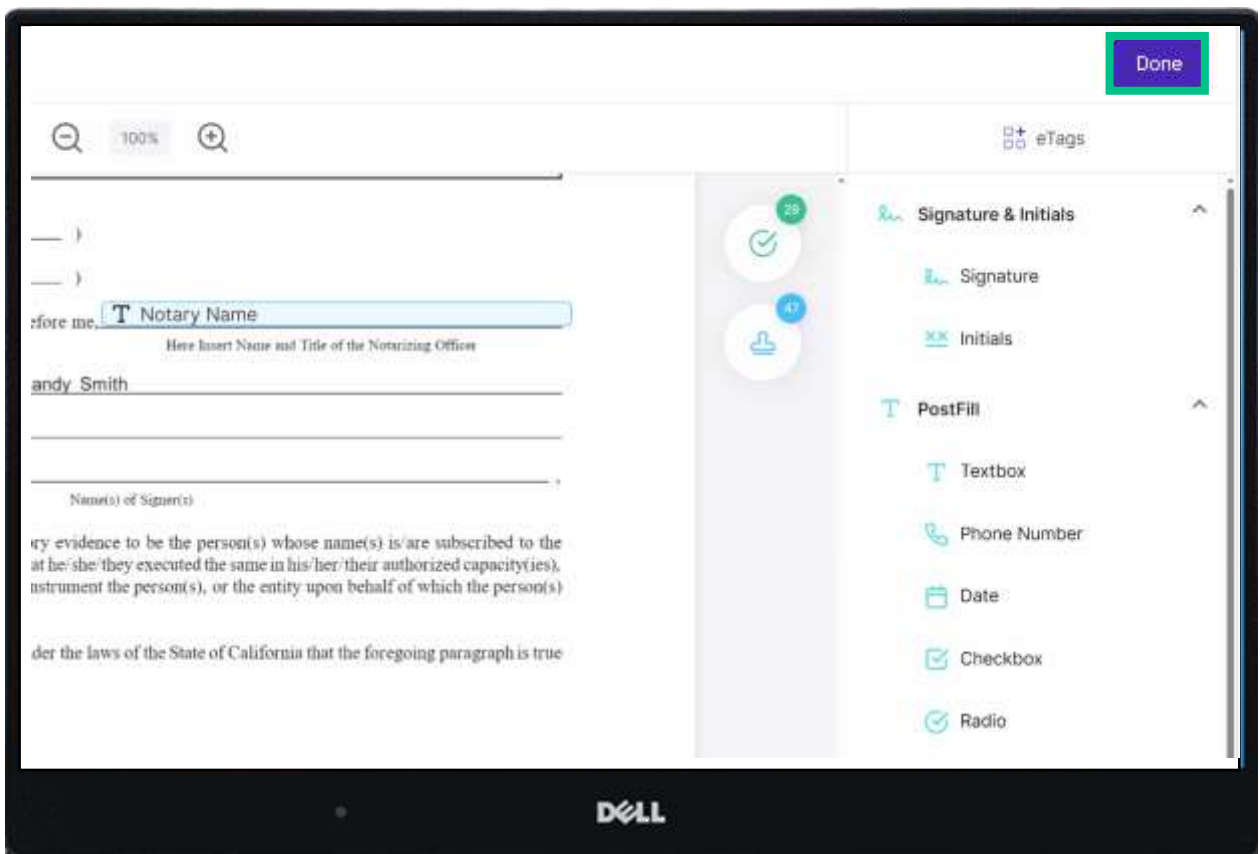
Signer	Signer Name - Email	Role	Notary Name - Email	Notary Type / Closing Date - Time	SSA / Status	All Party / Status	Notes	e Sign
1	John Smith johnsmith@docmagic.com	Admin	Doc Magic notary@docmagic.com	DocMagic NCH 11/06/21 - 12:00am			Not Notified	
2	Oliver Originator oliver@docmagic.com	Originator					Ready to Sign	
3	Sally Settlement sally@docmagic.com	Settlement Agent					Ready to Sign	

#	eSign Enabled	Pages	Signers	Completed	Issues
1	Closing Disclosure	5	3		
2	Multistate Pooled Risk Electronic Note	4	3		
3	MERC New Jersey Mortgage	11	2		
4	Specific Closing Instructions	4	2		
5	Occupancy and Financial Status Affidavit	3	2		
6	Signature Affidavit and ACK Statement	2	2		



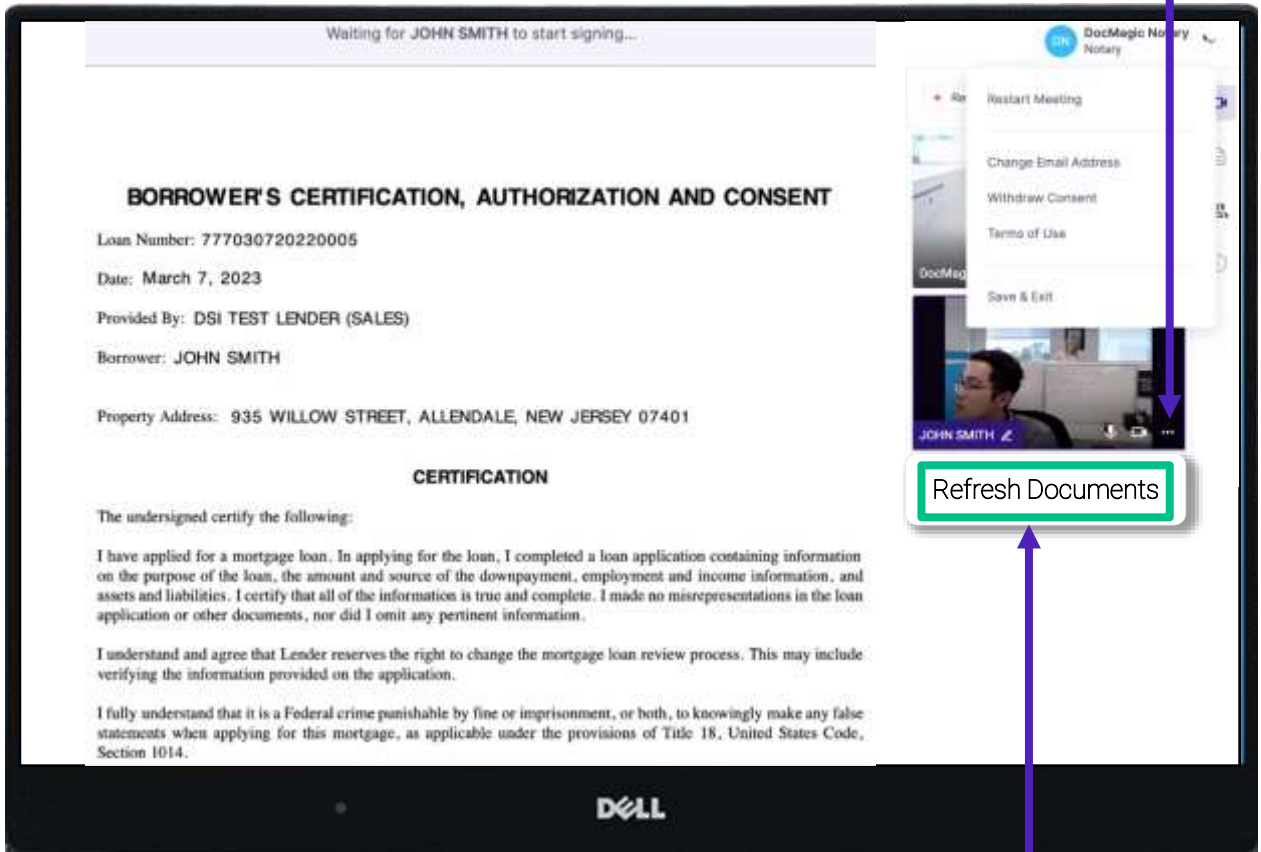
Fixing Incorrectly Tagged Documents

When finished, click "Done" to return to the portal.



Refresh Documents

Go back to the signing experience. Click the three dots at the bottom right of the borrower's screen.



Click Refresh Documents.
Your changes should show.

In the signing experience, if the borrower's screen freezes after they apply their first signature, try refreshing their documents.



Restart Meeting

If that doesn't work, you'll need to restart the meeting for the changes to take effect. From the signing experience, click your name in the top right, then Restart Meeting.

The screenshot displays a web interface for a notary signing session. At the top, a status bar reads "Waiting for JOHN SMITH to start signing...". The main content area is titled "BORROWER'S CERTIFICATION, AUTHORIZATION AND CONSENT" and contains the following information:

- Loan Number: 777030720220005
- Date: March 7, 2023
- Provided By: DSI TEST LENDER (SALES)
- Borrower: JOHN SMITH
- Property Address: 935 WILLOW STREET, ALLENDALE, NEW JERSEY 07401

Below this is a "CERTIFICATION" section with the following text:

The undersigned certify the following:

I have applied for a mortgage loan. In applying for the loan, I completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

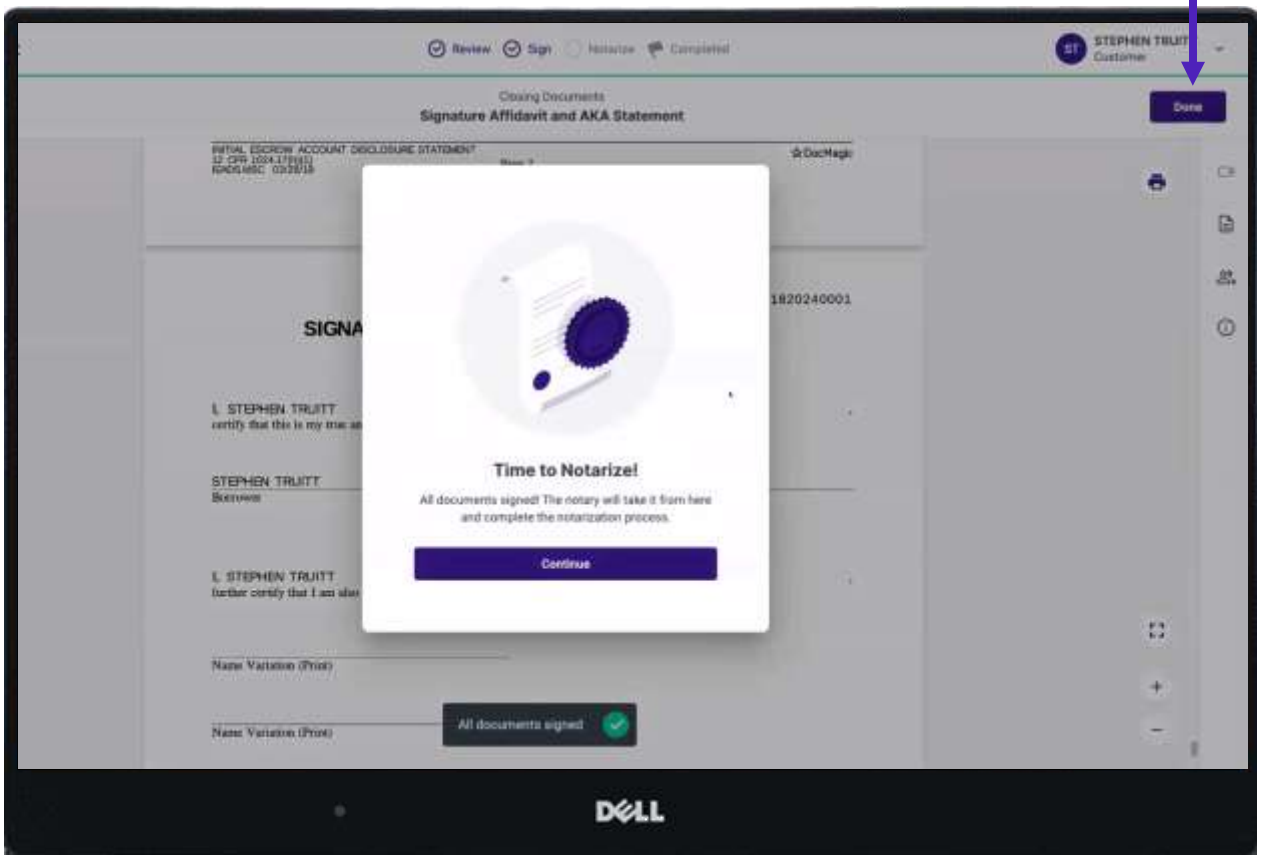
On the right side of the interface, there is a video feed of a participant named JOHN SMITH. A dropdown menu is open over the video feed, listing several options: "Restart Meeting", "Change Email Address", "Withdraw Consent", "Terms of Use", and "Save & Exit". The "Restart Meeting" option is highlighted with a green box, and a purple arrow points from the text box above to this option.

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



Applying Signer eSignatures

When the borrower is done signing, they must click Done and then Continue to set you up for Notary signatures.



Multiple Borrowers (Different Devices)

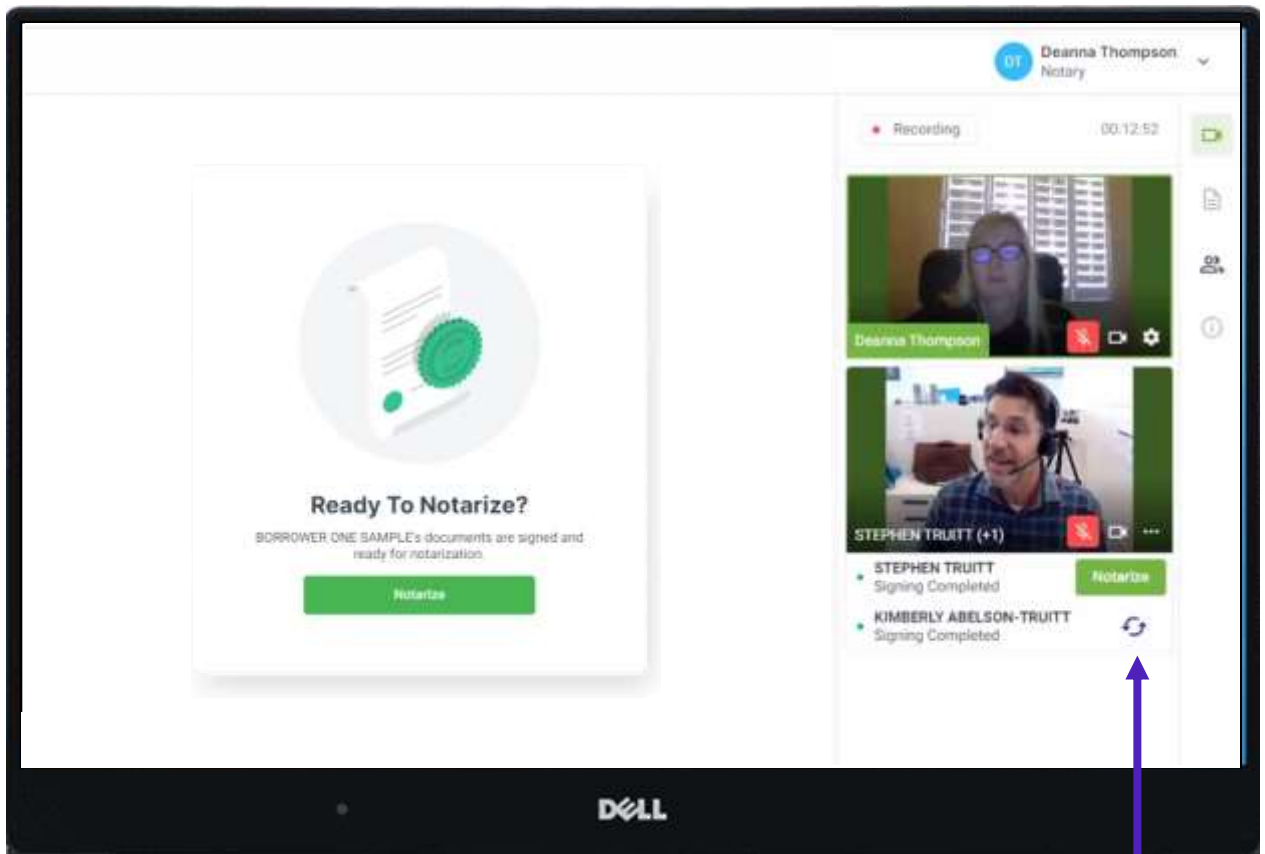
If you have multiple borrowers on their own devices, you can choose if you want the other signer to sign first, or if you want to notarize the first signer's documents and then return to the other signer.

The screenshot displays a Notary Public interface. On the left, a large white card with a green circular graphic containing a document icon asks "Ready To Notarize?". Below the graphic, it states "STEPHEN TRUITT's documents are signed and ready for notarization." and features a green "Start" button. On the right, a video call window shows three participants: Twaria Clark (Notary), Stephen Truitt, and Kimberly Abelson-Truitt. Stephen Truitt's status is "Signing Completed" with a green "Notarize" button. Kimberly Abelson-Truitt's status is "Ready to sign" with a green "Start" button. A blue line with arrows originates from the text box above and points to the "Notarize" and "Start" buttons in the video call window. The Dell logo is visible at the bottom center of the screen.



The Notarization Process

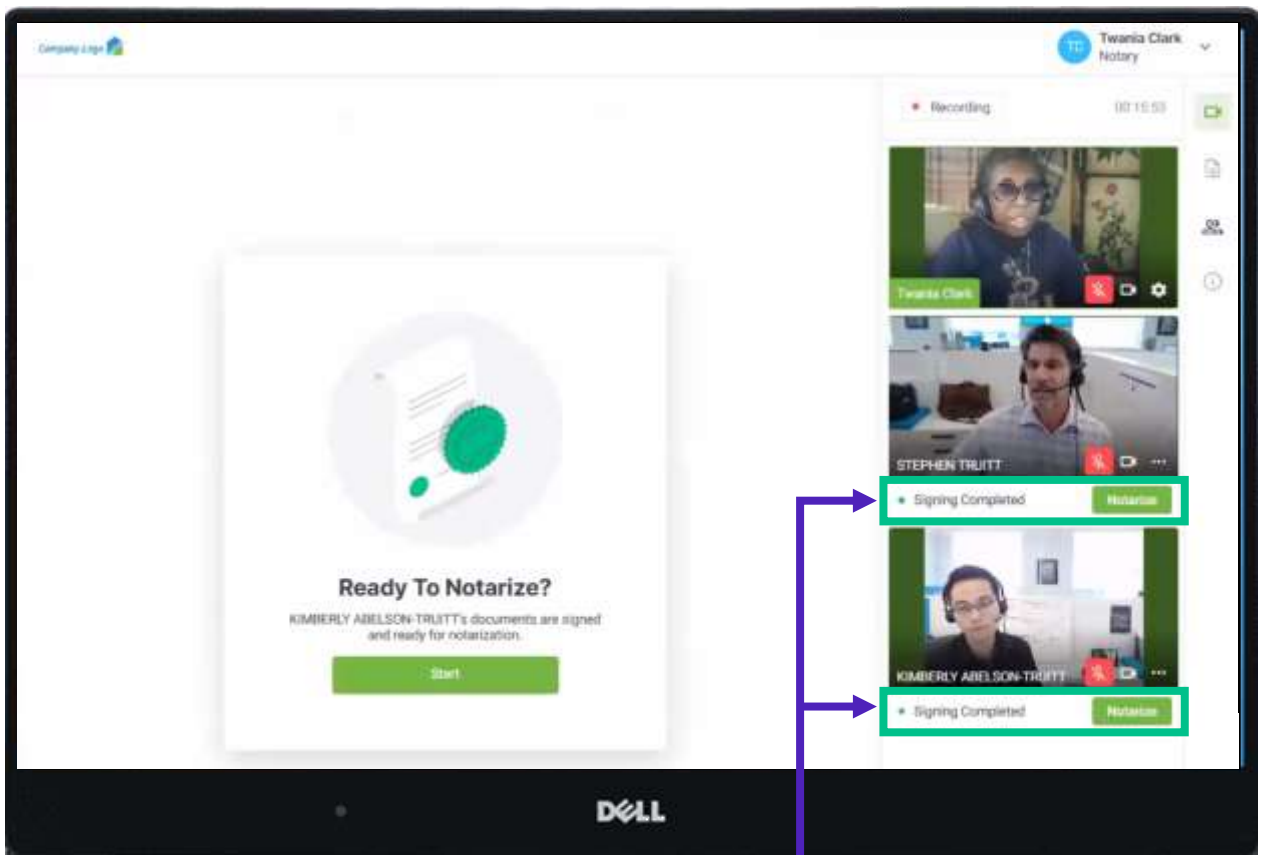
Now, control and signing ability is transferred to the Notary. You will now start the notarization process.



If you have multiple borrowers on the same device, you can choose who goes first.



The Notarization Process

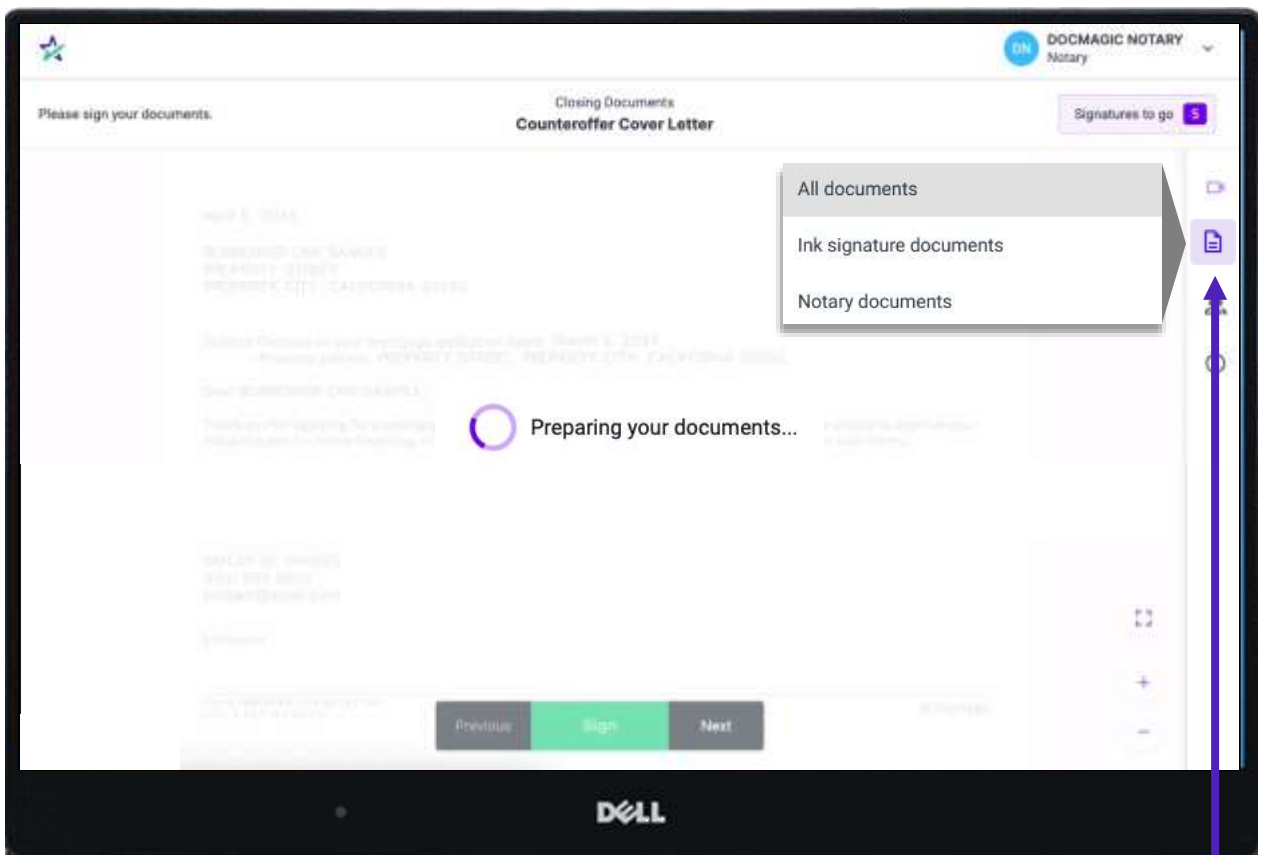


If you have borrowers on multiple devices, you can also choose who you want to notarize first.



Preparing Your Documents

After you select Notarize, you will see this “Preparing your documents” loading screen. You will automatically be brought to the first document that needs to be notarized.



By default, only the documents that need to be notarized will be loaded during this phase. If you want to render all documents, you can select that from the documents section here.



Add Your Signature, Seal, and more

When you click on the signature line, your signature and any other pertinent data, such as your Notary seal, will be automatically inserted.

The screenshot displays a web-based notary signing application. At the top, it says "Closing Documents" and "Signature Affidavit and AKA Statement". The user is identified as "Deanna Thompson, Notary". The form includes fields for "County of" (Maricopa), "Signed and sworn to (or affirmed) before me on the" (28th) "day of" (March, 2024), and "by" (STEPHEN TRUITT). A blue arrow points from the text box above to a notary seal stamp. The seal is for Deanna Thompson, Notary Public - State of Arizona, Maricopa County, Commission #417102, expires on 02/27/2025. To the right of the seal, the notary's signature "Deanna Thompson" is displayed in a cursive font, along with the date and time "03/28/24 10:42:28 AM PDT". Below the signature, there are fields for "Signature of notarial officer" (Deanna Thompson), "Notary Public", "Title of office", and "My commission expires:". At the bottom of the form, a dark blue button with a green checkmark says "All documents notarized".

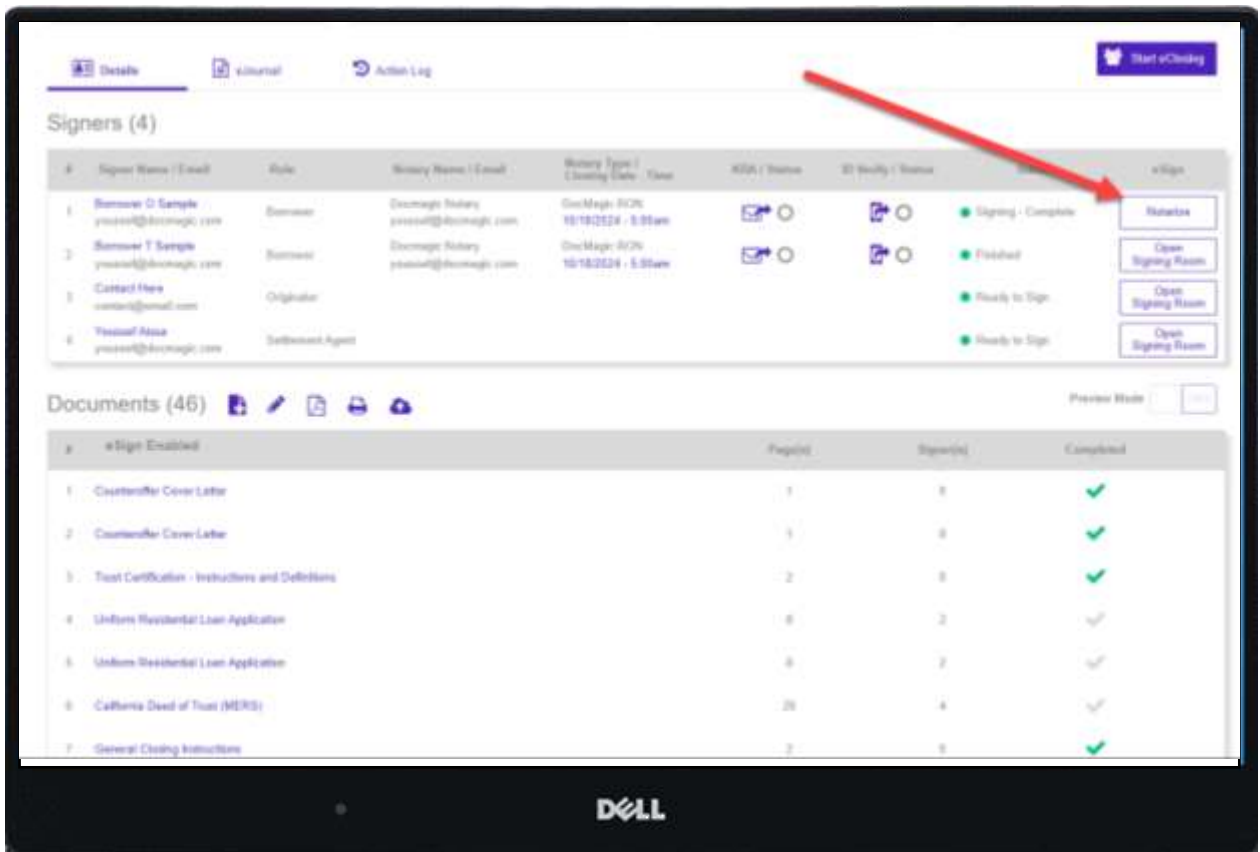
We recommend that you don't scroll during this part of the signing experience. The system will move for you. After you fill in any line of text, hit enter and you'll automatically be taken to the next task.

Middle names are now supported for notaries. If you find a discrepancy on how your middle name or initial should be displayed, please contact Secure Insight.



Notarize Without Borrower's Presence

In certain cases, you can notarize the documents outside of the RON meeting if the borrowers have signed all required documents.

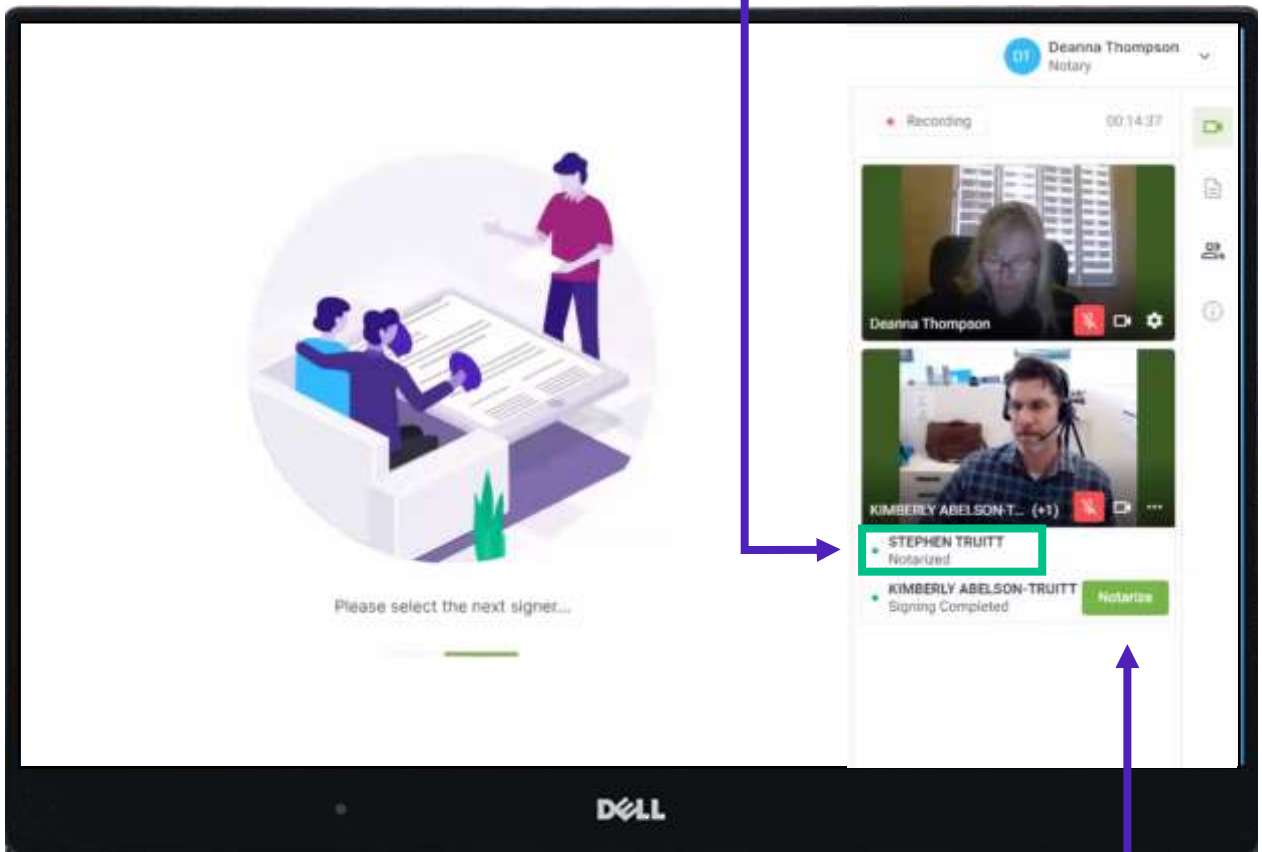


This "Notarize" button will appear in your Notary console by the borrower's name if all criteria are met.



Notarized

Once the first signer is finished, you'll see the status change to Notarized.

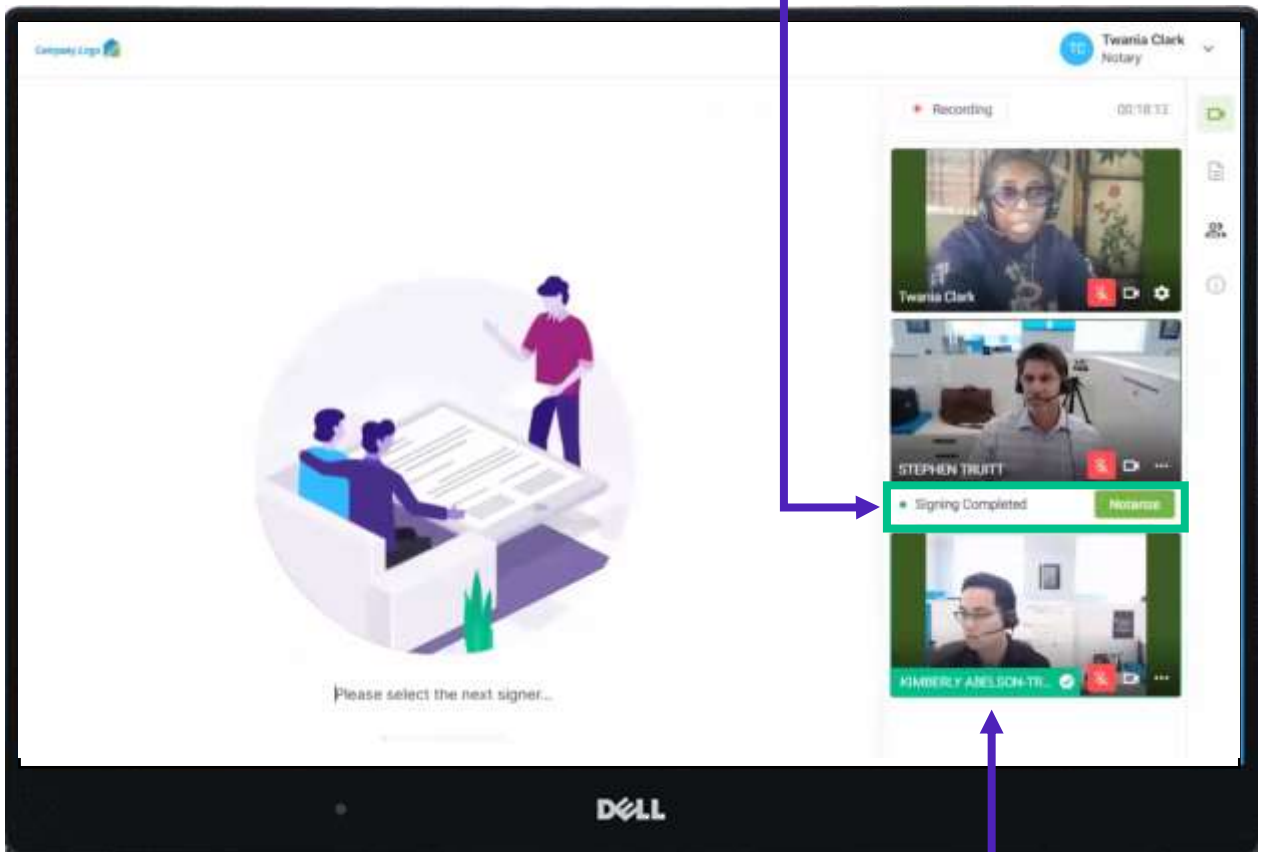


...and you can then repeat the process for the next Signer by clicking their Notarize button. You must do this for all Signers one at a time.



Notarized

Here's what that looks like if you have multiple borrowers on different devices.

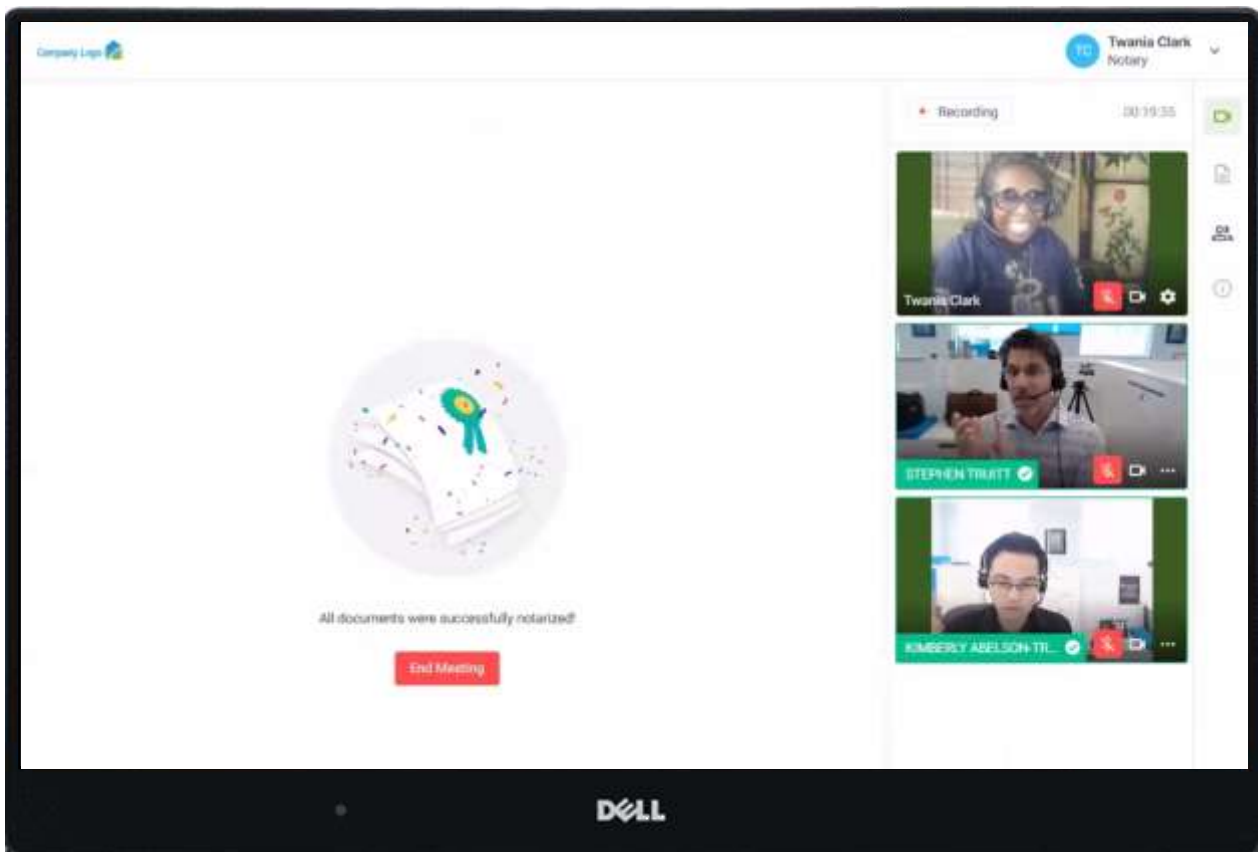


You can see that the completed participant has a green band and check mark over their name.



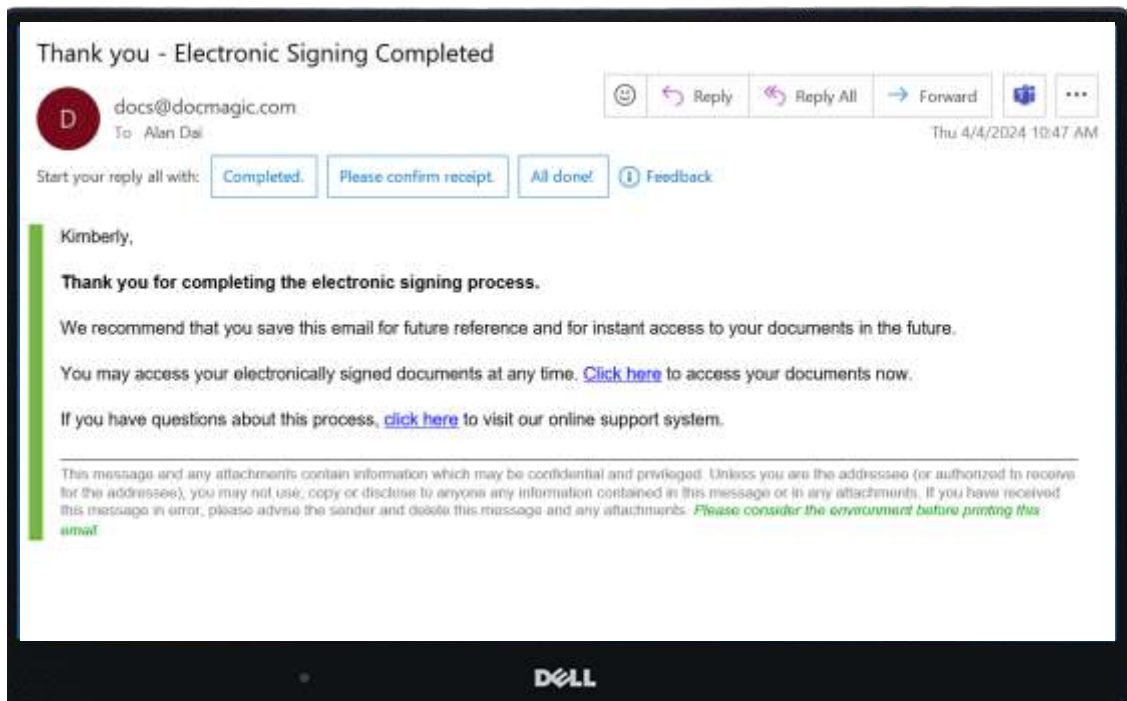
Ending the Meeting

The process is complete once all the participants' and Notary's signatures have been captured. The meeting may now end.



Email Confirmation

Notification emails are sent to all parties.

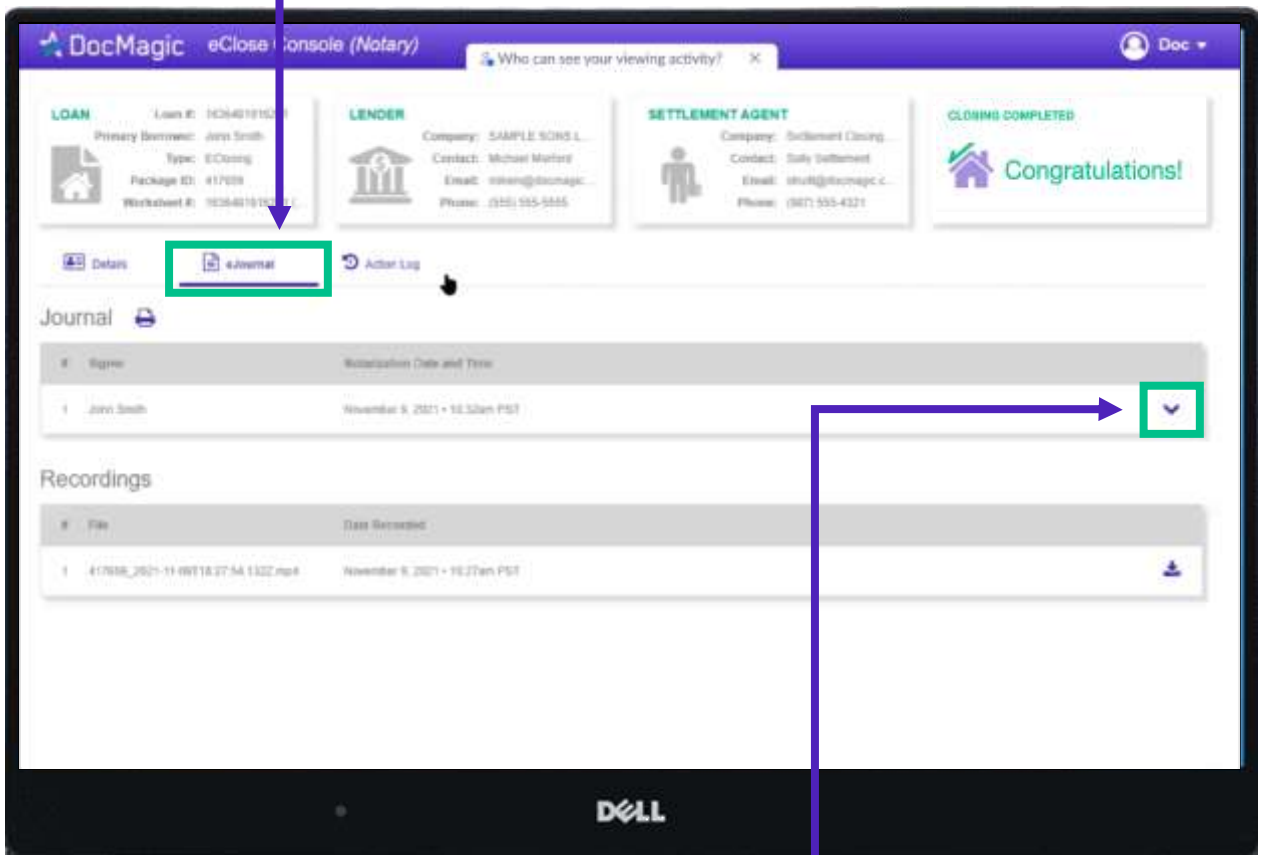


The email will allow the Borrower to download their signed and notarized document package from a provided link.



CONGRATULATIONS!

Back on the Notary eClose Console, click on this tab to access the eJournal.



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



eJournal

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

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. The LOAN section includes Loan #, Primary Borrower, Type, Recourse, and Worksheet #. The LENDER section includes Company, Contact, Email, and Phone. The SETTLEMENT AGENT section includes Company, Contact, Email, and Phone. A 'CLOSING COMPLETED' banner with a house icon and 'Congratulations!' message is visible on the right. Below these sections are tabs for Details, eJournal, and Action Log. The 'eJournal' tab is active, showing a journal entry for John Smith on November 9, 2021. The entry details include the signer's name, address, contact information, and a signature. The 'Notarization Date and Time' is also recorded. A table titled 'Notarization Details' lists the services performed and their fees:

Notarial Service	Fee
Acknowledgement	\$30.00
Jurat	\$45.00
Affidavit	\$10.00

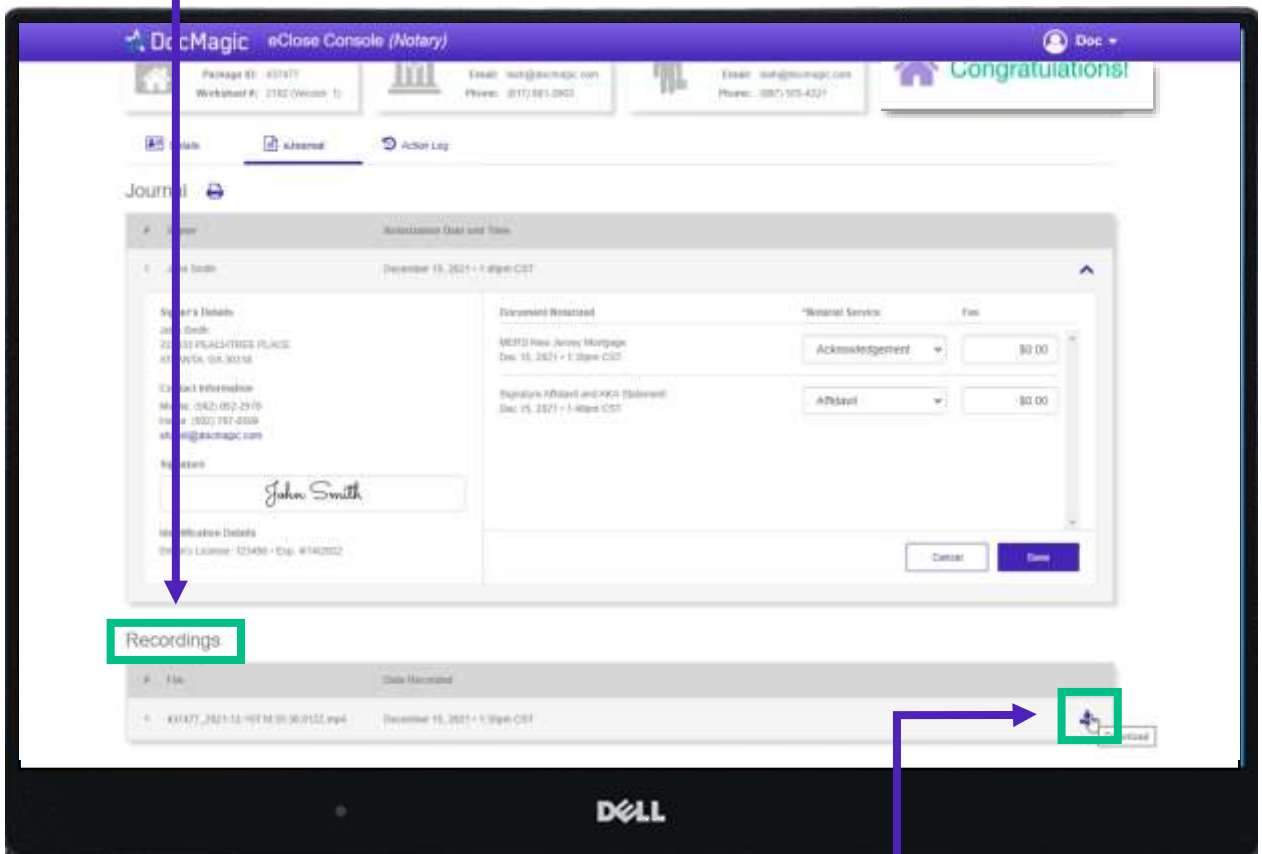
Buttons for 'Cancel' and 'Save' are located at the bottom right of the journal entry form.

Enter the fee for each Notarial Service performed here.



eJournal

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



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



Action Log

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

The screenshot displays the DocMagic eClose Console interface. At the top, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and CLOSING COMPLETED. Below these is a navigation bar with tabs for Details, Journal, and Action Log. The Action Log tab is selected and highlighted with a green box. Below the navigation bar is a table with the following columns: Date & Time (PST), User Name, IP Address, and Description. The table contains six rows of activity logs. At the bottom right of the table, there is a text box with the label 'Add Internal Note To Action Log'.

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:05 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@sample.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@sample.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 eSign Fax received for document: 3396303 ()
3/24/21 5:11 PM	Erica Sample		Multistate Final Note Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.88	Document AZACPROS.TTL.pdf added to package

You may also add notes at the bottom.

