



Total eClose™ with AutoPrep™  
With Settlement Agent Portal and Borrower's Experience

GUIDEBOOK

# Total eClose™

Total eClose™ means a seamless, fully paperless closing process.

## Hybrid #1

- Paper Note
- Paper Notary
- All Other Documents Electronic

## Hybrid #2

- eNote
- Paper Notary
- All Other Documents Electronic

## Hybrid #3

- Paper Note
- eNotary
- All Other Documents Electronic

## Total eClose

- eNote ✓
- eNotary
- All Other Documents Electronic



# Total eClose Process

Processing Closing Documents in Your LOS	4
✓ Selecting DocMagic eSign for Total eClose	
✓ Sending Closing Documents	
Lender Portal	12
DocMagic Settlement Agent Portal	16
✓ Features	
✓ AutoPrep	
✓ Wetsign with QR Code	
✓ Assigning a Notary	
Borrower Experience	51
✓ Portal sign-in / Features	
✓ Signing Experience	
eNotary Experience	72
✓ Portal sign-in / Features	
✓ Authentication / Identity Validation	
✓ Remote Online Notarization and eClosing	
eVault with SmartRegistry	101
Final Actions & Confirmation	115



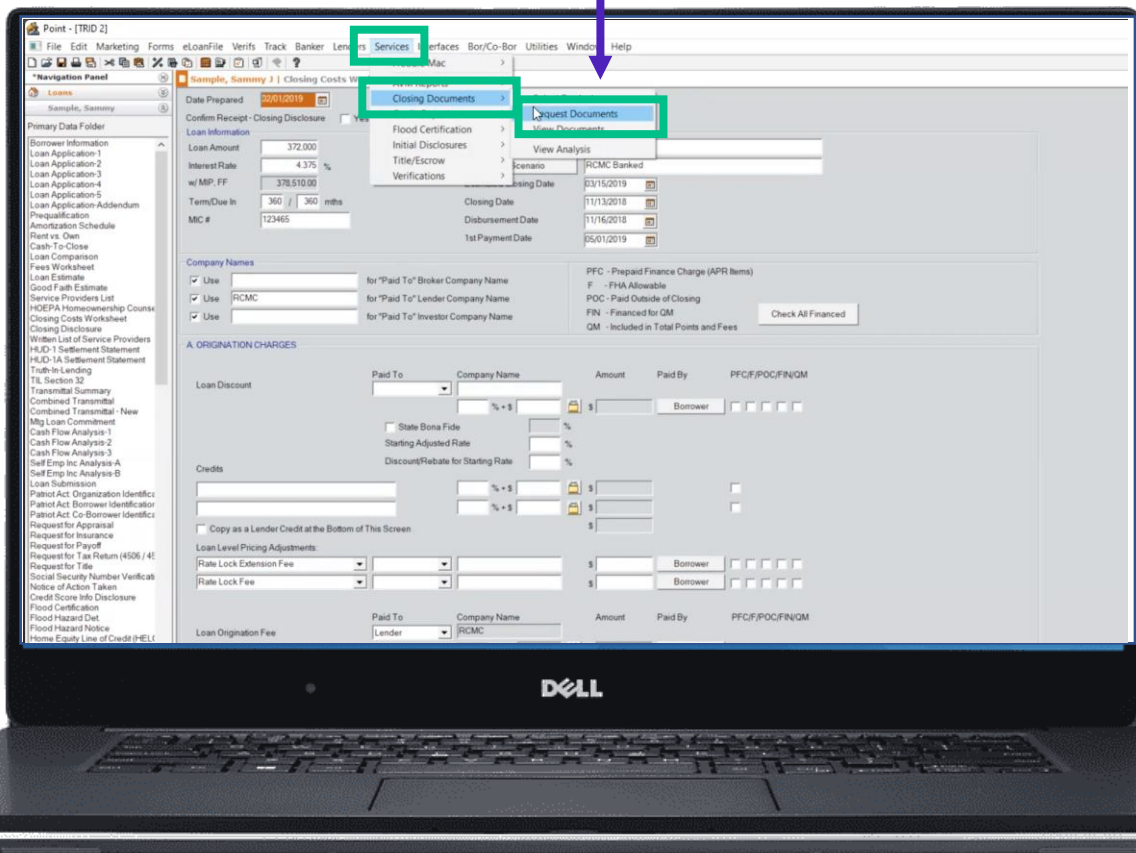


Processing Closing Documents in LOS



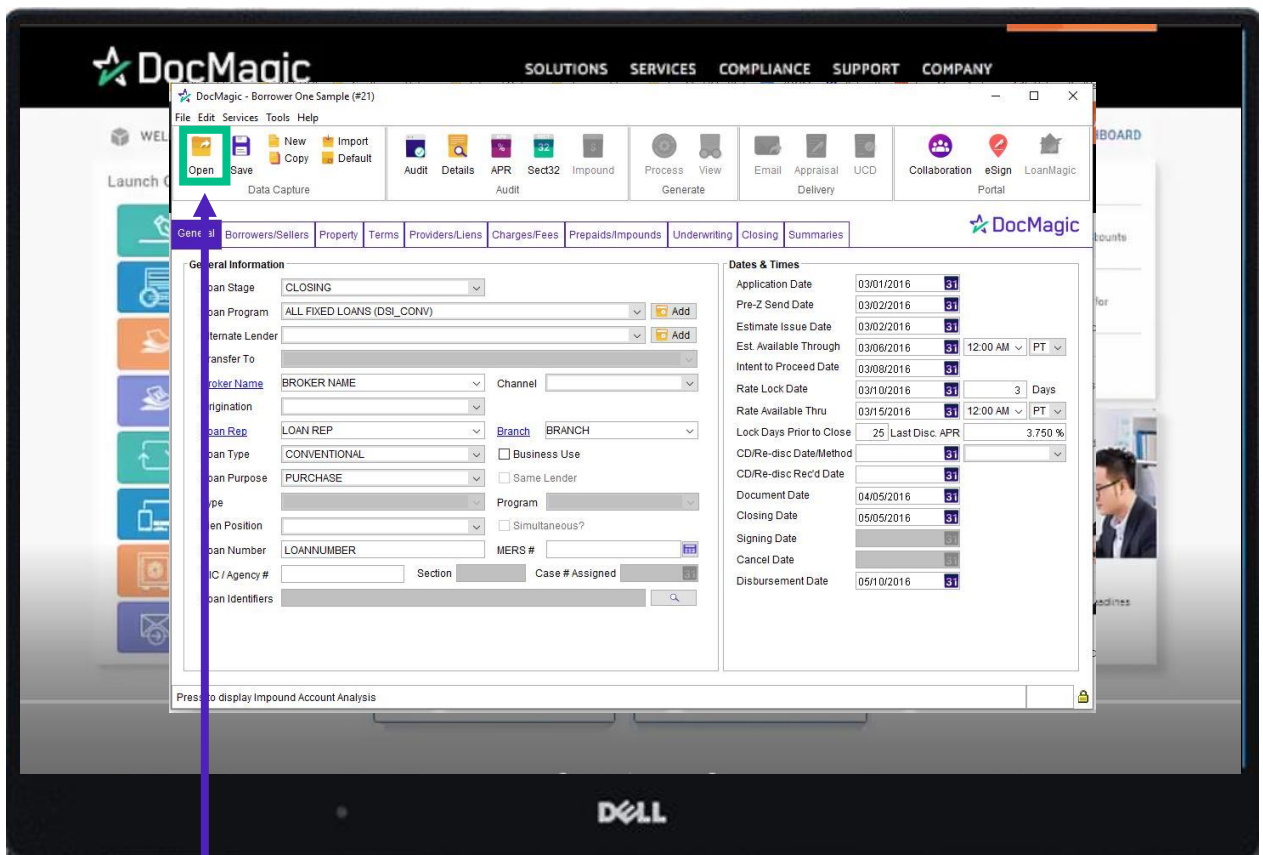
# Closing Documents in Your LOS

Depending on which LOS you utilize, you will need to choose Closing Documents when processing a closing package to get started with the process.



# Closing Documents in Your LOS

If your LOS does not allow for eNote and eNotarization, you will need to re-process the document in DocMagic Online.



Start by opening the file in DMO.



# Closing Documents in Your LOS

Confirm that all Loan Information has been imported into DMO and make any necessary additions and corrections.

The screenshot displays the DocMagic software interface for a loan document. The window title is "DocMagic - Borrower One Sample (#21)". The menu bar includes "File", "Edit", "Services", and "Tools Help". The toolbar contains various icons for actions like "Open", "Save", "New", "Copy", "Import", "Default", "Audit", "Details", "APR", "Sec32", "Impound", "Process", "View", "Generate", "Email", "Appraisal", "UCD", "Collaboration", "eSign", and "LoanMagic".

The main interface is divided into several tabs: "General", "Borrowers/Sellers", "Property", "Terms", "Providers/Liens", "Charges/Fees", "Prepays/Impounds", "Underwriting", "Closing", and "Summaries". The "Closing" tab is currently selected.

The "General Information" panel contains the following fields:

- Loan Stage: CLOSING
- Loan Program: ALL FIXED LOANS (DSL\_CONV)
- Alternate Lender: [Empty]
- Transfer To: [Empty]
- Broker Name: BROKER NAME
- Channel: [Empty]
- Origination: [Empty]
- Loan Rep: LOAN REP
- Branch: BRANCH
- Loan Type: CONVENTIONAL
- Business Use:
- Loan Purpose: PURCHASE
- Same Lender:
- Type: [Empty]
- Program: [Empty]
- Lien Position: [Empty]
- Simultaneous?:
- Loan Number: LOANNUMBER
- MERS #: [Empty]
- MIC / Agency #: [Empty]
- Section: [Empty]
- Case # Assigned: [Empty]
- Loan Identifiers: [Empty]

The "Dates & Times" panel contains the following fields:

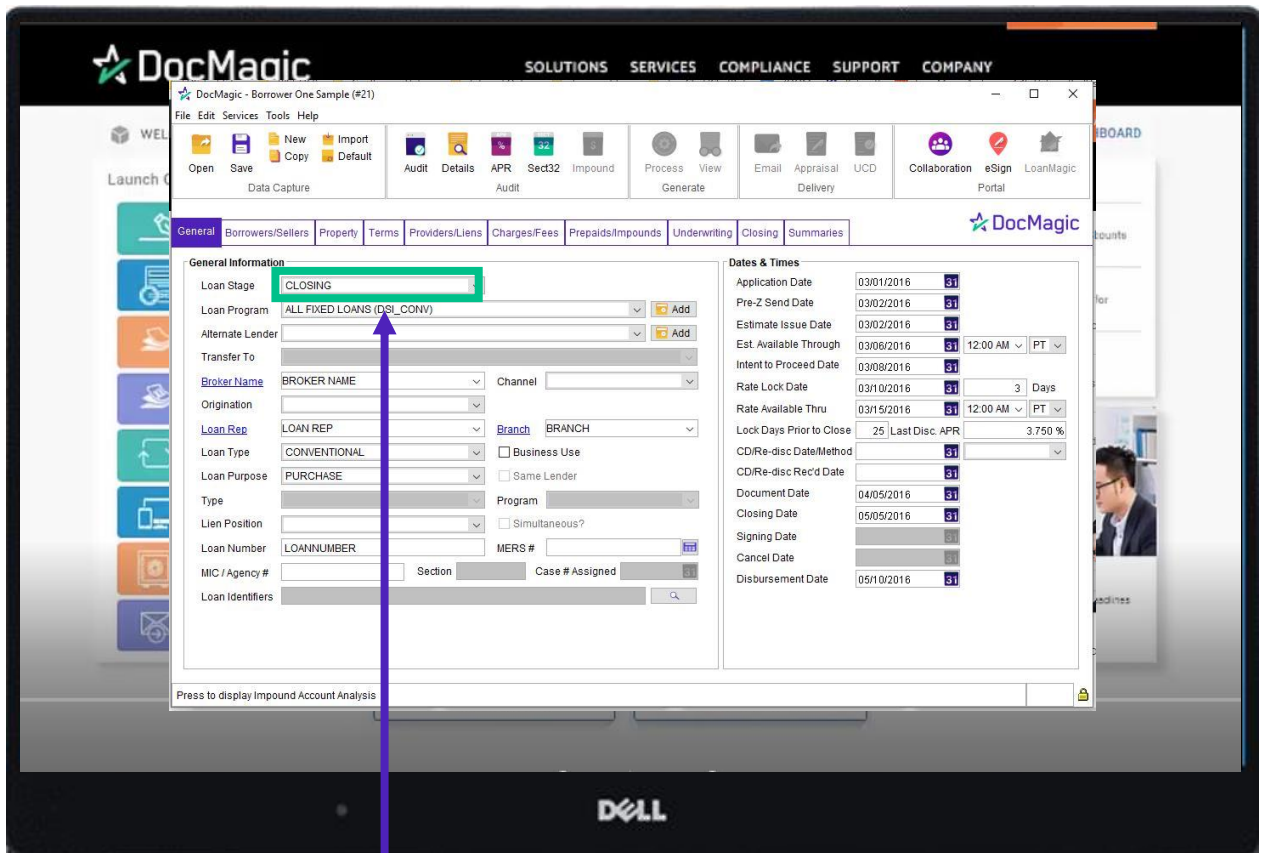
- Application Date: 03/01/2016
- Pre-Z Send Date: 03/02/2016
- Estimate Issue Date: 03/02/2016
- Est. Available Through: 03/06/2016 12:00 AM PT
- Intent to Proceed Date: 03/08/2016
- Rate Lock Date: 03/10/2016 3 Days
- Rate Available Thru: 03/15/2016 12:00 AM PT
- Lock Days Prior to Close: 25 Last Disc APR 3.750%
- CD/Re-disc Date/Method: [Empty]
- CD/Re-disc Rec'd Date: [Empty]
- Document Date: 04/05/2016
- Closing Date: 05/05/2016
- Signing Date: [Empty]
- Cancel Date: [Empty]
- Disbursement Date: 05/10/2016

At the bottom of the window, there is a status bar that says "Press to display impound Account Analysis".



# Closing Documents in Your LOS

If using DocMagic Online, enter your loan information manually.



For all document sets, choose Closing from Loan Stage here.



# Loan Detail Report

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

**Loan Detail Report**

Loan Number: 777012520220001      File ID: 2252  
Borrower Name: JOHN SMITH      Client Number: 100SALES  
Property Address: 935 WILLOW STREET, BURLINGTON NJ 08016      Date of Report: 01/25/2022

Transaction Details      Data Validation      Compliance Audit      Collapse all

**DETAILS**

**LENDER INFO**

Lender Name: DSI TEST LENDER (SALES)      Transfer To:  
Loan Program: ALL FIXED LOANS (DSI\_CONV)

**LOAN IDENTIFIERS**

Loan Number: 777012520220001      FHAVA Case:      MERS #: 9999353-2520220001-4  
Loan Purpose: Purchase      Loan Type: Conventional      Origination Type: Lender  
FHA Section:      MIC #:      Loan Rep:      Broker Name:      Branch:

**IMPORTANT DATES**

Amount
\$250,000.00
\$0.00
\$100.00
\$250,000.00
\$100.00
\$249,900.00



# Processing Documents – Total eClose

Process the Document set to choose your Total eClose Option.

The screenshot shows the DocMagic software interface. A 'Data Validation' window is open, displaying a table of 8 warning issues and 2 messages. The 'Process' button in the window's toolbar is highlighted with a green box. A blue arrow points from the text above to this button. The background window shows a loan document with sections for 'Due from Borrower at Closing' and 'Paid Already by or on Behalf of Borrower'. The 'CALCULATION' section at the bottom shows the following values:

Description	Amount
Total Due Already from Borrower at Closing	\$250,000.00
Total Paid by or on Behalf of Borrower	\$100.00
Cash to Close From/To Borrower	\$249,900.00



# Processing Documents – Total eClose

Choose "Closing" for Package Type.

Worksheet #22 (SAMPLE) is queued for processing.

**General Options**

Package Type: Closing

File Format:  Adobe PDF  DBK (PCL)

**Loan Application**

FNMA 3.x File:  Browse

**Electronic Delivery**

DocMagic eSign

eSignature enable

eNotary enable  Include SMARTDoc eNote

Send to Mobile App

Event Notification

E-Mail Secure Link to

**Security**

Require Password

Retrieval Notification

Disable Recipient Printing

**Additional Services**

Print and Deliver

Flood Certification   Yes  No

MERS Registration

Check all four boxes for Total eClose.





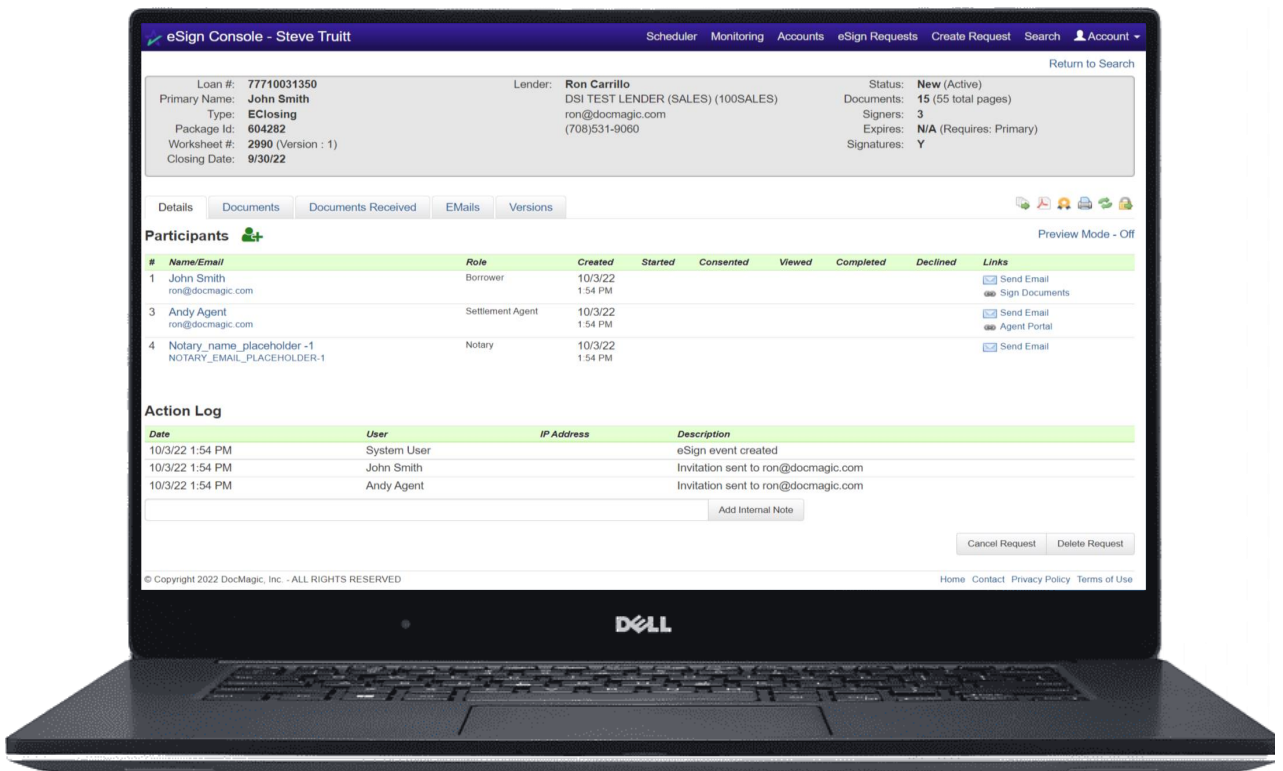


Lender Portal



# Lender Portal

Lenders can monitor the activity of the Settlement Agent and Borrower here.



For detailed instructions on how to use the eSign Console / Lender Portal, please visit our [Product Training Page](#).



# Lender Portal

Reminder emails can be sent to the Borrower and Settlement Agent here.

**eSign Console - Steve Truitt** Scheduler Monitoring Accounts eSign Requests Create Request Search Account

Return to Search

Loan #: 77710031350 Lender: Ron Carrillo Status: New (Active)  
Primary Name: John Smith DSI TEST LENDER (SALES) (100SALES) Documents: 15 (55 total pages)  
Type: EClosing ron@docmagic.com Signers: 3  
Package Id: 604282 (708)531-9060 Expires: N/A (Requires: Primary)  
Worksheet #: 2990 (Version : 1) Signatures: Y  
Closing Date: 9/30/22

Details Documents Documents Received EMail Versions

Participants

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

Action Log

Date	User	IP Address	Description
10/3/22 1:54 PM	System User		eSign event created
10/3/22 1:54 PM	John Smith		Invitation sent to ron@docmagic.com
10/3/22 1:54 PM	Andy Agent		Invitation sent to ron@docmagic.com

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# Lender Portal

Documents, both click signed and ink signed, are reviewed in the Documents Tab.

The screenshot displays the 'eSign Console - Steve Truitt' interface. At the top, there are navigation tabs: Scheduler, Monitoring, Accounts, eSign Requests, Create Request, Search, and Account. Below this is a summary section for a loan with the following details:

- Loan #: 77710031350
- Primary Name: John Smith
- Type: EClosing
- Package Id: 604824
- Worksheet #: 2990 (Version : 2)
- Closing Date: 9/30/22
- Lender: Steve Truitt
- DSI TEST LENDER (SALES) (100SALES)
- struitt@docmagic.com
- (800)649-1362
- Status: New (Active)
- Documents: 15 (55 total pages)
- Signers: 2
- Expires: N/A (Requires: Primary)
- Signatures: Y (Ink Sign)

Below the summary is a 'Documents' tab, which is highlighted in green. The 'Documents' section contains a table with the following columns: Document Name, ClickSign, Page(s), Mark(s), Signer(s), Completed, Sigreq Document Id | Document Id, Filename, Delete, and Operation.

Document Name	ClickSign	Page(s)	Mark(s)	Signer(s)	Completed	Sigreq Document Id   Document Id	Filename	Delete	Operation
1 Borrower's Certification, Authorization and Consent	✓	2	1	1		5175538   5187039	bcac.msc.xml		
2 Multistate Fixed Rate Note		0/4	1	1		5175539   5187040	us3200.not.xml		Mark as Complete
3 New Jersey Mortgage (MERS)		0/19	1	1		5175540   5187041	nj3031.mzm.xml		Mark as Complete
4 Uniform Residential Loan Application	✓	7	1	1		5175541   5187042	urla.msc.xml		
5 Uniform Residential Loan Application - Lender Loan Information	✓	2	0	0	✓	5175542   5187043	urlali.msc.xml		
6 Addendum to Closing Instructions	✓	1	1	1		5175543   5187044	atci3.msc.xml		
7 Specific Closing Instructions	✓	3	4	2		5175544   5187045	sci.msc.xml		
8 Hazard Insurance Authorization and Requirements	✓	2	1	1		5175545   5187046	hazard8.lsr.xml		
9 IVES Request for Transcript of Tax Return	✓	2	2	1		5175546   5187047	4506c.msc.xml		
10 Closing Disclosure	✓	5	1	1		5175547   5187048	cd.dsc.xml		
11 Customer Identification Verification	✓	2	0	0	✓	5175548   5187049	civ.msc.xml		
12 Initial Escrow Account Disclosure Statement	✓	2	1	1		5175549   5187050	ieads.msc.xml		
13 New Jersey Initial Tax Authorization Notice	✓	1	0	0	✓	5175550   5187051	njitan.msc.xml		
14 New Jersey Private Well Testing Act Certification	✓	1	1	1		5175551   5187052	njpw.tsc.xml		
15 Signature Affidavit and AKA Statement		0/2	1	1		5175552   5187053	saakas.msc.xml		Mark as Complete

At the bottom of the interface, there is an 'Add Internal Note' button. The Dell logo is visible at the bottom center of the screen.

You can check the status of the signature process here.

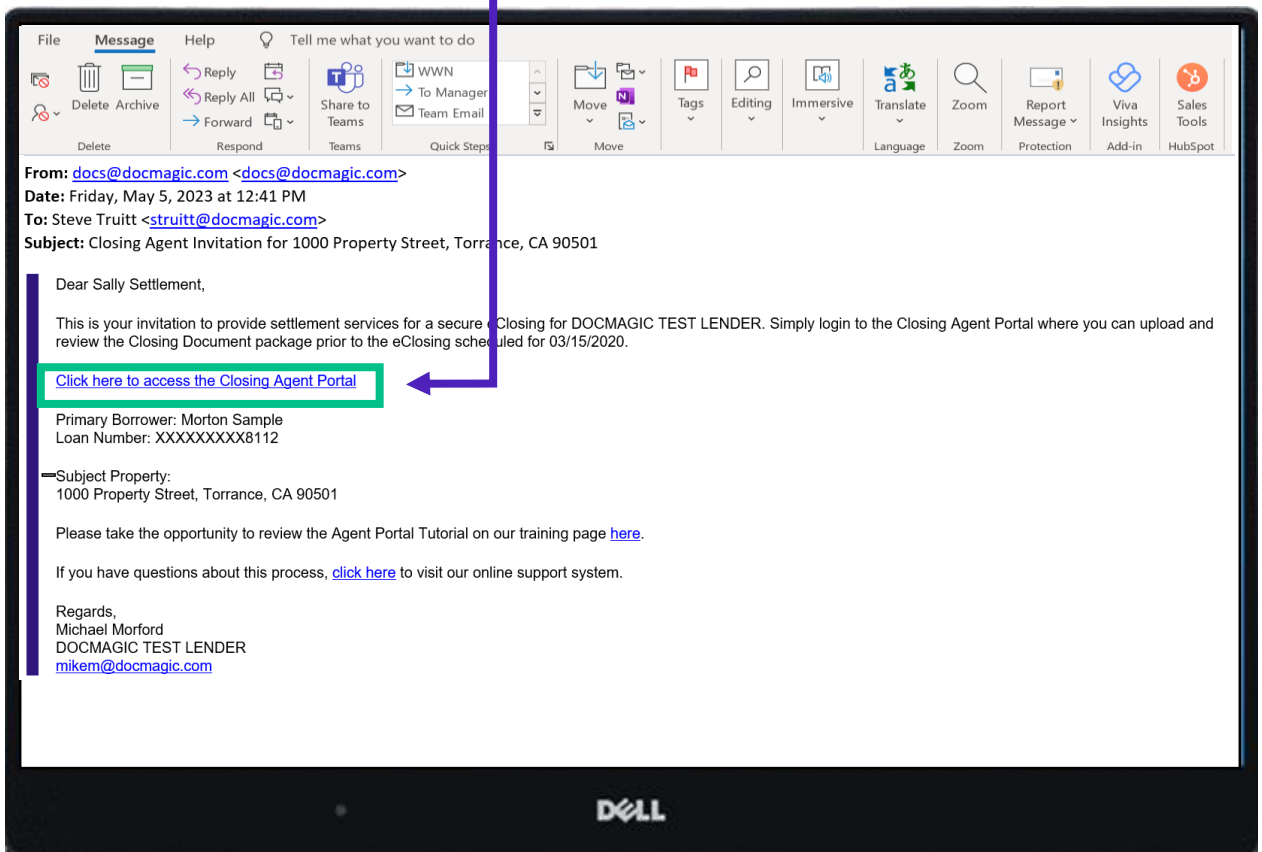




# Settlement Agent Invitation Email

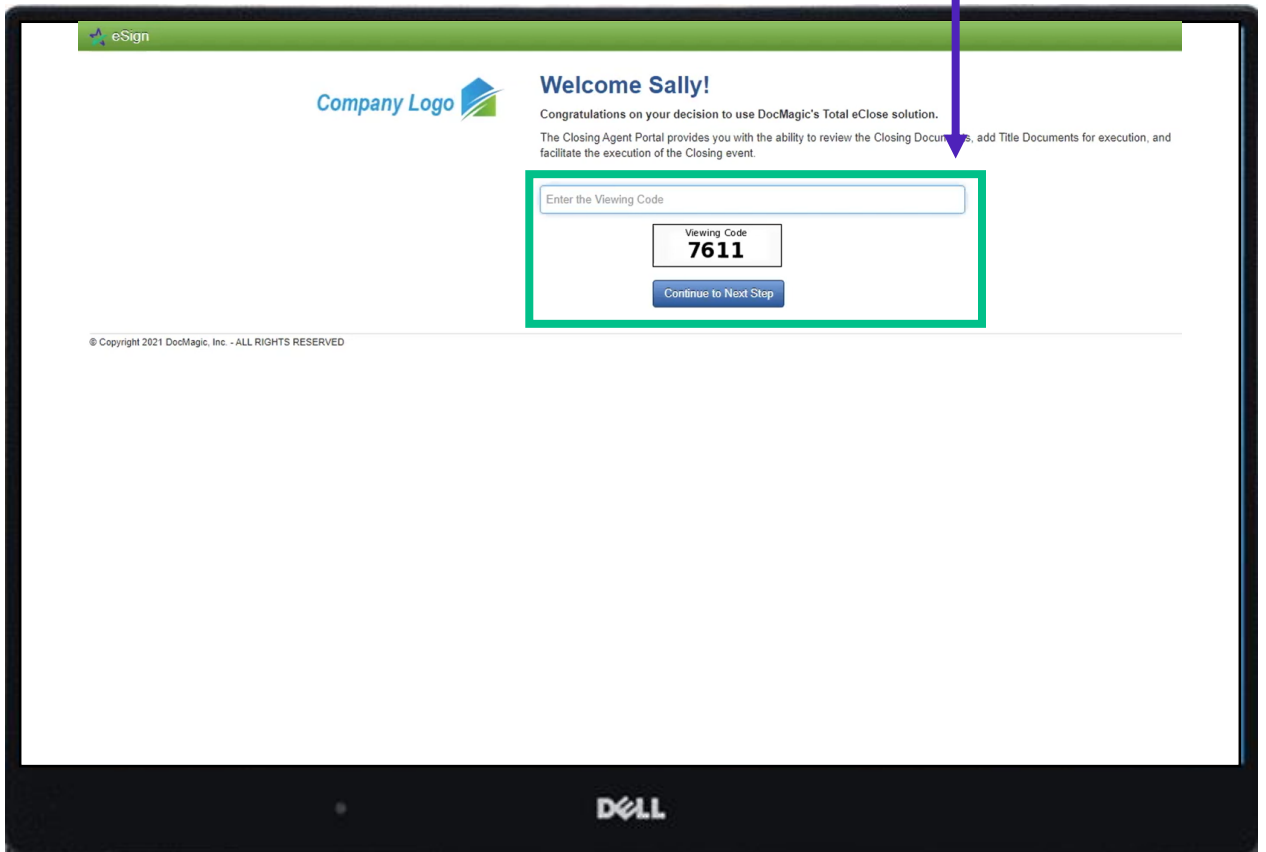
The Settlement Agent will receive an invitation email when the lender creates the eClose event.

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



# Agent Login

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



# eClose Console

This is the Settlement Agent's portal where you can check documents, assign signers, and verify the process as you go.

All pertinent loan information is at the top of your screen including borrower and lender info.

The screenshot displays the DocMagic eClose Console (Settlement Agent) interface. At the top, the DocMagic logo and "eClose Console (Settlement Agent)" are visible, along with a user profile for "Sally".

The main content area is divided into several sections:

- LOAN**: Displays Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, and Worksheet #: 1616630796081 (Version: 1).
- LENDER**: Displays Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, and Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING**: Shows a timer with 0 days, 6 hours, 51 minutes, and 26 seconds. Date: Mar 25, 2021 (Thu), Time: 12:00am PDT.
- Navigation**: Includes links for Details, eJournal, and Action Log, and a "Ready to Close" button.
- Signers (2)**: A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. Two signers are listed: Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (15)**: A table listing documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed. Six documents are listed, including Uniform Residential Loan Application, MERS California Deed of Trust, Specific Closing Instructions, California Hazard Insurance Disclosure, Hazard Insurance Authorization and Requirements, and Borrower Consent to the Use of Tax Return Information.

The Dell logo is visible at the bottom center of the screen.



# 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.



**DocMagic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)** [Assign Notary](#)

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

**Documents (15)** [Preview Mode](#)

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

DELL





# Help Button

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

**DocMagic eClose Console (Settlement Agent)**

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER** Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: -  
HOURS: -  
Date: Apr 19, 2023 (Wed)

Dashboard  
My Account  
Preferences  
Contact Us  
**Help**  
Sign Out

**Signers (2)**

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	📧	📷
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned			

**Documents (15)**

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Signer's Tab

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

The screenshot shows the Doc Magic eClose Console interface. At the top, there's a navigation bar with 'Doc Magic eClose Console (Settlement Agent)' and a user profile 'Sally'. Below this, there are sections for 'LOAN' (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), 'LENDER' (Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362), and 'COUNTDOWN TO CLOSING' (Date: Apr 19, 2023 (Wed) Time: 12:00am PDT). The 'Signers (2)' section is highlighted with a green box and contains a table with the following data:

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⓪	📄 ⓪	● Not Started	Open Signing Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	Open Signing Room

Below the signers table, there's a 'Documents (15)' section with a table showing document details:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Signer's Details

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

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Participant Details" is open, showing the following information:

- View, edit, or delete the participant's information below.**
- First Name:** Erica
- Last Name:** Sample
- Email:** erica.sample@example.com
- Phone Number:** ( ) - -
- Access Code:** 0001
- Role:** Borrower

At the bottom of the modal are three buttons: "Cancel", "Delete", and "Save".

In the background, the "Signers (2)" list is visible, with "Erica Sample" highlighted. The "Documents (15)" list includes items like "Uniform Residential Loan Application" and "MERS California Deed of Trust".



# Adding Participants

Click on the Silhouette Icon to add a participant.

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

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Add Participant" is open, allowing the user to enter details for a new participant. The fields include First Name, Last Name, Email, Phone Number, Access Code, and a Role dropdown menu. The "Add" button at the bottom right of the modal is highlighted with a green box. In the background, the "Signers (2)" list shows two participants: Erica Sample and Sally Settlement. The "Documents (15)" list shows various documents with their respective page counts and completion status.

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

#	eSign Enabled	Pages	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

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



# Notary - Signer's Tab

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

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Signers (2):** A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign. The 'KBA / Status' and 'ID Verify / Status' columns are highlighted with a green box. A blue arrow points from the text above to this box.
- Documents (15):** A table listing documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed.

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

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Notary - Signer's Tab

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

**DocMagic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)** [Assign Notary](#)

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

**Documents (15)** [📄](#) [✎](#) [📄](#) [🖨](#) [📁](#) Preview Mode

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

DELL



# Notary - Signer's Tab

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

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. Below the navigation bar, there are sections for 'LOAN' details (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), 'LENDER' information (Company: DOSI TEST LENDER (SALES), Contact: Michael Morford, Email: mmikem@docmagic.com, Phone: (800) 649-1362), and a 'COUNTDOWN TO CLOSING' widget showing 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these are tabs for 'Details', 'eJournal', and 'Action Log', along with a 'Ready to Close' button. The 'Signers (2)' section contains a table with the following data:

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

Below the signers table is a 'Documents (15)' section with a 'Preview Mode' toggle set to 'ON'. The documents table lists the following items:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Preview Tab

Preview Mode stays on until Midnight Hawaii time of the closing date. The Lender can disable your ability to toggle preview mode in their settings.

The screenshot displays the DocMagic eClose Console interface. At the top, there is a purple header with the DocMagic logo and the text "eClose Console (Settlement Agent)". The user's name "Sally" is visible in the top right corner. Below the header, there are three main sections: "LOAN" with details like Loan #, Primary Borrower, Type, Package ID, and Worksheet #; "LENDER" with details like Company, Contact, Email, and Phone; and "COUNTDOWN TO CLOSING" with a timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Below these sections are tabs for "Details", "eJournal", and "Action Log". The main content area is titled "Signers (2)" and contains a table with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, and Status. Two signers are listed: Erica Sample (Borrower) and Sally Settlement (Settlement Agent). Below the signers table is a "Documents (15)" section with a table listing documents, their page counts, and the number of signers. A "Preview Mode" toggle is located in the bottom right corner of the signers table, currently set to "ON". A blue arrow points from the text box above to this toggle.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	esign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⓪	📄 ⓪	● Not Started	Great Sign Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				● Ready to Sign	Sign Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓





# Documents Section

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

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the user's name 'Sally', and the role 'Settlement Agent'. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT.
- Signers (2):** A table listing the signers and their roles.
- Documents (15):** A table listing the documents to be executed, highlighted with a green box.

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

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Documents Section

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

**DocMagic eClose Console (Settlement Agent)** | Sally

**LOAN** | Loan #: 777-1616630796081 | Primary Borrower: Erica Sample | Type: EClosing | Package ID: 333727 | Worksheet #: 1616630796081 (Version: 1)

**LENDER** | Company: DSI TEST LENDER (SALES) | Contact: Michael Morford | Email: mikem@docmagic.com | Phone: (800) 649-1362

**COUNTDOWN TO CLOSING** | DAYS: - | HOURS: - | MINUTES: - | SECONDS: - | Date: Apr 19, 2023 (Wed) Time: 12:00am PDT | Edit

**Signers (2)**

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

**Documents (15)** | Preview Mode: ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Documents Section

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

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The main area shows a list of 14 documents with their respective page counts and the number of signers. A green box highlights the 'Print and Sign' section at the bottom, which lists documents that require wet signatures.

#	Document Name	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓
7	California Fair Lending Notice	1	1	✓
8	California Private Mortgage Insurance Notice	2	1	✓
9	Closing Disclosure	5	1	✓
10	IVES Request for Transcript of Tax Return	2	1	✓
11	Initial Amortization Schedule	8	0	✓
12	Initial EscNew Account Disclosure Statement	2	1	✓
13	PMI Initial Disclosure - Fixed	2	1	✓
14	Signature Affidavit and AKA Statement	2	2	✓
<b># Print and Sign</b>				
1	Multistate Fixed Rate Note	3/3	1	✓

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DELL



# Adding Documents

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

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. Below the navigation bar, there are several informational panels: 'LOAN' details (Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1)), 'LENDER' details (Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362), and a 'COUNTDOWN TO CLOSING' timer showing 0 days, 0 hours, 0 minutes, and 0 seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these panels are tabs for 'Details', 'Journal', and 'Action Log', along with a 'Ready to Close' button. The 'Signers (2)' section lists two signers: Erica Sample (Borrower) and Sally Settlement (Settlement Agent). The 'Documents (15)' section is highlighted with a green box and contains a table of documents. The table has columns for '#', 'eSign Enabled', 'Page(s)', 'Signer(s)', and 'Completed'. The documents listed are: 1. Uniform Residential Loan Application (9 pages, 1 signer, completed), 2. MERS California Deed of Trust (16 pages, 2 signers, completed), 3. Specific Closing Instructions (3 pages, 2 signers, completed), 4. California Hazard Insurance Disclosure (1 page, 1 signer, completed), 5. Hazard Insurance Authorization and Requirements (2 pages, 1 signer, completed), and 6. Borrower Consent to the Use of Tax Return Information (1 page, 1 signer, completed). A 'Preview Mode' toggle is set to 'ON'.

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Adding Documents

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

The screenshot displays the DocMagic eClose Console interface. At the top, the user is logged in as 'Sally'. The main area shows loan details for Loan # 777-1616630796081, including the primary borrower Erica Sample and lender DSI TEST LENDER (SALES). A 'COUNTDOWN TO CLOSING' widget shows 0 days, 0 hours, 0 minutes, and 0 seconds. A 'Ready to Close' button is visible. An 'Open' file browser window is overlaid on the console, showing the Desktop directory with a list of files. The file 'AZACPRS.TTL.pdf' is selected. A 'Browse' button in the file browser is highlighted with a green box, and a blue arrow points from the text box above to this button. Below the file browser, a table of documents is visible, with columns for document name, status, and eSign status.

Document Name	Status	eSign
California Hazard Insurance Disclosure	1	1
Hazard Insurance Authorization and Requirements	2	1
Borrower Consent to the Use of Tax Return Information	1	1

Any file you upload to the Documents section will automatically trigger AutoPrep™. Please visit our [Product Training Page](#) for comprehensive instructions on how to use it.



# Settlement Agent Portal – Post AutoPrep™

After going through the document with AutoPrep, you will be returned to the Settlement Agent portal.

**DocMagic eClose Console (Settlement Agent)** Sally ▾

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Ready to Close](#)

**Signers (2)**

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

**Documents (15)** [+](#) [✎](#) [🖨](#) [📄](#) [📁](#) Preview Mode  ON

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

Hit refresh and your newly uploaded document will show in the documents section.



# Tagging Documents + Guide

Click on the Pencil Icon to open the Document Editor that allows you to tag documents. *We strongly advise you to click [here](#) for the Document Editor guide.*

The screenshot displays the DocMagic eClosing Console interface. At the top, there are sections for LOAN, LENDER, and SETTLEMENT AGENT. Below these is a 'Signers (3)' table and a 'Documents (6)' table. A pencil icon in the Documents table is highlighted with a green box. An inset window shows the 'California Deed of Trust (MERS)' document editor, where a signature field for 'John Smith' is visible. The document editor includes a 'Tags' sidebar on the right with various field types like Signature, Initials, Textbox, etc.

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

#	eSign Enabled	Page(s)	Signer(s)	Completed	Delete
1	Closing Disclosure	5	1	<input checked="" type="checkbox"/>	



# eJournal

Click on this tab to access the eJournal.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the title 'eClose Console (Settlement Agent)', and a user profile icon labeled 'Doc'. Below the navigation bar, there are four main sections: 'LOAN', 'LENDER', 'SETTLEMENT AGENT', and 'COUNTDOWN TO CLOSING'. The 'LOAN' section shows details for Loan # 163648191601, Primary Borrower John Smith, Type EClosing, Package ID 417659, and Worksheet # 163648191601 (...). The 'LENDER' section shows Company SAMPLE SONS L..., Contact Michael Morford, Email mikem@docmagic..., and Phone (555) 555-5555. The 'SETTLEMENT AGENT' section shows Company Settlement Closing..., Contact Sally Settlement, Email struitt@docmagic.c..., and Phone (987) 555-4321. The 'COUNTDOWN TO CLOSING' section shows a timer for DAYS, HOURS, MINUTES, and SECONDS, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these sections, there are three tabs: 'Details', 'eJournal', and 'Action Log'. The 'eJournal' tab is highlighted with a green box. Below the tabs, there is a 'Journal' section with a table of entries. The first entry is for John Smith, signed on November 9, 2021, at 10:32am PST. A green box highlights a dropdown arrow in the right column of this entry. Below the journal is a 'Recordings' section with a table of files. The first entry is a file named 417659\_2021-11-09T18:27:54.132Z.mp4, recorded on November 9, 2021, at 10:27am PST. A download icon is visible in the right column of this entry. The Dell logo is visible at the bottom of the screen.

Click on the down arrow to look at the borrower's journal.  
Note: the eJournal is **read-only** for the Settlement Agent.





# Action Log

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

**DocMagic eClose Console (Settlement Agent)** Sally

**LOAN** Loan #: 777-1616630796081  
Primary Borrower: Erica Sample  
Type: EClosing  
Package ID: 333727  
Worksheet #: 1616630796081 (Version: 1)

**LENDER**  
Company: DSI TEST LENDER (SALES)  
Contact: Michael Morford  
Email: mikem@docmagic.com  
Phone: (800) 649-1362

**COUNTDOWN TO CLOSING**  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT

Details eJournal **Action Log**

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:06 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@example.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@example.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 ()
3/24/21 5:11 PM	Erica Sample		Multistate Fixed Rate Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.98	Document AZACPRS.TTL.pdf added to package

Add Internal Note To Action Log

You may also add notes at the bottom.



# Print Options

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

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, 'eClose Console', the user role 'Settlement Agent', and the user name 'Sally'. The main content area is divided into several sections:

- LOAN**: Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER**: Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING**: A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed), Time: 12:00am PDT.
- Signers (2)**: A table listing two signers: Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (15)**: A table listing 15 documents, including 'Uniform Residential Loan Application', 'MERS California Deed of Trust', 'Specific Closing Instructions', 'California Hazard Insurance Disclosure', 'Hazard Insurance Authorization and Requirements', and 'Borrower Consent to the Use of Tax Return Information'.

A green box highlights the printer icon in the document toolbar, and a blue arrow points from the text box above to this icon. Another blue arrow points from the printer icon to the text box below.

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



# Wet-sign Options

Upload signed and scanned documents here.

The screenshot displays the DocMagic eClose Console interface. On the left, the 'Documents (15)' section lists several documents, with the upload icon highlighted. On the right, a red-bordered box contains the following text:

**IMPORTANT**

**YOU MUST USE THIS AS YOUR COVER SHEET.**

**DO NOT WRITE ON THIS FORM.**  
Messages or notes written on this form are discarded and will not be read.

**INSTRUCTIONS**

- 1. Print this document**  
If you are viewing this on a mobile device, use "share" options to either print it from your device or email it to yourself then print it from a computer.
- 2. Carefully review and sign each document**
- 3. Return the document**
  - a) From the LoanMagic App
    - Go
    - Navigate to the document that requires an ink signature
    - Press the "Scan" button and follow the onscreen instructions.
    - or -
  - b) From the eSign website
    - Scan signed documents to PDF file.
    - Use Upload link within eSign session and follow on-screen prompts.
    - or -
  - c) Using a fax machine
    - FAX to 1-866-420-1583

At the bottom of the instructions, a QR code is shown with the text '75605744-1' below it. A blue arrow points from the QR code to the bottom text box.

The QR Code on each page will place the signed documents in the right order in the stack.



# Wet-sign Options

Completed wet signed documents will show up at the bottom with a green checkmark.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent named Sally. The main content area shows a list of 14 documents with columns for document number, name, page count, number of signers, and completion status. A green box highlights the bottom row of the table, which shows a document titled 'Multistate Fixed Rate Note' with 3/3 pages, 1 signer, and a green checkmark in the 'Completed' column. A blue arrow points from the text box above to this row.

#	Print and Sign	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓
7	California Fair Lending Notice	1	1	✓
8	California Private Mortgage Insurance Notice	2	1	✓
9	Closing Disclosure	5	1	✓
10	IVES Request for Transcript of Tax Return	2	1	✓
11	Initial Amortization Schedule	8	0	✓
12	Initial EscNew Account Disclosure Statement	2	1	✓
13	PMI Initial Disclosure - Fixed	2	1	✓
14	Signature Affidavit and AKA Statement	2	2	✓
#	Print and Sign	Page(s)	Signer(s)	Completed
1	Multistate Fixed Rate Note	3/3	1	✓



# Assign a Notary

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

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Assign / Notify Notary" is open, overlaying the main console. The modal contains the following elements:

- Notary Provider:** A dropdown menu with "Select" as the current value.
- Notary Type:** Two radio button options: "In Person" (selected) and "Remote Online Notary (RON)".
- Signers:** A table with the following data:

Name	Email	Role	Phone
JOHN SMITH	aland@docmagic.com	Borrower	Home: (502) 767-8509 Mobile: (562) 652-2578
- Request Summary:** A text box stating "1 participants for a In Person eClosing for a property in Sample, NJ."
- Estimate Closing Date:** A text input field containing "2/14/2023".
- Time:** A dropdown menu showing "12:00 AM" and "America/Los Angeles".
- Buttons:** "Cancel" and "Assign Notary".

The background console shows a "LOAN" summary, a list of "Signers (2)" including Erica Sample and Sally Settlement, and a list of "Documents (16)" including Uniform Residential Loan App, MERS California Deed of Trust, and various insurance documents. A "Ready to Close" button and an "Assign Notary" button are visible on the right side of the console.



# Assign a Notary

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

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Assign / Notify Notary" is open, showing the following details:

- Notary Provider:** WWN (highlighted with a green box)
- Notary Type:** In Person (selected with a radio button, highlighted with a green box)
- Signers:** A table with 2 signers:

#	Name	Email	Role	Phone
1	JOHN SMITH	aland@docmagic.com	Borrower	Home: (502) 767-8509 Mobile: (562) 652-2578
- Request Summary:** 1 participants for a In Person eClosing for a property in Sample, NJ.  
\*Estimate Closing Date: 2/14/2023 \*Time: [ ] AM America/Los Angeles

Buttons for "Cancel" and "Assign Notary" are visible at the bottom of the modal. The background shows a sidebar with "Signers (2)" and "Documents (16)" lists, and a top navigation bar with "DocMagic eClose Console (Settlement Agent)" and a user profile "Sally".

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



# Assign a Notary

Set the closing date and time.

DocMagic eClose Console (Settlement Agent) Sally

**Assign / Notify Notary**

**\*Notary Provider**  
WVN

**\*Notary Type**  
 In Person  
 Remote Online Notary (RON)

**Signers**

Name	Email	Role	Phone
JOHN SMITH	aland@docmagic.com	Borrower	Home: (502) 767-8509 Mobile: (562) 652-2578

**Request Summary**

1 participants for a In Person eClosing for a property in Sample, NJ.

\*Estimate Closing Date: 2/14/2023 \*Time: 12:00 AM America/Los Angeles

Cancel Assign Notary

Click "Assign Notary" when done.



# Assign a Notary

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

The screenshot displays the DocMagic eClose Console interface. A modal window titled "Assign / Notify Notary" is open, showing the configuration for assigning a notary. The "Notary Provider" is set to "NotaryCam". The "Notary Type" field is highlighted with a green box, showing "Remote Online Notary" selected. The "Request Summary" section indicates "1 participants for a RON eClosing for a property in Torrance, CA." and shows the "Estimate Closing Date" as 3/25/2021 at 12:00 AM in the America/Los Angeles time zone. The "Signers" table lists two signers: Erica Sample (Borrower) and Sally Settlement (Settlement Agent). The "Documents" table lists 16 documents, including Uniform Residential, MERS California Deed, Specific Closing Instructions, California Hazard Insurance, Hazard Insurance Authorization and Requirements, and Borrower Consent to the Use of Tax Return Information.

#	Signer Name / Email	Name	Email	Role	Phone
1	Erica Sample erica.sample@exam...	Erica Sample	erica.sample@exam...	Borrower	Home: (800) 649-1362
2	Sally Settlement sally.settlement@ex...				

#	eSign Enabled	Completed
1	Uniform Residential	✓
2	MERS California De	✓
3	Specific Closing Inst	✓
4	California Hazard In	✓
5	Hazard Insurance Authorization and Requirements	1
6	Borrower Consent to the Use of Tax Return Information	1





# Assign a Notary

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

The screenshot displays the 'Assign / Notify Notary' dialog box within the DocMagic eClose Console. The dialog is titled 'Assign / Notify Notary' and features a close button (X) in the top right corner. It is divided into several sections:

- Notary Provider:** A dropdown menu with 'NotaryCam' selected. This section is highlighted with a green box.
- Notary Type:** A required field with two radio button options: 'In Person' and 'Remote Online Notary'. 'Remote Online Notary' is selected.
- Signers:** A table listing the participants in the closing.
- Request Summary:** A section providing details about the closing request, including the number of participants, location, and closing date and time. This section is highlighted with a green box.
- Buttons:** 'Cancel' and 'Assign Notary' buttons are located at the bottom of the dialog. The 'Assign Notary' button is highlighted with a green box.

The background shows the main console interface with a sidebar on the left containing 'LOAN' and 'Details' sections, and a main area with 'Signers (2)' and 'Documents (16)' sections. The top navigation bar includes the DocMagic logo, 'eClose Console (Settlement Agent)', and a user profile for 'Sally'.

Click "Assign Notary" when done.



# Assign a Notary

Hit Ready to Close when it's time to alert the NotaryCam Notary. To resend a notification, hit Ready to Close again, and *not* Notify.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. The main content area is divided into several sections:

- LOAN**: Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER**: Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING**: A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00am PDT.
- Buttons**: 'Details', 'eJournal', 'Action Log', and a highlighted 'Ready to Close' button with a bell icon.
- Signers (2)**: A table listing signers with columns for Signer Name / Email, Role, Notary Name / Email, Notary Type / Closing Date - Time, KBA / Status, ID Verify / Status, Status, and eSign options.
- Documents (16)**: A table listing documents with columns for #, eSign Enabled, Page(s), Signer(s), and Completed status.

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

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# Assign a Notary

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

**Assign / Notify Notary**

**\*Notary Provider**  
DocMagic RON

**\*Notary Type**  
 In Person  
 Remote Online Notary (RON)

**Search**

Company Name	First Name	Last Name	Client ID
<input type="text"/>	<input type="text"/>	<input type="text"/>	TEST

City:  County:  State: MD Zip:   RON Capable

	Signers	Notaries
<input type="radio"/>	DOCMAGIC NOTARY emily@docmagic.com	emily@docmagic... Yes Yes
<input type="radio"/>	DOCMAGIC NOTARY eugener@docmagic.com	eugener@docmag... Yes Yes
<input checked="" type="radio"/>	DOCMAGIC NOTARY struitt@docmagic.com	struitt@docmagic... Yes Yes
<input type="radio"/>	DOCMAGIC NOTARY alexh@docmagic.com	alexh@docmagic... Yes Yes
<input type="radio"/>	DOCMAGIC NOTARY dmitri@docmagic.com	dmitri@docmagic... Yes Yes

**Request Summary**

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

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

Start by entering your search parameters for a DocMagic Remote Online Notary and hit Search.



# Assign a Notary

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

**Assign / Notify Notary**

**\*Notary Provider**  
DocMagic RON

**\*Notary Type** *\*Required*  
 In Person  
 Remote Online Notary (RON)

**Search**

Company Name	First Name	Last Name	Client ID
			TEST

City County State Zip  RON Capable **Search**

**Signers**      **Notaries**

<input type="radio"/>	DOCMAGIC NOTARY emily@docmagic.com	emily@docmagic...	Yes	Yes
<input type="radio"/>	DOCMAGIC NOTARY eugener@docmagic.com	eugener@docmag...	Yes	Yes
<input checked="" type="radio"/>	DOCMAGIC NOTARY struitt@docmagic.com	struitt@docmagic...	Yes	Yes
<input type="radio"/>	DOCMAGIC NOTARY alexh@docmagic.com	alexh@docmagic...	Yes	Yes
<input type="radio"/>	DOCMAGIC NOTARY dmitri@docmagic.com	dmitri@docmagic...	Yes	Yes

**Request Summary**

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

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

**Cancel**      **Request Notary Services**

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



# Assign a Notary

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

**Assign / Notify Notary**

**\*Notary Provider**  
DocMagic RON

**\*Notary Type** *\*Required*  
 In Person  
 Remote Online Notary (RON)

**Search**

Company Name	First Name	Last Name	Client ID
			TEST
City	County	State	Zip
		MD	

RON Capable

**Signers**      **Notaries**

<input type="radio"/>	DOCMAGIC NOTARY emily@docmagic.com	emily@docmagic...	Yes	Yes
<input type="radio"/>	DOCMAGIC NOTARY eugener@docmagic.com	eugener@docmag...	Yes	Yes
<input checked="" type="radio"/>	DOCMAGIC NOTARY struitt@docmagic.com	struitt@docmagic...	Yes	Yes
<input type="radio"/>	DOCMAGIC NOTARY alexh@docmagic.com	alexh@docmagic...	Yes	Yes
<input type="radio"/>	DOCMAGIC NOTARY dmitri@docmagic.com	dmitri@docmagic...	Yes	Yes

**Request Summary**

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

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

Click "Request Notary Services" when done.



# Ready to Close

Once all the documents have been uploaded and prepared for execution, click on "Ready to Close" to alert the Notary.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Sally".

**LOAN** section:

- Loan #: 777-1616630796081
- Primary Borrower: Erica Sample
- Type: EClosing
- Package ID: 333727
- Worksheet #: 1616630796081 (Version: 1)

**LENDER** section:

- Company: DSI TEST LENDER (SALES)
- Contact: Michael Morford
- Email: mikem@docmagic.com
- Phone: (800) 649-1362

**COUNTDOWN TO CLOSING** section:

- Days: -
- Hours: -
- Minutes: -
- Seconds: -
- Date: Apr 19, 2023 (Wed) Time: 12:00am PDT
- Edit

A blue arrow points from the text box above to the "Ready to Close" button in the top right corner of the interface.

**Signers (2)** section:

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

**Documents (16)** section:

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓

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



# Preview Mode Off

Preview Mode will turn off automatically when the Clock hits Zero and signing begins. To be safe, check that Preview Mode is off the day of signing.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A digital clock showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed), Time: 12:00am PDT.
- Signers (2):** A table listing two signers: Erica Sample (Borrower) and Sally Settlement (Settlement Agent).
- Documents (16):** A table listing six documents, all of which are eSign Enabled and Completed.

A callout box with a green border points to a 'Preview Mode' toggle switch located at the bottom right of the interface, which is currently set to 'off'.

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

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓





V3 Signing (Borrower's Experience)



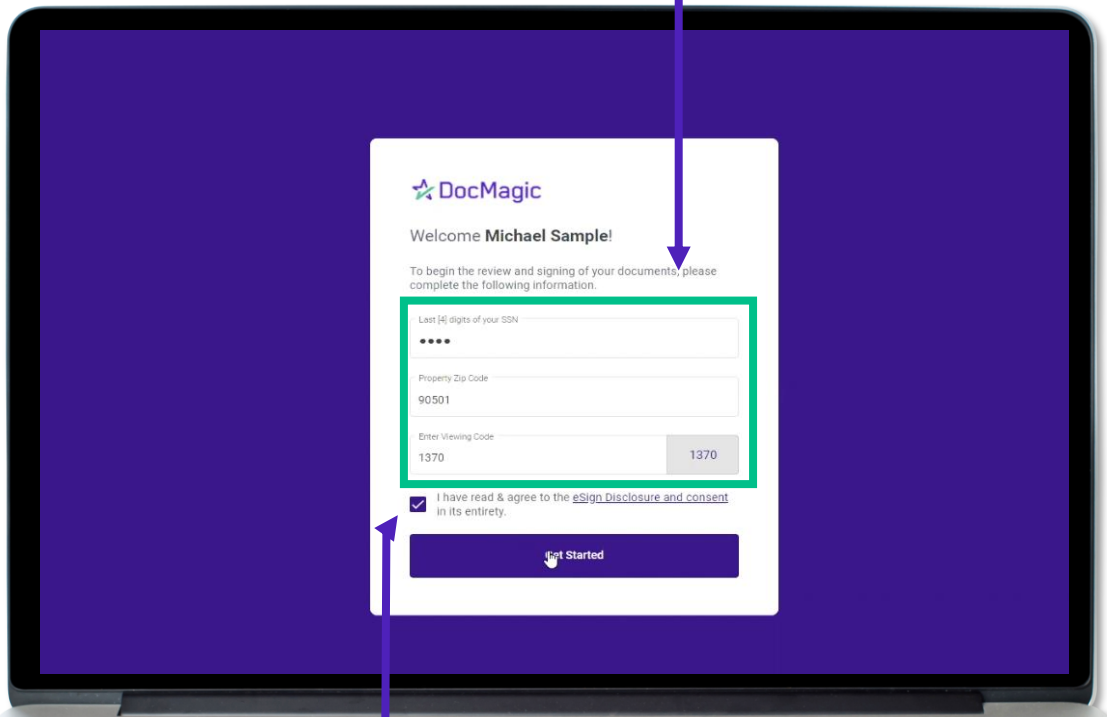
# Logging In

When the Settlement Agent processes the closing documents, the borrower will get an email inviting them to access the signing portal for their set of documents.



## Logging In - Verification

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



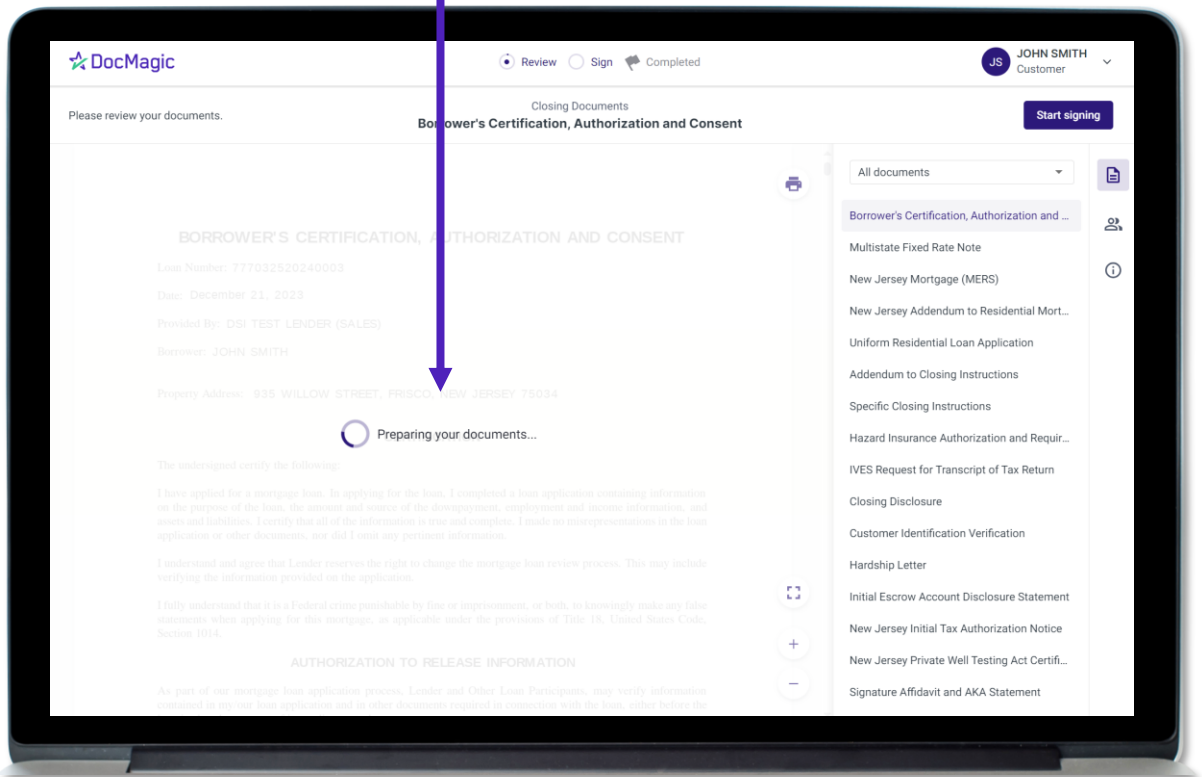
The screenshot shows a laptop displaying the DocMagic login interface. The page has a dark blue background. At the top left is the DocMagic logo. Below it, the text reads "Welcome Michael Sample!". A message states: "To begin the review and signing of your documents, please complete the following information." Below this is a white form with a green border. The form contains three input fields: "Last 4 digits of your SSN" (with four dots), "Property Zip Code" (with "90501" entered), and "Enter Viewing Code" (with "1370" entered and a "1370" button to the right). Below the form is a checkbox that is checked, with the text "I have read & agree to the [eSign Disclosure and consent](#) in its entirety." At the bottom of the form is a dark blue button with a white cursor icon and the text "Get Started".

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



# Preparing Your Documents

You may see a “Preparing your documents” loading screen when you enter the signing experience.

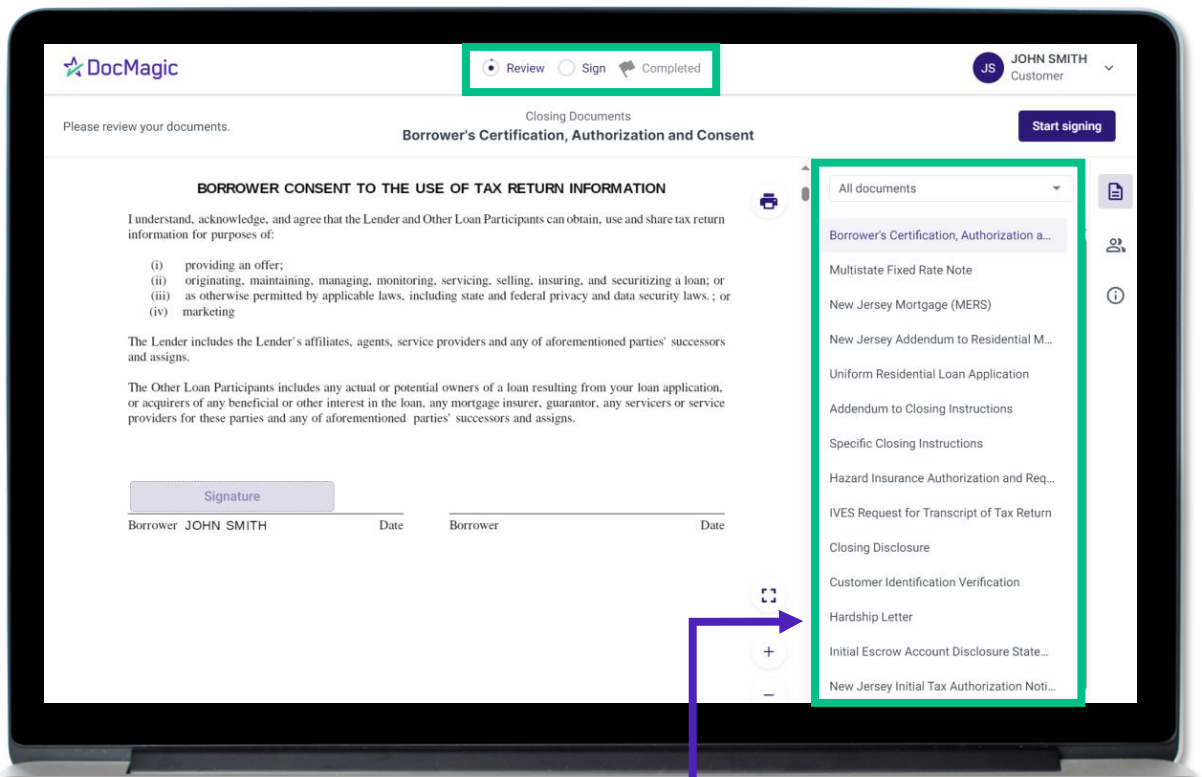


The system will automatically take you to the first document that needs to be signed.



# Page Features

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

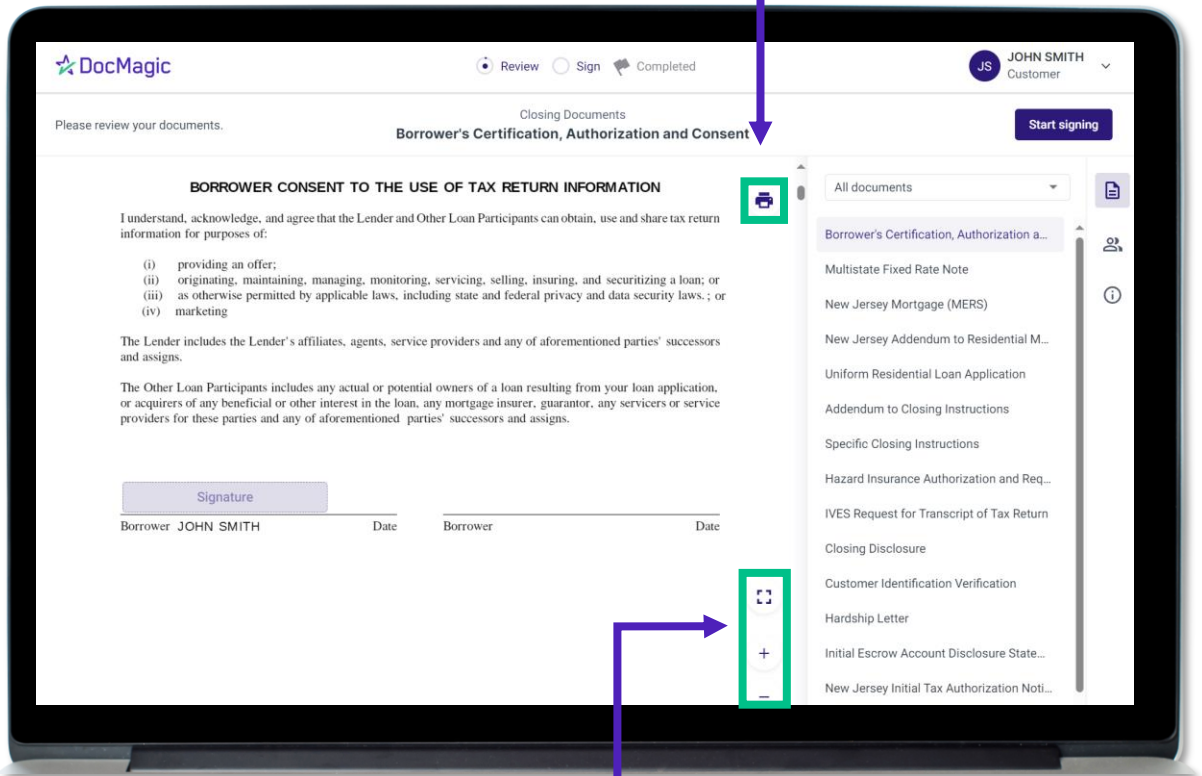


By default, all documents that need to be signed are listed in this column on the right. You can filter this column by documents that need to be ink signed or notarized from the dropdown at the top.



# Page Features

The print icon allows you to print the documents.

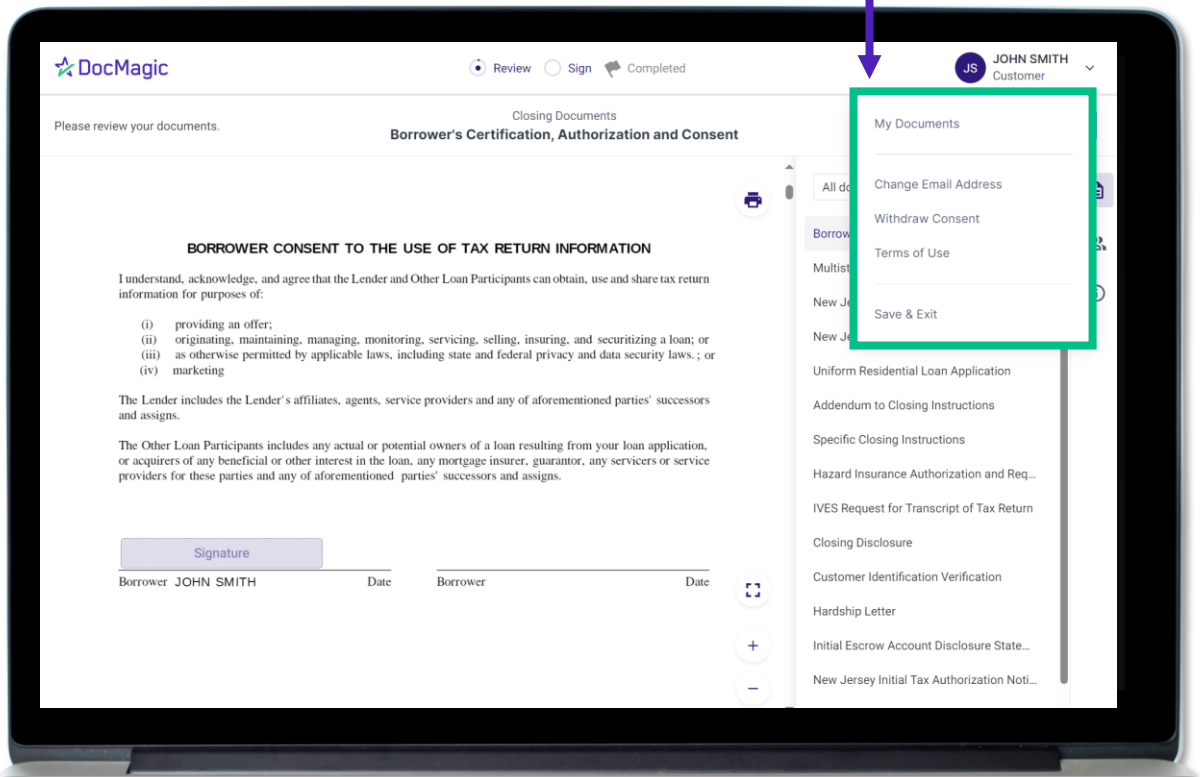


You can expand the signing window and increase or decrease the zoom levels.

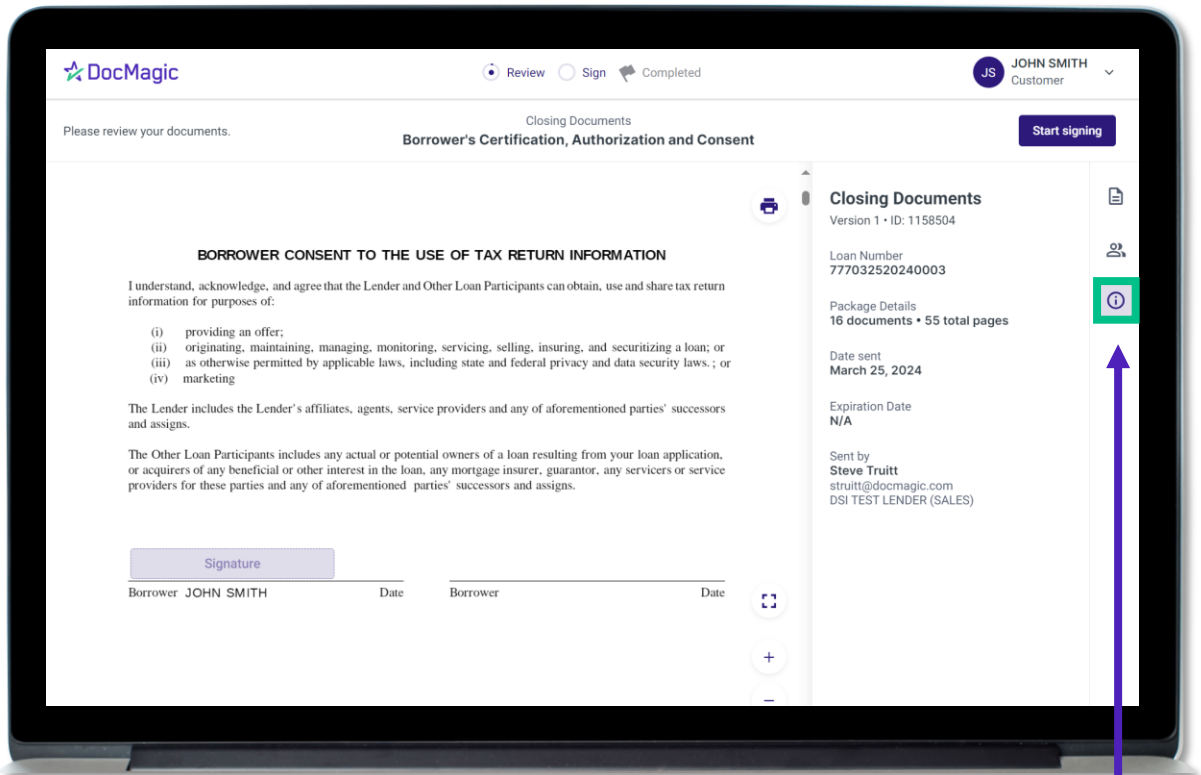


# Borrower Information

The borrower's information can be viewed and edited here.



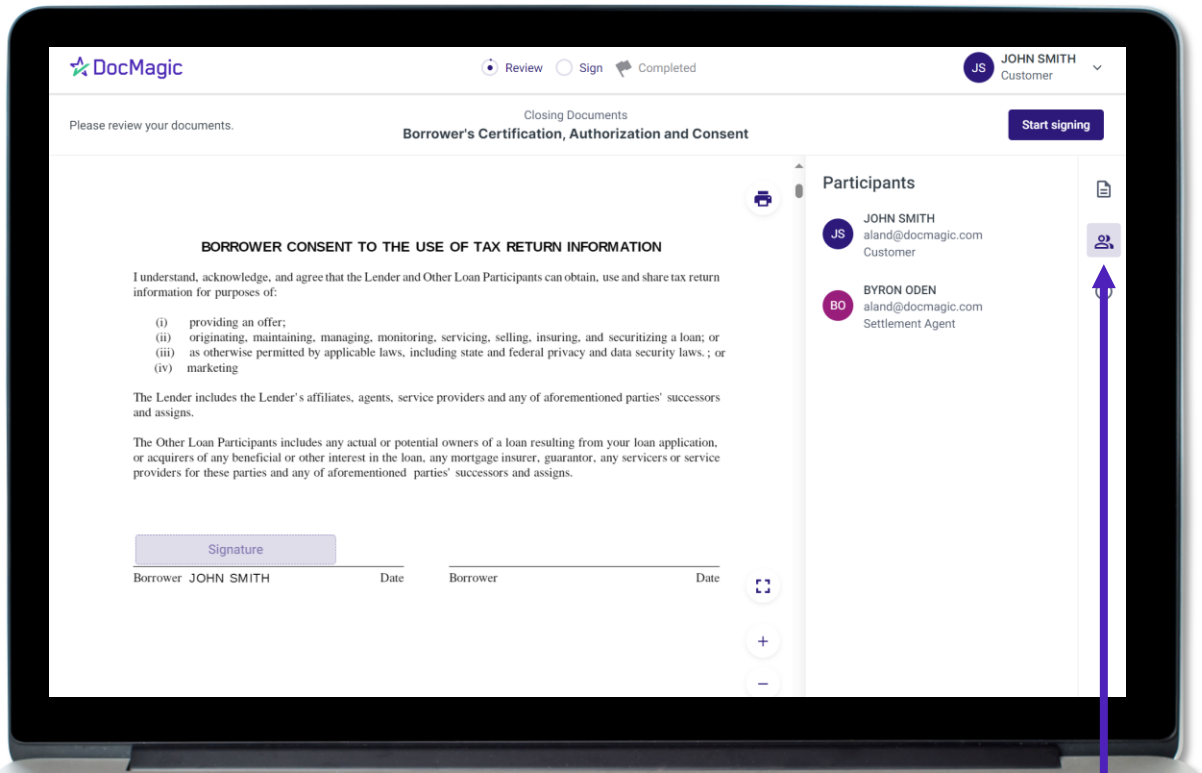
# Page Features



Click the information icon to see document package metadata.



# Participants



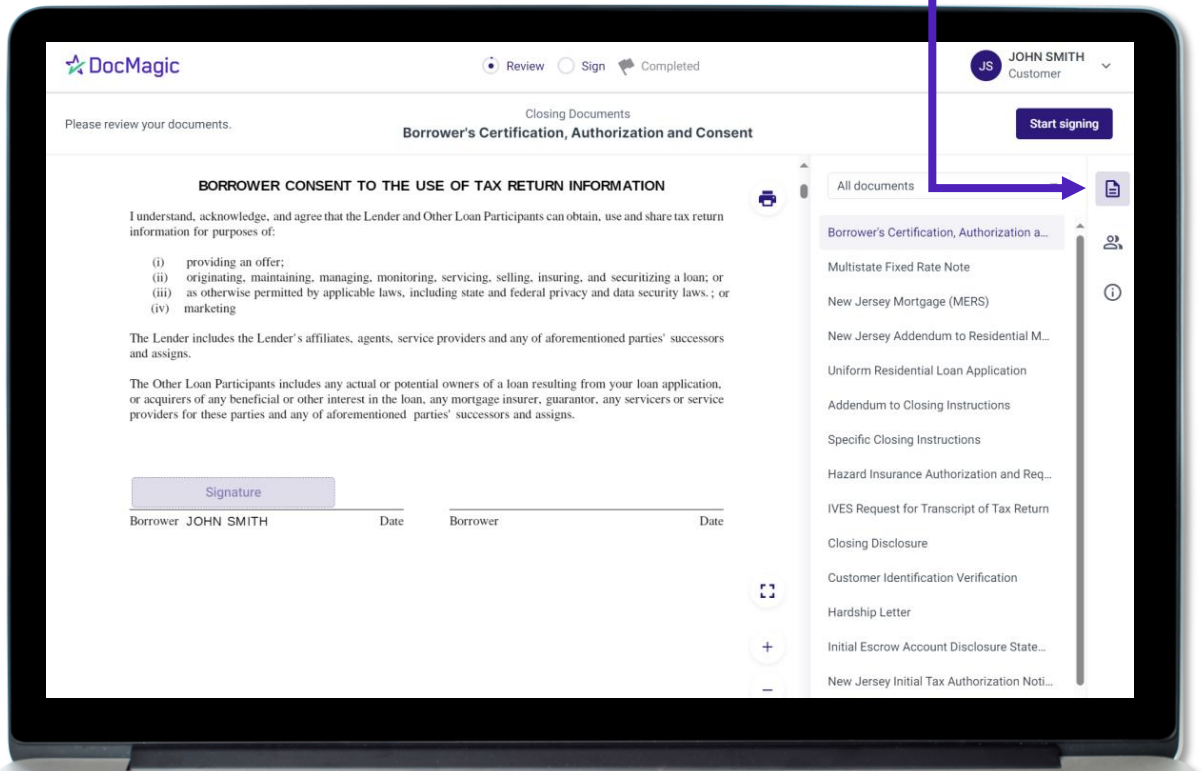
Click here to view participants.





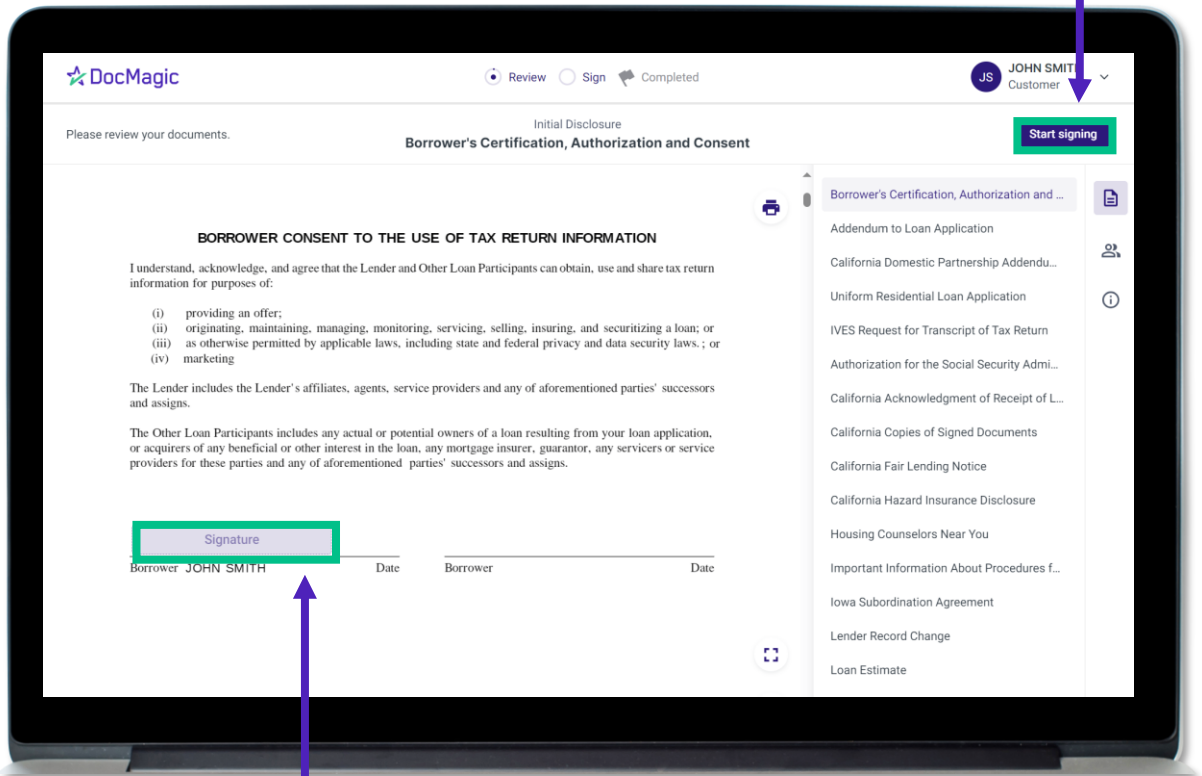
# Return to Documents List

This button brings you back to the list of Documents (selected by default).



# Start Signing

Click "Start Signing" to begin the signing process.



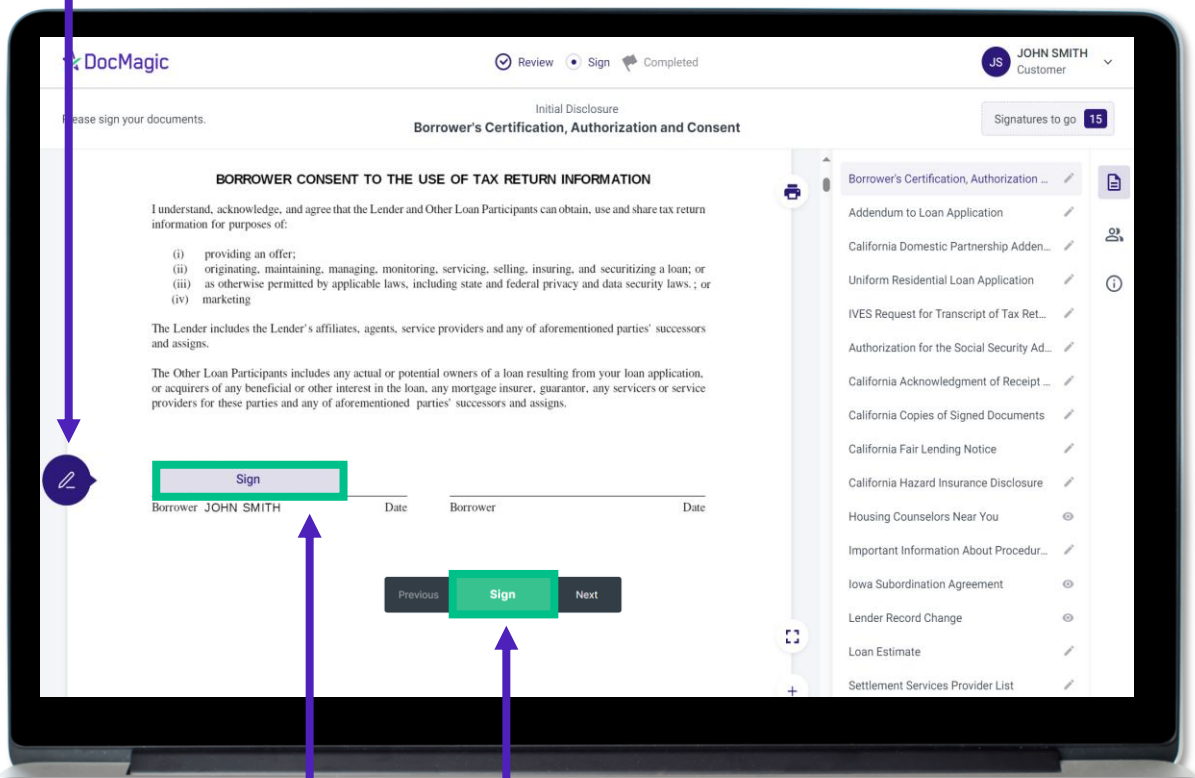
You can't sign anything until you hit the purple button in the top right corner – until then, these will remain greyed out and unclickable.



# Begin Click-Signing

There are three options for click-signing.

1. Clicking the pen icon.



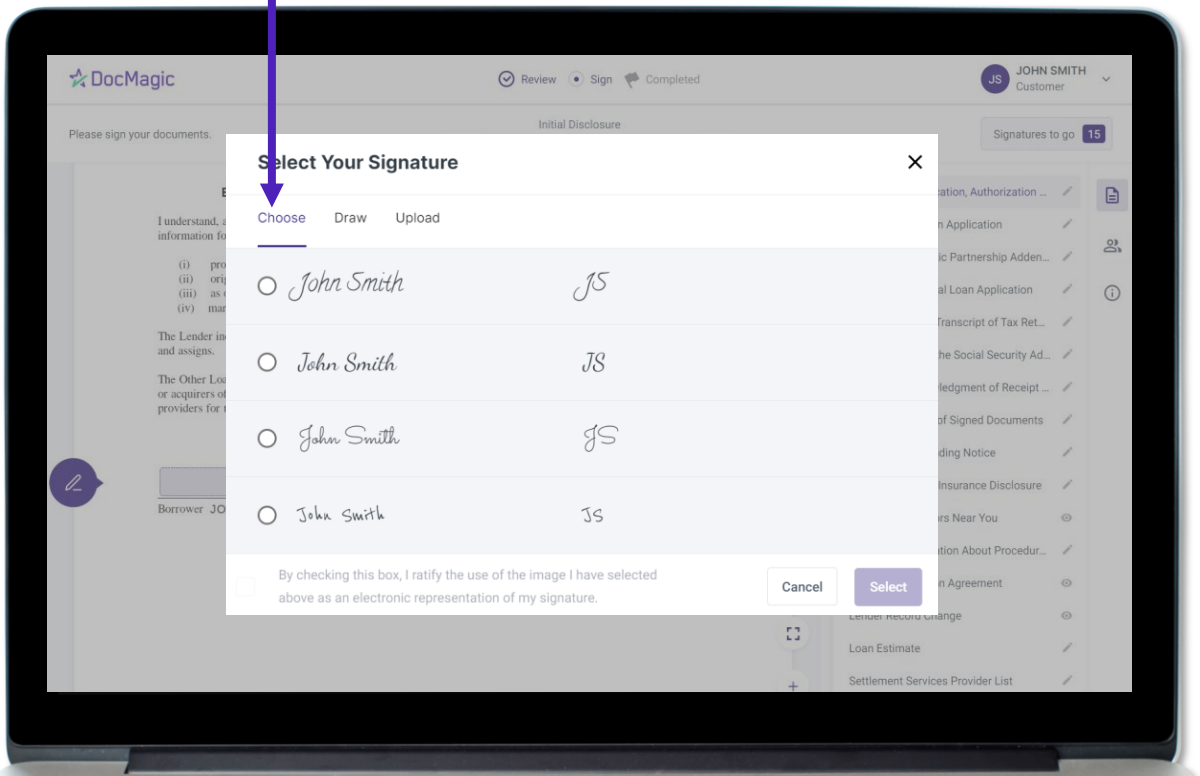
2. Clicking on the "Sign" box directly.

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



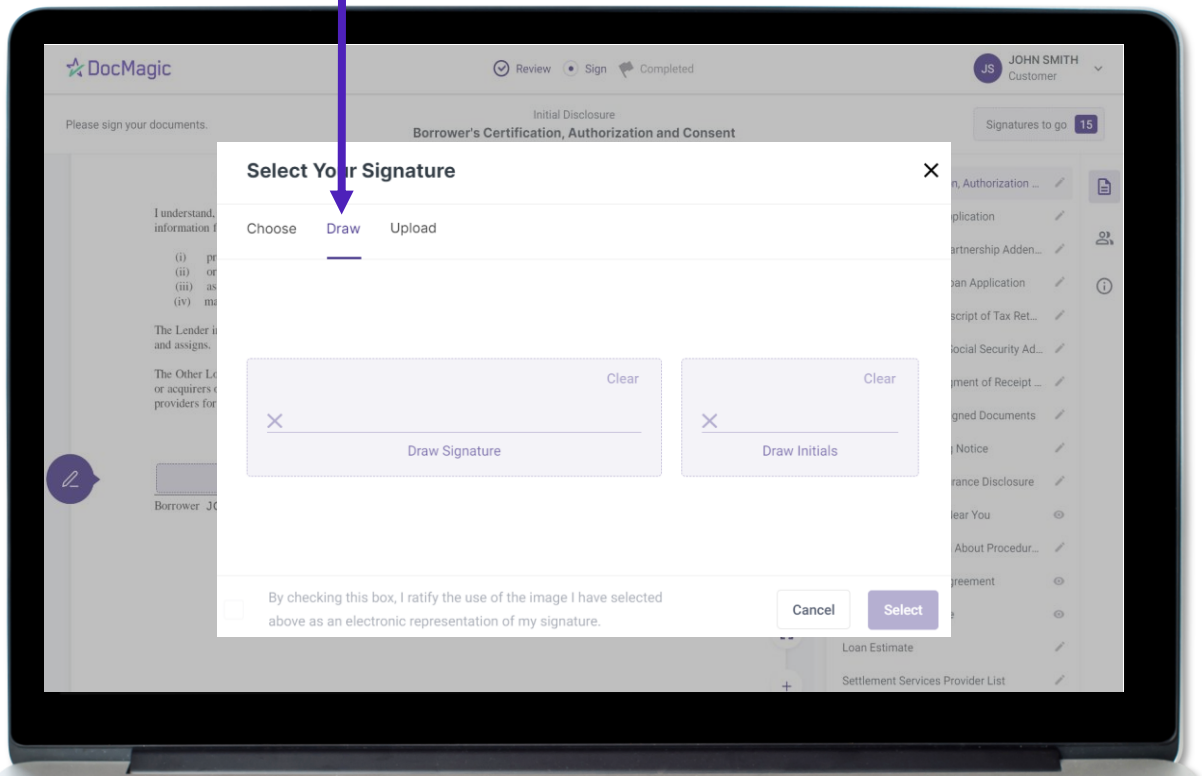
# Signature Options

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



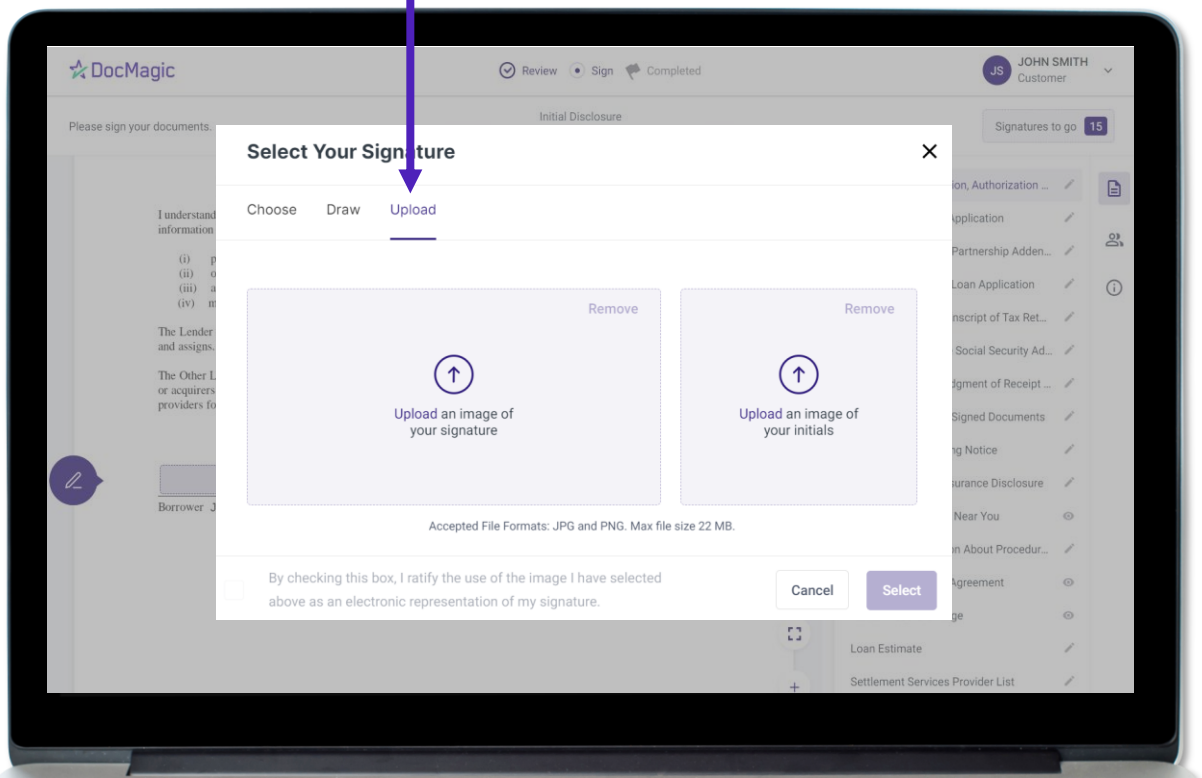
# Signature Options

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

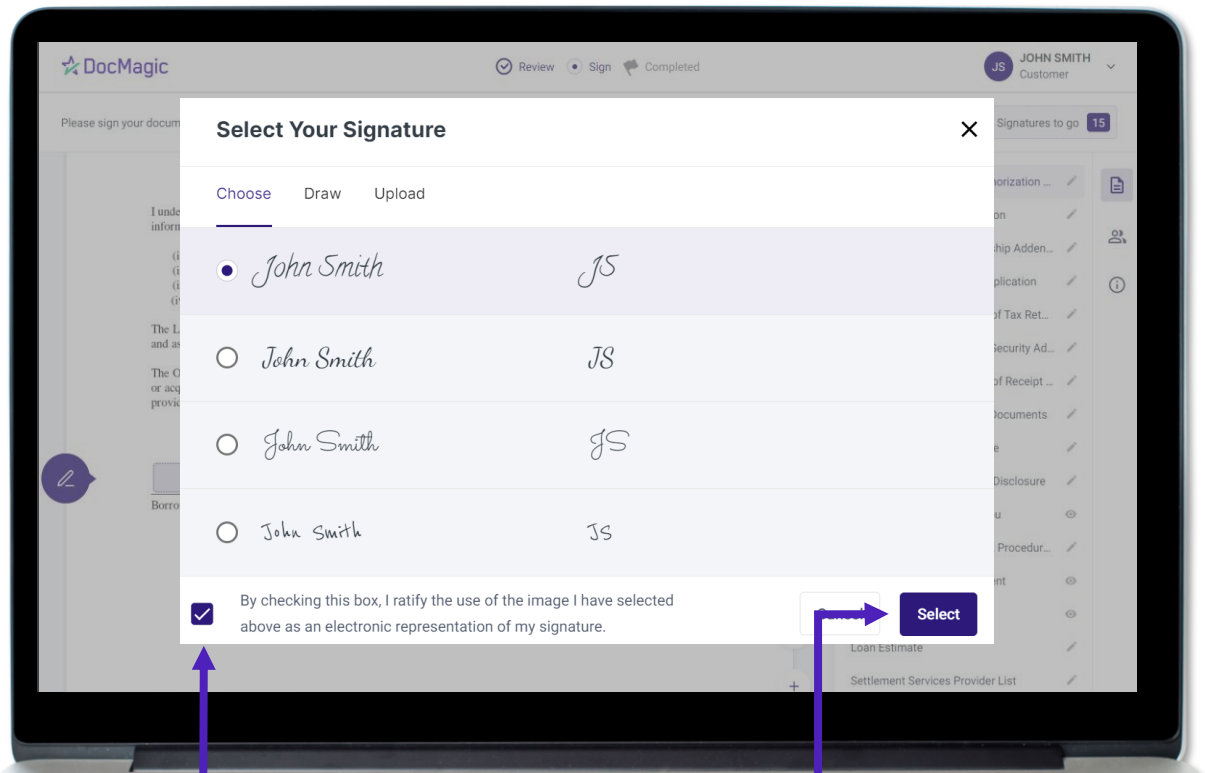


# Signature Options

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



# Signature Options



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



# Check Boxes Required

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

Please sign your documents.

DocMagic

Review Sign Completed

JOHN SMITH Customer

Signatures to go 10

Initial Disclosure  
IVES Request for Transcript of Tax Return

LOAN REQUESTOR  
LOAN REQUESTOR (SALES)  
Street address (including apt., room, or suite no.)  
800 W. 213TH STREET  
City TORRANCE State CA ZIP code 90501  
Phone number (800) 649-1362

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (See instructions)

Transcript requested. Enter the tax form number here (1040, 1095, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcript.  
1040

a. Return Transcript  b. Account Transcript  c. Record of Account

Wage and income transcript (W-2, 1099-E, 1099-G, etc.)

Enter a max of three form numbers here; if no entry is made, all forms will be sent.

Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers.  
Line 1a  Line 2a

Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)  
12 / 31 / 2022 12 / 31 / 2021

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request, if signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Signature for Line 1a (see instructions) Sign Date Phone number of taxpayer on line 1a or 2a  
(310) 555-5555

Form 4506-C was signed by an Authorized Representative  Signatory confirms document was electronically signed

Sign Here  
Print/Type name  
JOHN SMITH  
Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature (required if listed on Line 2a) Date  
 Form 4506-C was signed by an Authorized Representative  Signatory confirms document was electronically signed

Print/Type name

Catalog Number 72627P www.irs.gov Form 4506-C (Rev. 10-2022)  
For Privacy Act and Paperwork Reduction Act

Previous Check Next

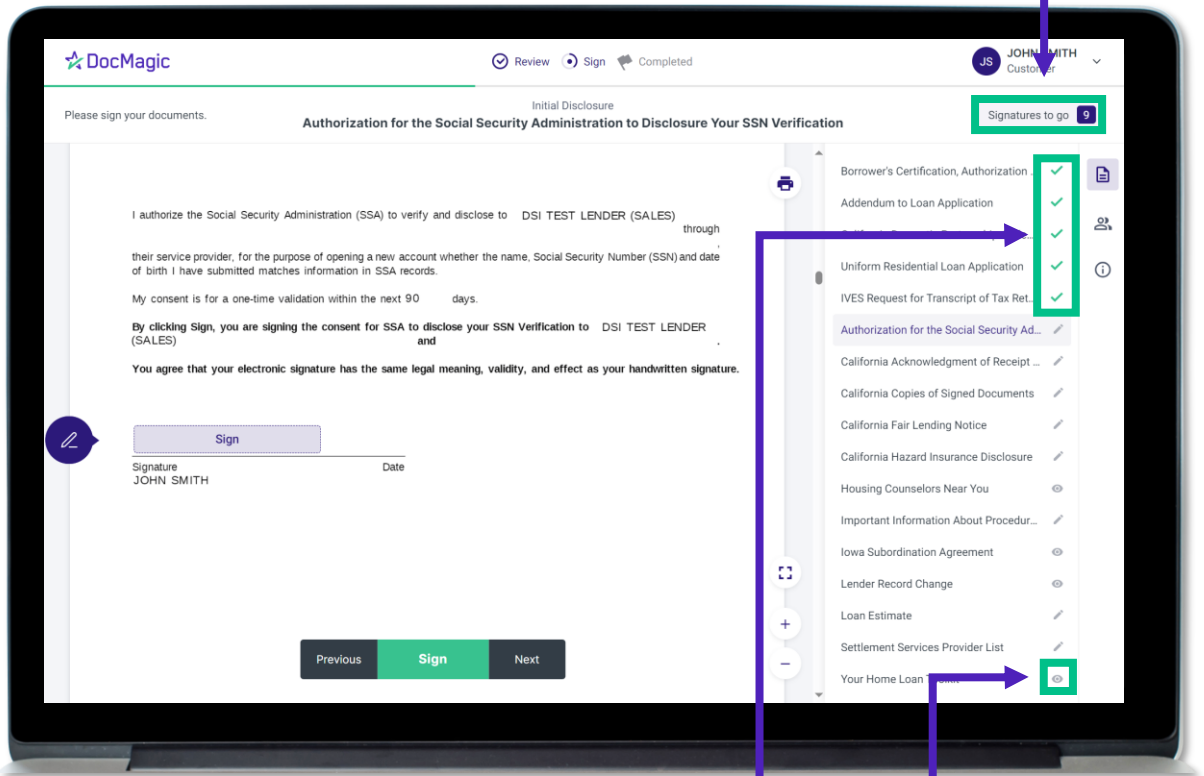
Borrower's Certification, Authorization ... ✓  
Addendum to Loan Application ✓  
California Domestic Partnership Adde... ✓  
Uniform Residential Loan Application ✓  
IVES Request for Transcript of Tax Ret... ✓  
Authorization for the Social Security Ad... ✓  
California Acknowledgment of Receipt ... ✓  
California Copies of Signed Documents ✓  
California Fair Lending Notice ✓  
California Hazard Insurance Disclosure ✓  
Housing Counselors Near You  
Important Information About Procedur... ✓  
Iowa Subordination Agreement  
Lender Record Change  
Loan Estimate ✓  
Settlement Services Provider List ✓  
Your Home Loan Toolkit





# Keeping Track of Your Progress

The countdown feature shows how many signatures remain.



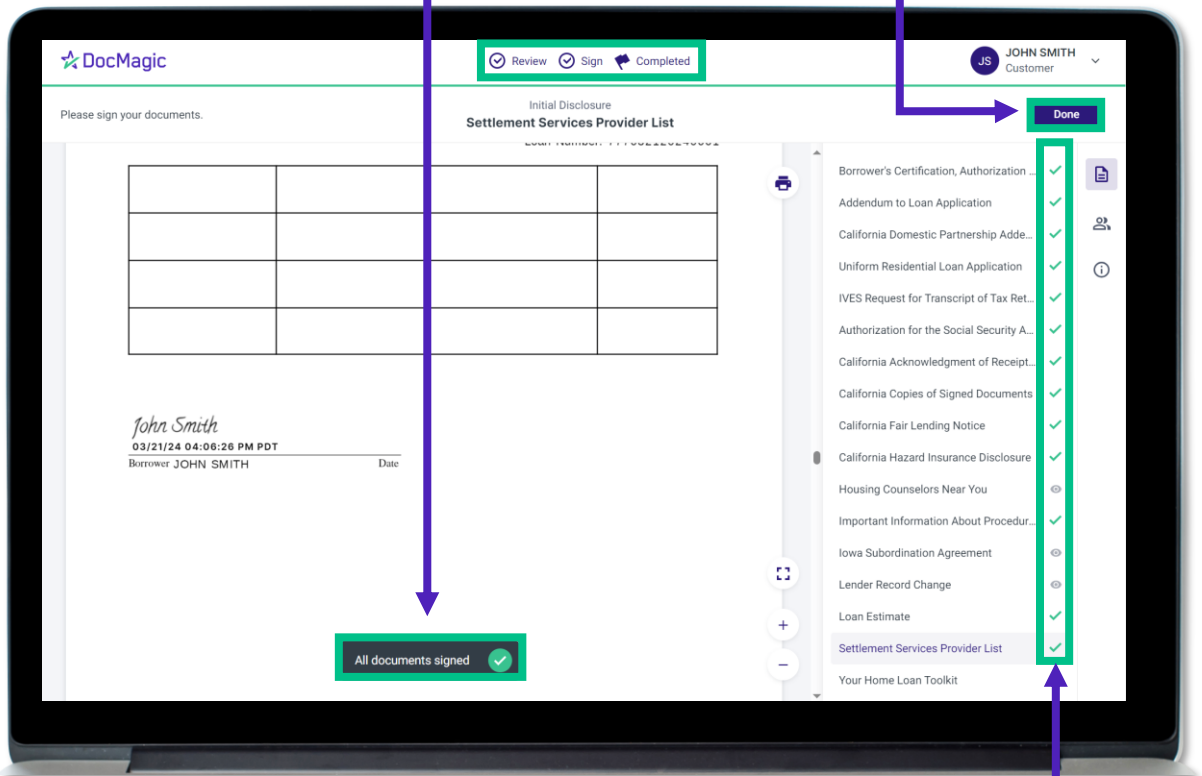
A green check mark next to a document name indicates that it has been signed and completed.

An eyeball indicates that this document does not require a signature.



# When Complete

These icons will indicate when the process is complete.

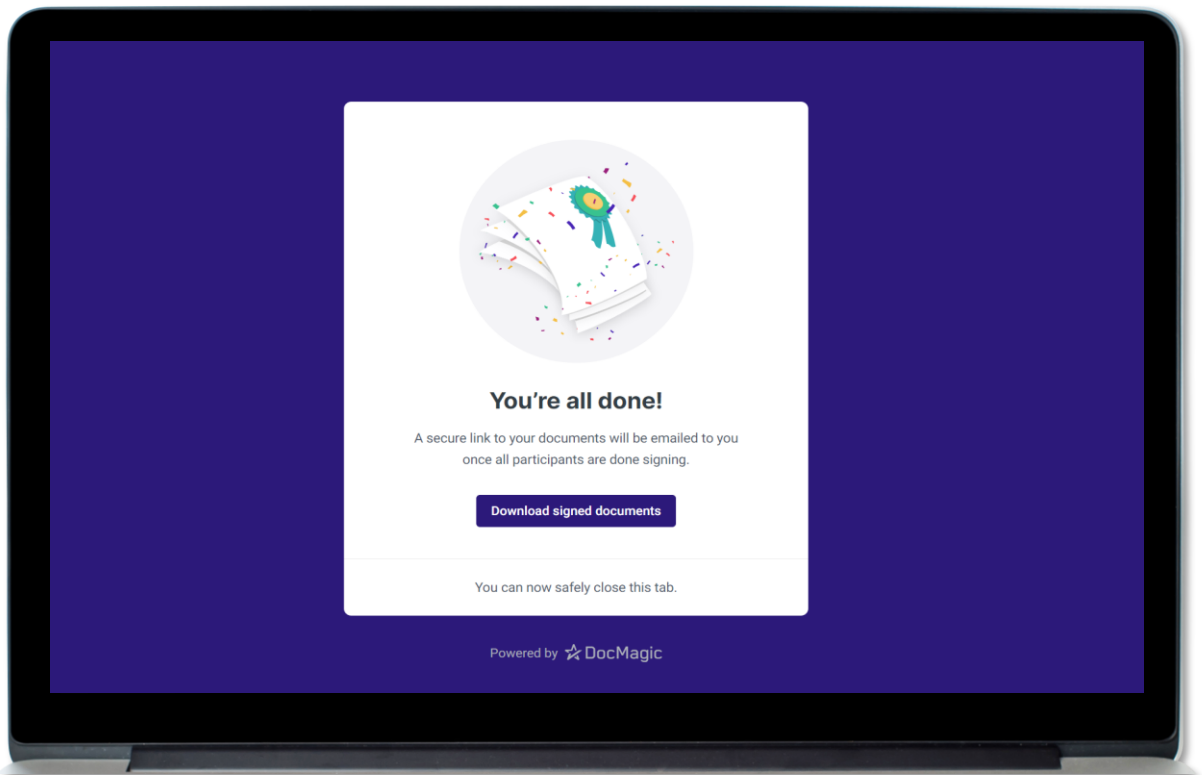


All applicable checkmarks will be green.



## When Complete

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



# Lender's Confirmation

The Lender will be able to confirm that all documents are signed.

The screenshot displays the 'eSign Console - Steve Truitt' interface. At the top, there are navigation tabs: Scheduler, Monitoring, Accounts, eSign Requests, Create Request, Search, and Account. The main content area is divided into several sections:

- Loan Details:** Loan #: 070620220001, Lender: Steve Truitt (DSI TEST LENDER (SALES) (100SALES)), Status: Signed (Active). Documents: 17 (66 total pages), Signers: 3, Expires: N/A (Requires: Primary), Signatures: Y (Ink Sign).
- Participants Table:** A table with columns: #, Name/Email, Role, Created, Started, Consented, Viewed, Completed, Declined, Links, and Fix. It lists three participants: John Smith (Borrower), Andy Agent (Settlement Agent), and Stephen Truitt (Other).
- Action Log Table:** A table with columns: Date, User, IP Address, and Description. It shows a series of events from 7/6/22 11:47 AM to 11:54 AM, including document uploads, invitations, and consent actions.

A green box highlights a set of icons (PDF, printer, and others) in the top right corner of the interface. A blue arrow points from the text box above to this icon set. Another blue arrow points from the text box below to the same icon set.

The lender will also be able to download a PDF (PDF icon) and/or print (printer icon) the signed document stack.

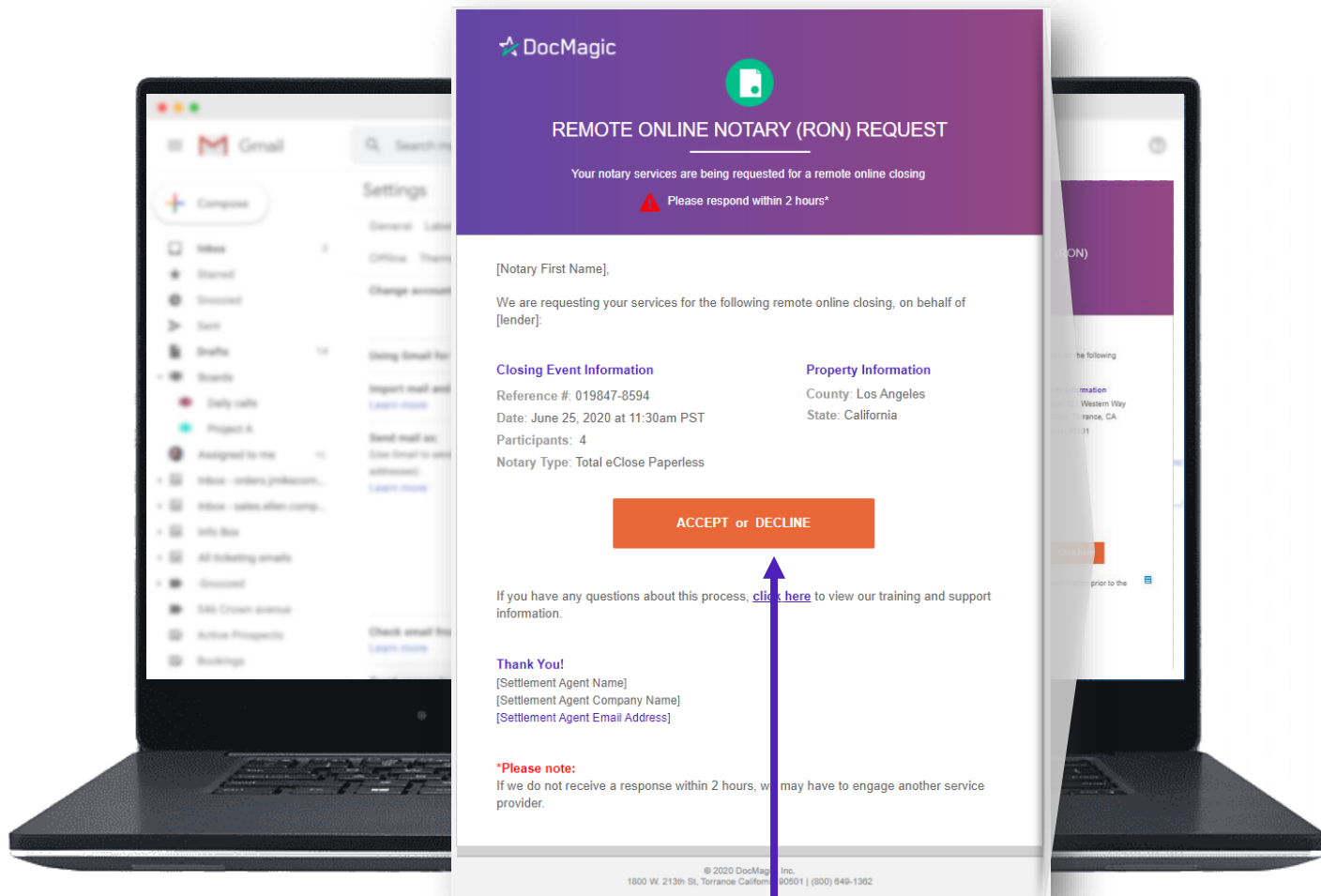




Total eClose (Notary Experience)

# Remote Online Notary Request

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

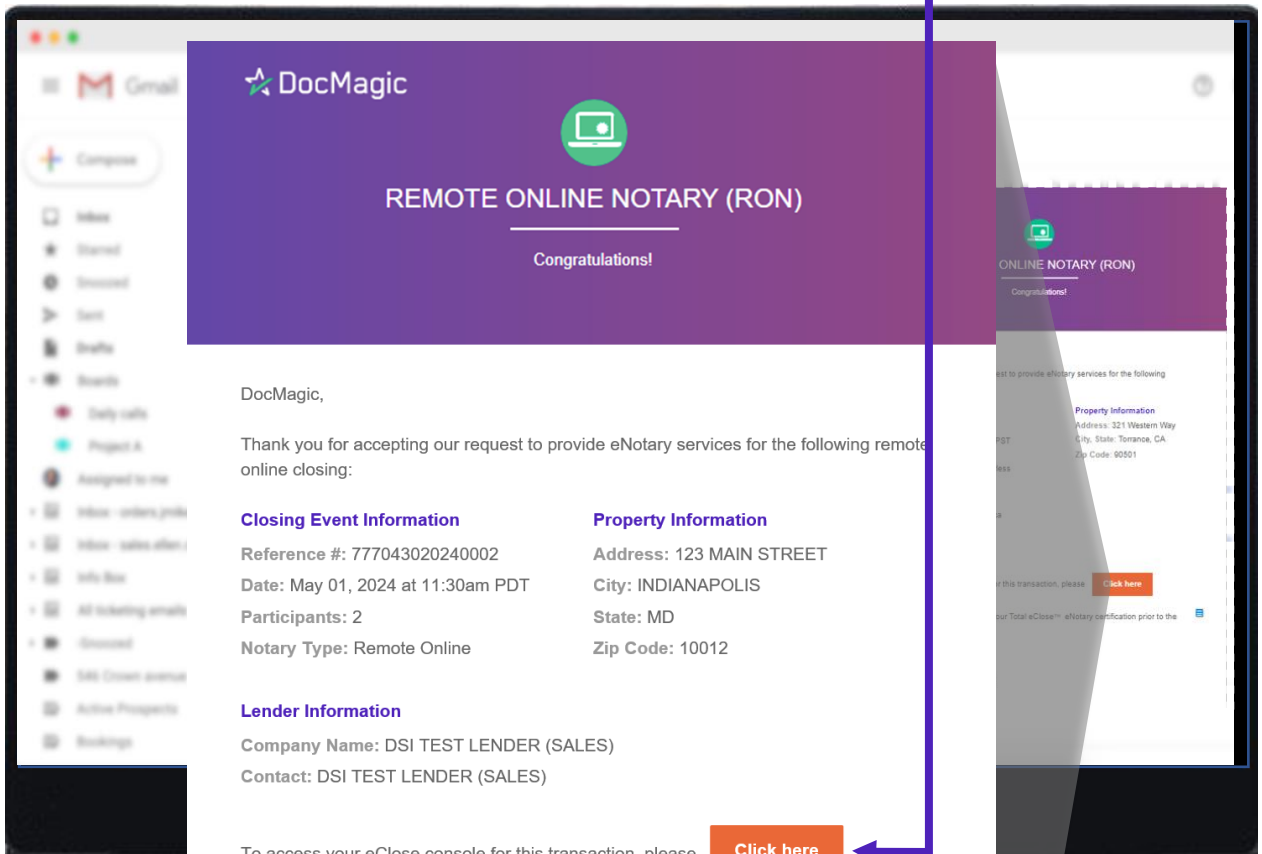


The email includes a link to accept or decline the request.



# Access to the eClose Console

Once the Notary accepts the request, they'll get this confirmation email that grants access to the eClose console.



**\*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](mailto:struitt@docmagic.com)



# eClose Console

The Notary will be taken to their eClose console, which is very similar to the eClose console for the Settlement Agent.

**DocMagic eClose Console (Notary)**

**LOAN**  
 Loan #: 1636481916201  
 Primary Borrower: John Smith  
 Type: EClosing  
 Package ID: 417659  
 Worksheet #: 1636481916201 [...]

**LENDER**  
 Company: SAMPLE SONS L...  
 Contact: Michael Morford  
 Email: mikem@docmagic...  
 Phone: (555) 555-5555

**SETTLEMENT AGENT**  
 Company: Settlement Closing...  
 Contact: Sally Settlement  
 Email: strullt@docmagic.c...  
 Phone: (987) 555-4321

**COUNTDOWN TO CLOSING**  
 DAYS: - HOURS: - MINUTES: - SECONDS: -  
 Date: Apr 18, 2023 (Wed) Time: 12:00am PDT [Edit](#)

[Details](#) [eJournal](#) [Action Log](#) [Start eClosing](#)

**Signers (3)**

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

**Documents (6)** [+](#) [-](#) [📄](#) [📁](#) [☁](#) Preview Mode  OFF

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

**DELL**





# Start eClose

When it's time to close, the Notary will click the Start eClosing button to activate the Start eClosing dialogue box.

**Start eClosing**

**You are about to start the eClosing process!**

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

**Before you continue, please verify the following:**

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

**Select the eClosing Participants below:**

Select	Signer	Email	Date	Time
<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)

They will select the participant(s) that need to be included in the signing room.



# Start eClose

This box can still be checked *even if KBA isn't required*, if the Notary intends to have the borrower complete the verification process with the invitation.

**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)

Docum

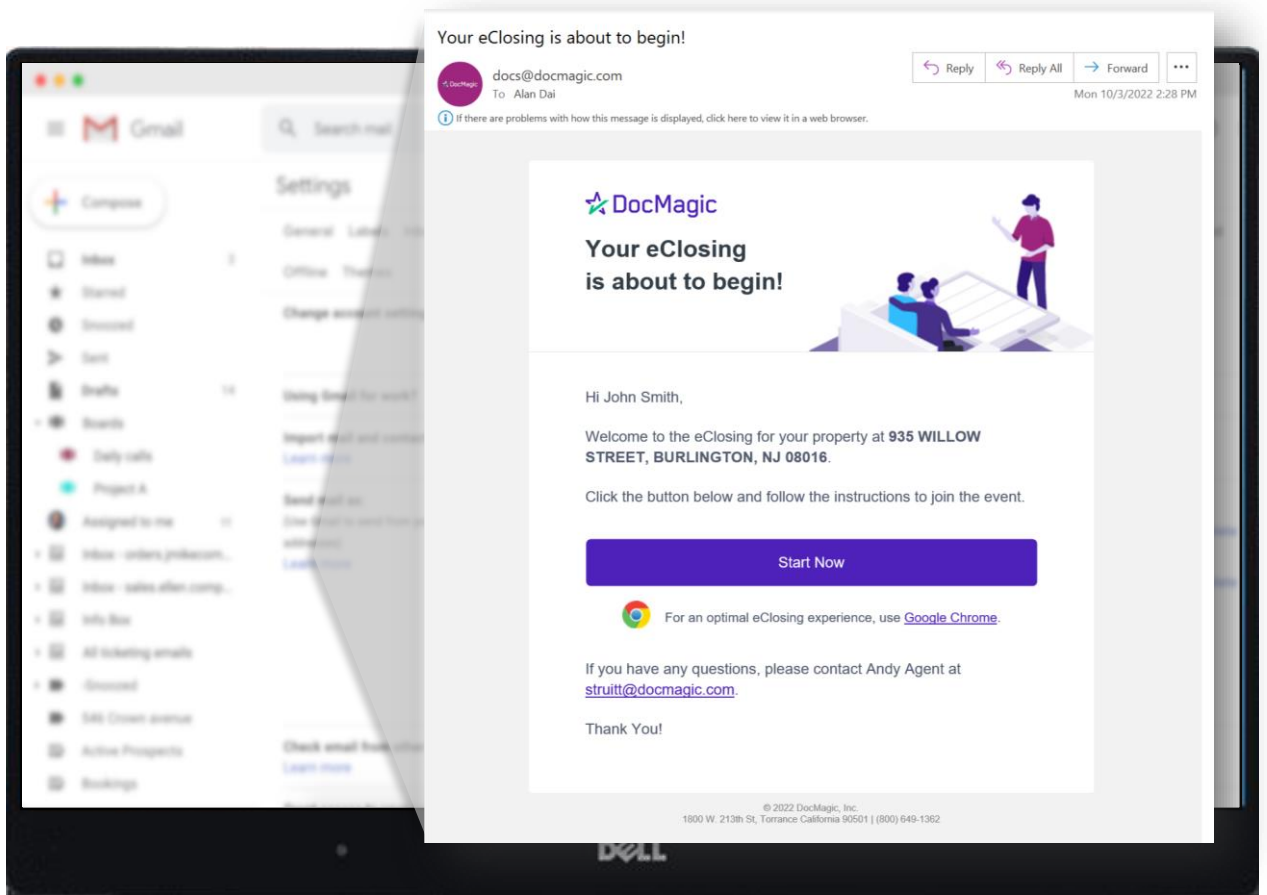
#	eSig	Completed	Delete	
1	Closing Disclosure	5	1	✓
2	Multistate Fixed Rate Electronic Note	4	1	✓

They will click Start eClosing when ready.

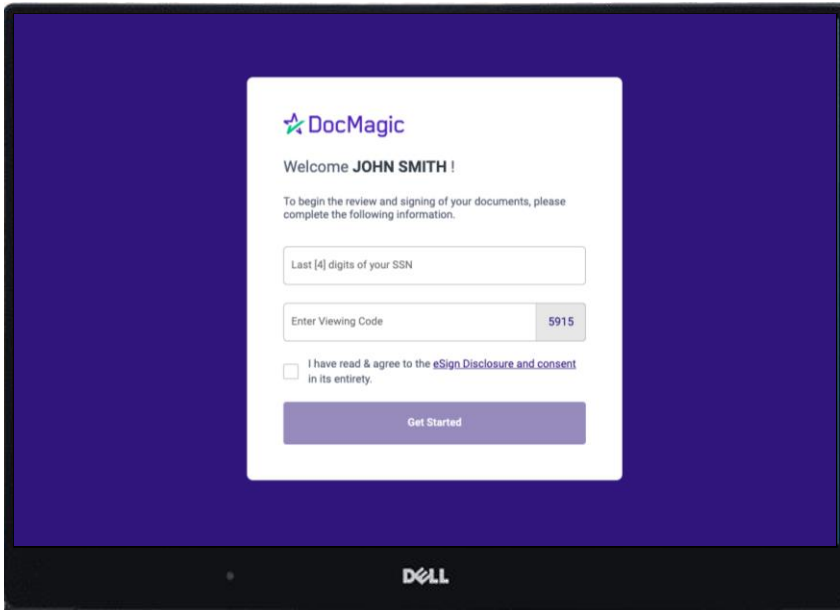


# Invitation Email

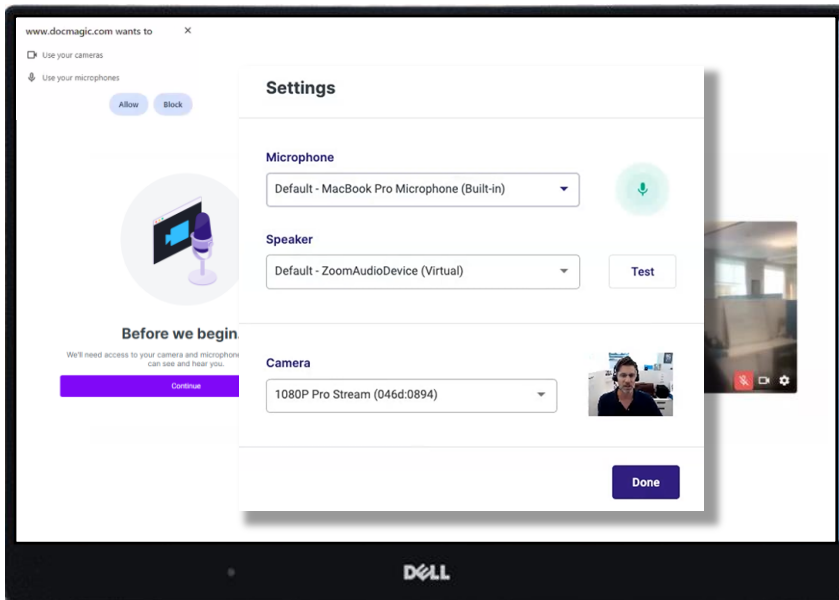
Participants will receive an invitation email containing all pertinent closing information and a **Start Now** button to enter the eClosing event.



# Accessing The Signing Room (Borrower)



The Borrower logs in with a passcode and a viewing code.



The borrower will also check their mic and camera settings.



# Accessing The Signing Room (Notary)

The screenshot shows the DocMagic login interface for a Notary. At the top, the DocMagic logo is displayed. Below it, the text reads "Welcome Nancy Notary!". A message states: "To begin the signing and notarization of your documents, please complete the following information." The form contains 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". A separate "Viewing Code" field also contains "8199". A checkbox is checked, with the text "I have read & agree to the eSign Disclosure and consent in its entirety." Below the form is a purple "Get Started" button. The Dell logo is visible at the bottom of the screen.

Meanwhile the Notary will also log in and enter in some of their information.

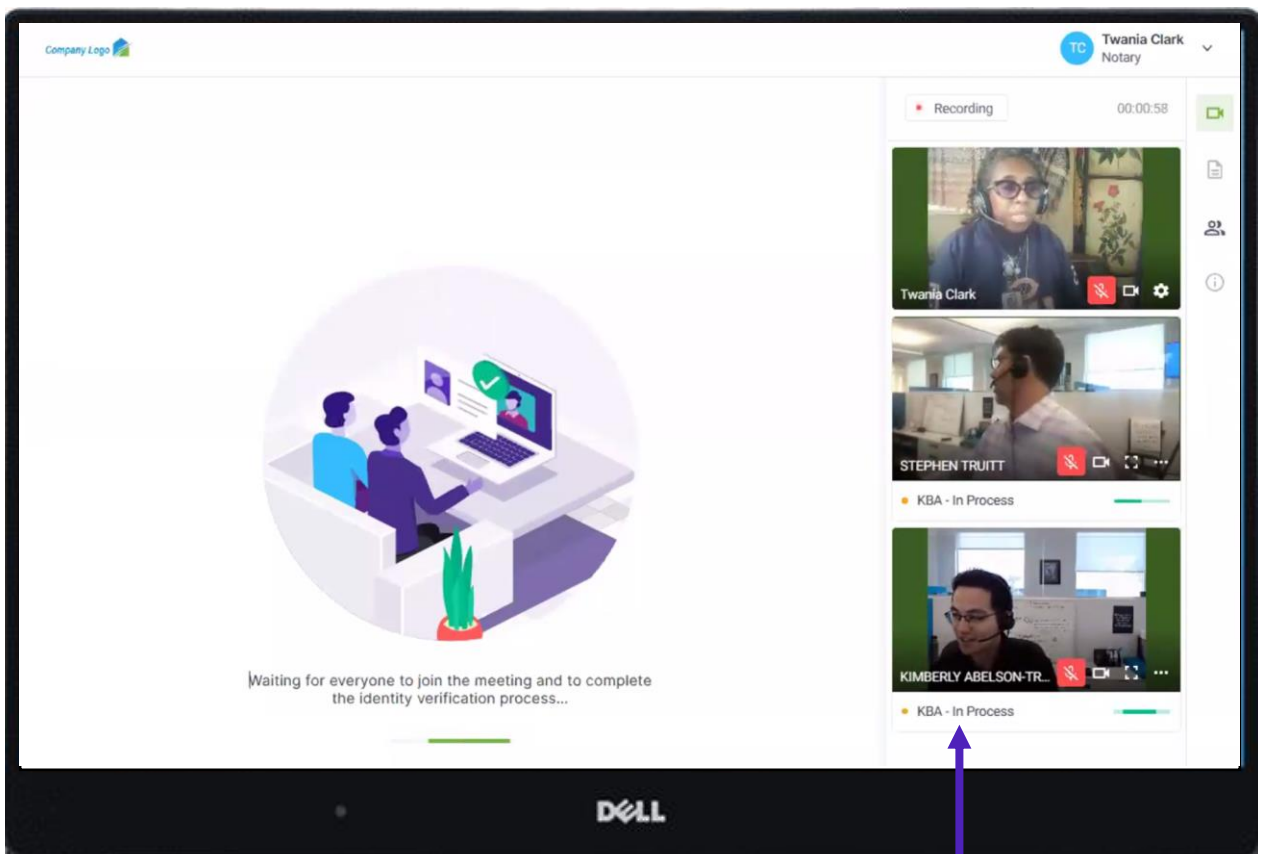
The screenshot shows a system settings dialog titled "Settings" for "www.docmagic.com wants to". It has two tabs: "Use your cameras" and "Use your microphones". The "Use your microphones" tab is active, showing settings for "Microphone" (Default - MacBook Pro Microphone (Built-in)), "Speaker" (Default - ZoomAudioDevice (Virtual)), and "Camera" (1080P Pro Stream (046d:0894)). There are "Allow" and "Block" buttons for the microphone, and a "Test" button for the speaker. A "Continue" button is at the bottom left, and a "Done" button is at the bottom right. A small video preview window shows a person's face. The Dell logo is visible at the bottom of the screen.

They will also confirm their mic and camera settings.



# 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.

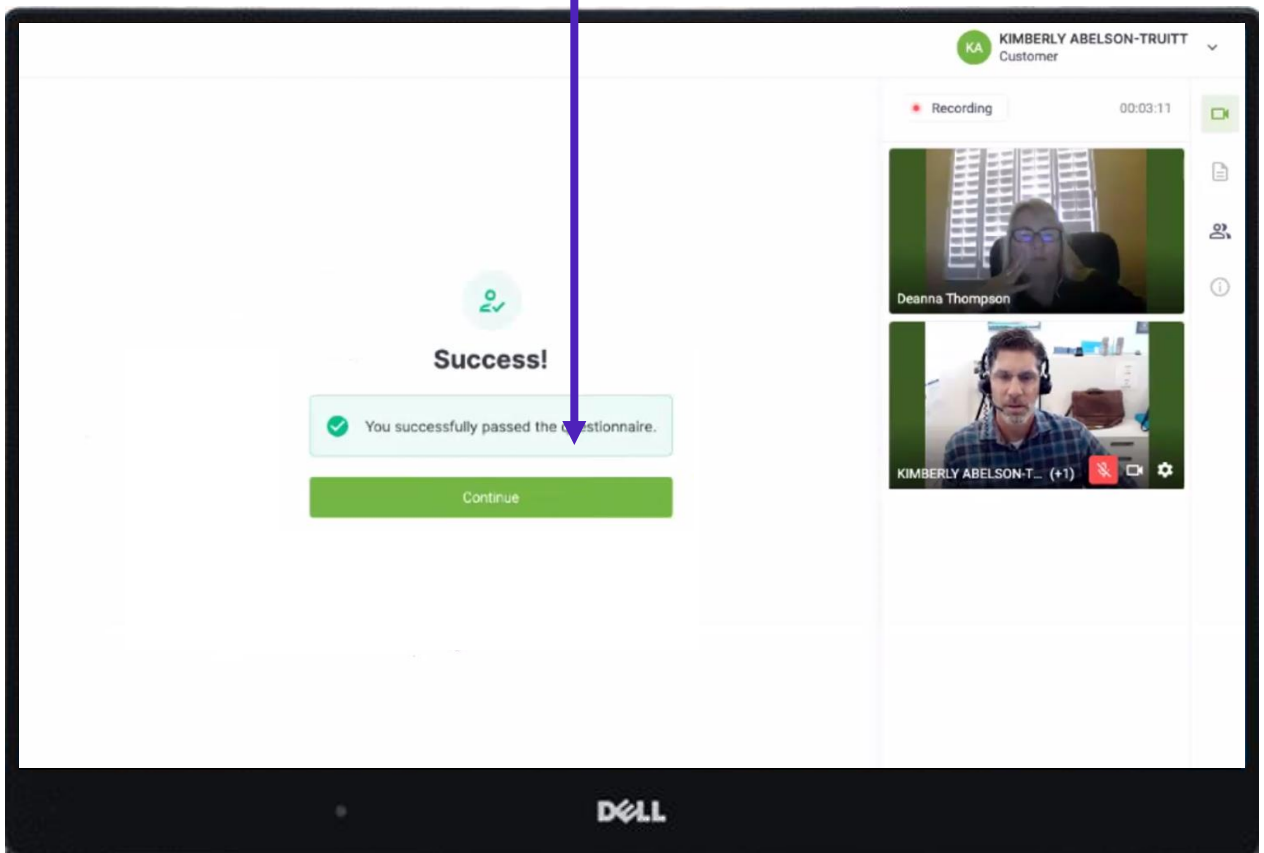


The borrowers will have two minutes to answer five questions about themselves. The Notary does not see the KBA – only this “KBA – In Process” status.



# 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

The Notary will go back to their eClose Console and click on the phone icon for the borrower that needs to have their identity verified.

**DocMagic eClose Console (Notary)**

**Initiate Identity Verification**

\*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/scanVerify/g20vxj4o>

Buttons: Cancel, Text Identity Verification, Copy Link

Signer(s)	Completed	Delete
1	✓	
1	✓	
2	✓	
2	✓	
2	✓	
2	✓	

They will confirm the phone number and click Text Identity Verification.





## I.D. Validation via Smart Device

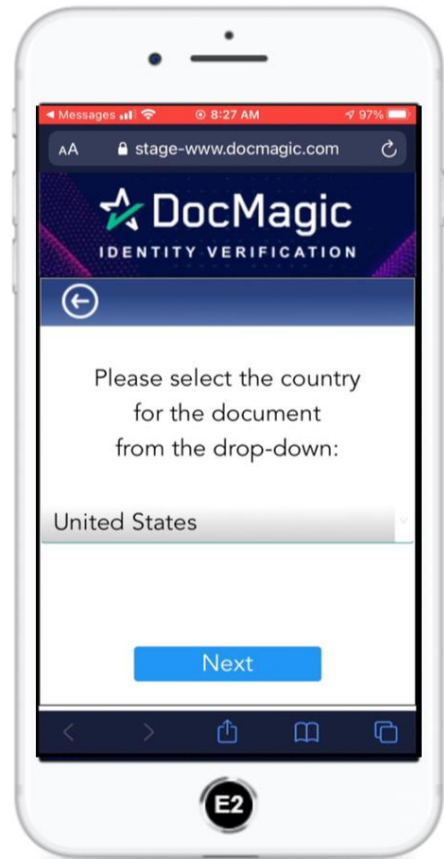
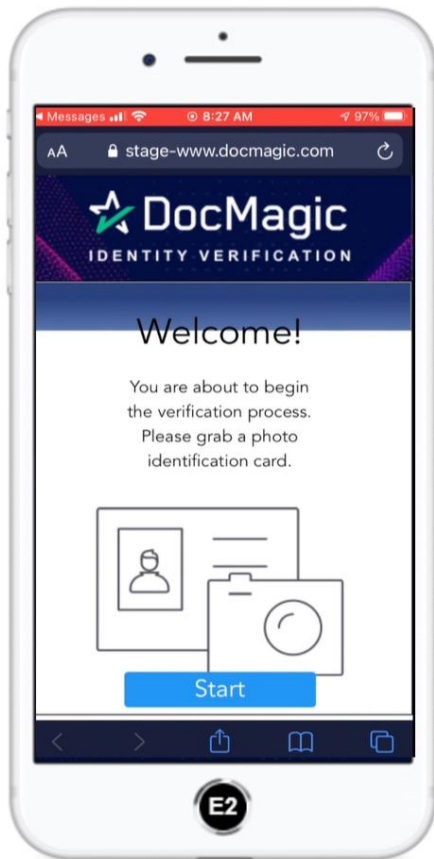


The Participant will receive a text message containing a link to complete the I.D. Verification process.



## I.D. Validation via Smart Device

The borrower will be taken to a screen that asks them to retrieve a photo identification card.

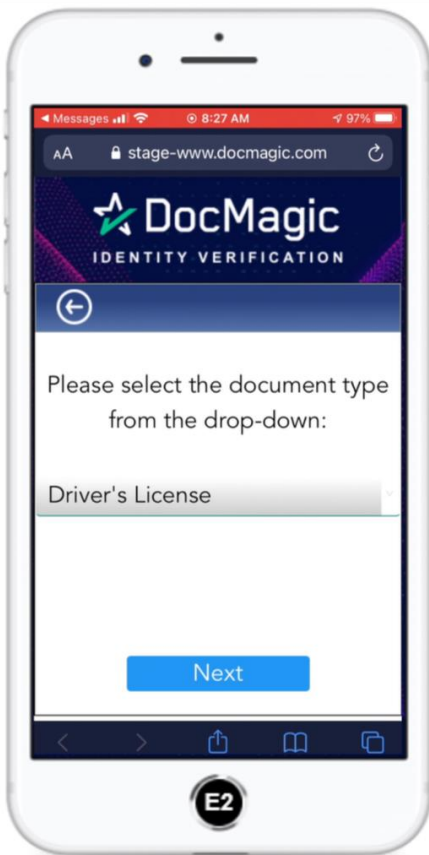


Next, the borrower will select the country that issued their identification.



## I.D. Validation via Smart Device

The borrower will choose their form of identification from the drop-down menu.

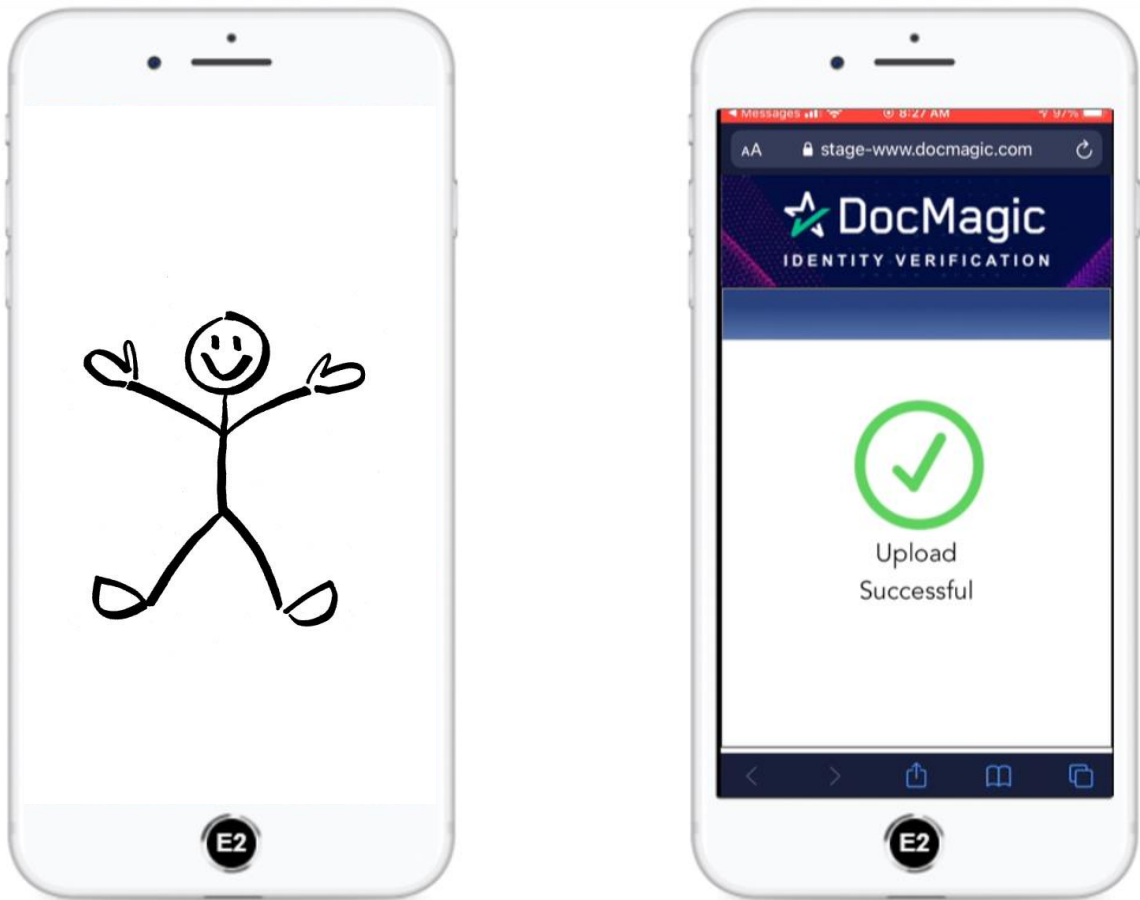


Next, they will select a file from their phone or take a photo and upload it. *The borrower will repeat the process and upload both sides of the I.D.*



## I.D. Validation via Smart Device

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



A green check mark, shown on the right, indicates that the upload of the ID was successful.



# I.D. Verify Fail

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

**Identity (ID) Verification Results**

Signer has Failed the Identity Verification Test

Confidence Score: **0%** [View Report](#)

**Additional Verification** \*Required

\*ID Type: Select

\*ID Number: Enter ID Number

\*Expiration: MM/DD/YYYY

Attachments: No attachments added

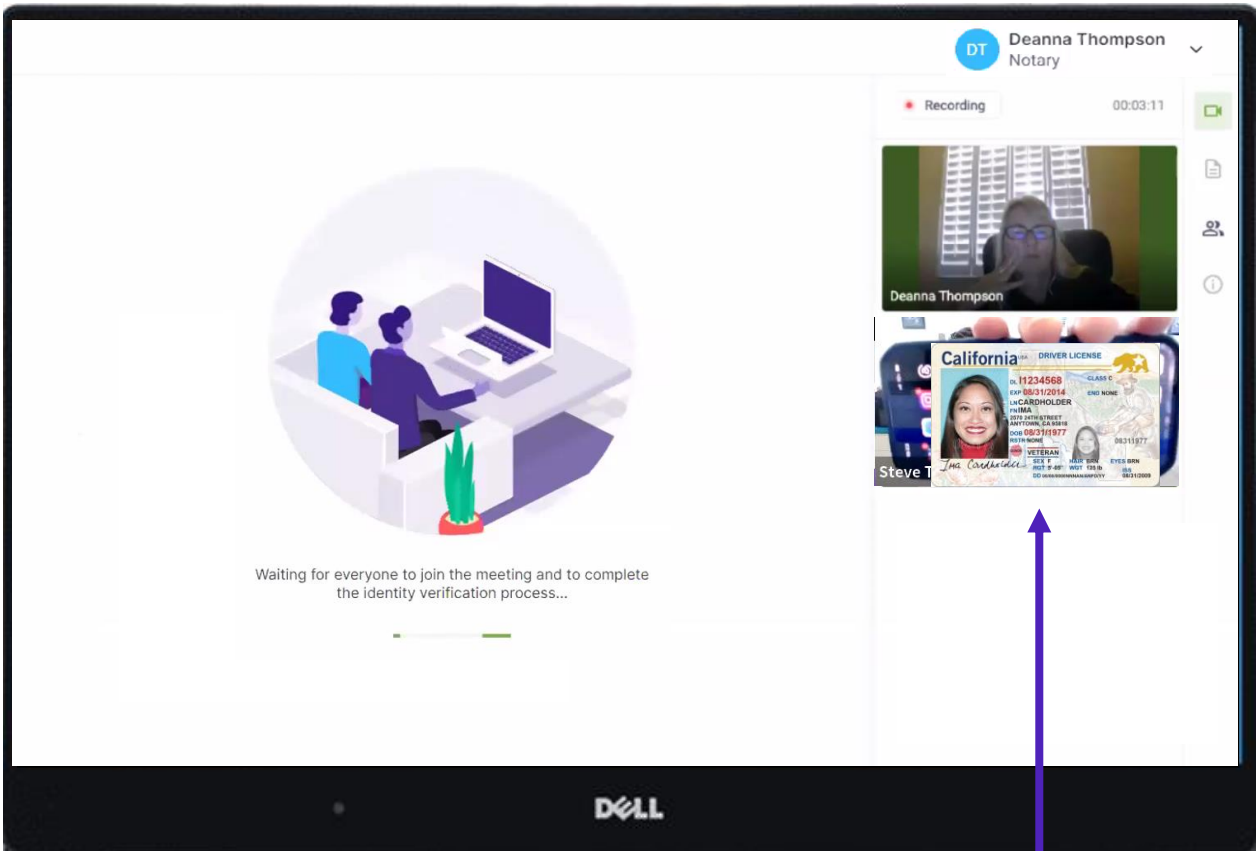
\* I have checked the signer's identification and verified that all of the information is correct.

Signer(s)	Completed	Delete
1	✓	
1	✓	
2	✓	
2	✓	
2	✓	
3	✓	
2	✓	

The Notary will fill out all required fields. They have the option to attach pictures of the ID, which is recommended, and then click Save when done.



# I.D. Verification Alternative



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



# Signer's View

Once the borrower enters the signing experience, they will find indicators that show progress of the Review, Signing, and Notarization processes along the top.

The screenshot displays the DocMagic Signer's View interface. At the top, a progress bar indicates the status of the document review process: Review (checked), Sign (selected), Notarize, and Completed. A 'Start signing' button is located in the top right corner. The main content area shows a document titled 'Initial Disclosure' and 'Authorization and Consent'. An email preview is overlaid on the screen, showing a message from 'DSI TEST LENDER (SALES)' with a 'Click here to review' link. A list of documents is visible on the right side of the interface, including 'Borrower's Certification, Authorization and ...', 'Loan Application', 'Domestic Partnership Addendu...', 'Identical Loan Application', 'Statement for Transcript of Tax Return', 'Application for the Social Security Admi...', 'Acknowledgment of Receipt of L...', 'Copies of Signed Documents', 'Fair Lending Notice', 'Hazard Insurance Disclosure', 'Counselors Near You', 'Information About Procedures f...', 'Continuation Agreement', and 'Card Change'. A 'Loan Estimate' document is also visible at the bottom of the list.

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.



# Fixing Incorrectly Tagged Documents

If the notary finds an improperly tagged document during the signing experience, they may edit the document by going back to their eClose Console.

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

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	John Smith struitt@docmagic.com	Borrower	Doc Magic ron-test@docmagic.com	DocMagic RON 11/9/2021 - 12:00am			● Not Started	<input type="button" value="Open Signing Room"/>
2	Oliver Originator oliver.originator@mailinat...	Originator					● Ready to Sign	<input type="button" value="Open Signing Room"/>
3	Sally Settlement struitt@docmagic.com	Settlement Agent					● Ready to Sign	<input type="button" value="Open Signing Room"/>

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





# Refresh Documents

After saving their changes, they can go back to the signing experience and click the three dots at the bottom right of the borrower's screen.

The screenshot displays a DocMagic Notary interface. 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 text:

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

**CERTIFICATION**

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.

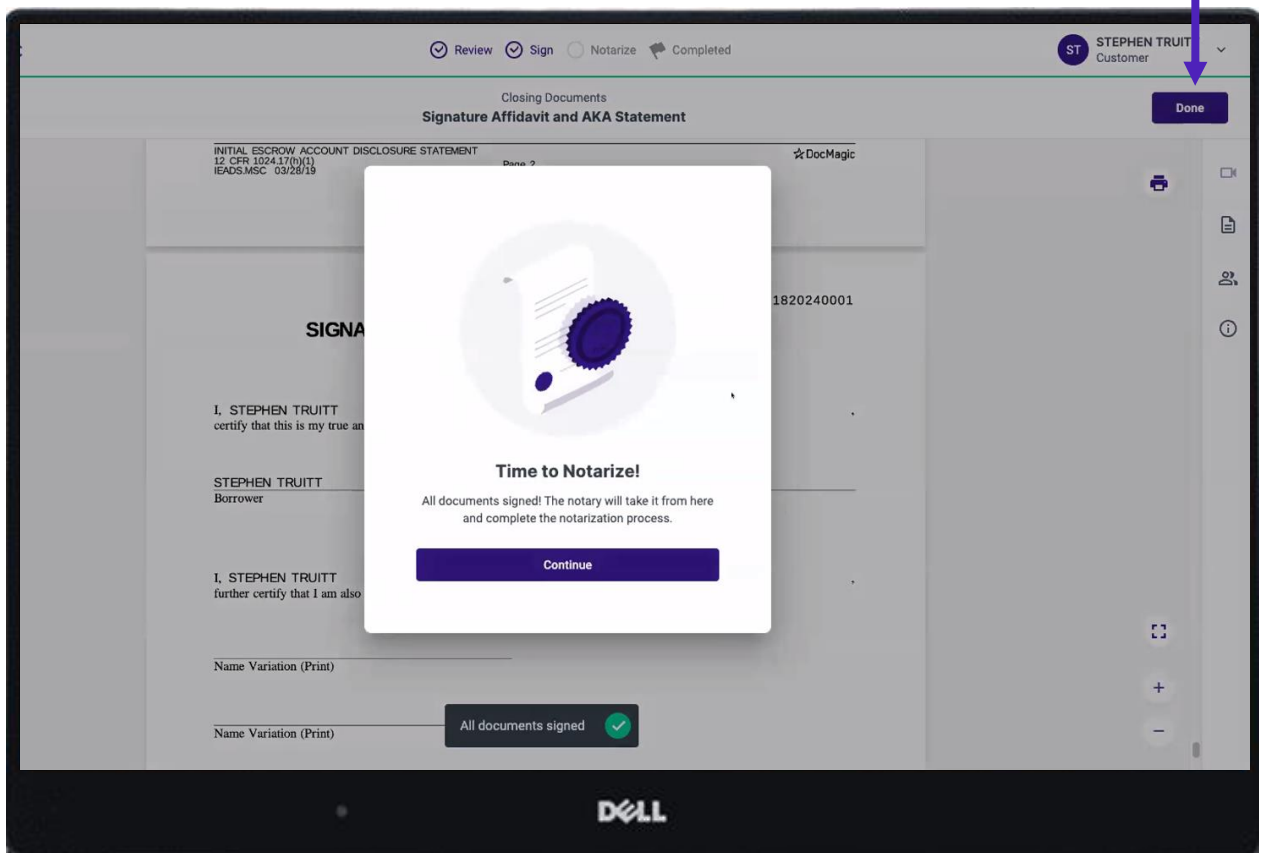
On the right side of the interface, a menu is open with the following options: Restart Meeting, Change Email Address, Withdraw Consent, Terms of Use, and Save & Exit. Below the menu, a video feed shows "JOHN SMITH" with a three-dot menu icon at the bottom right. A green box highlights this icon, and a callout box labeled "Refresh Documents" points to it.

Click Refresh Documents.  
The changes should show.



# Applying Signer eSignatures

When the borrower is done signing, they will click Done and then Continue.

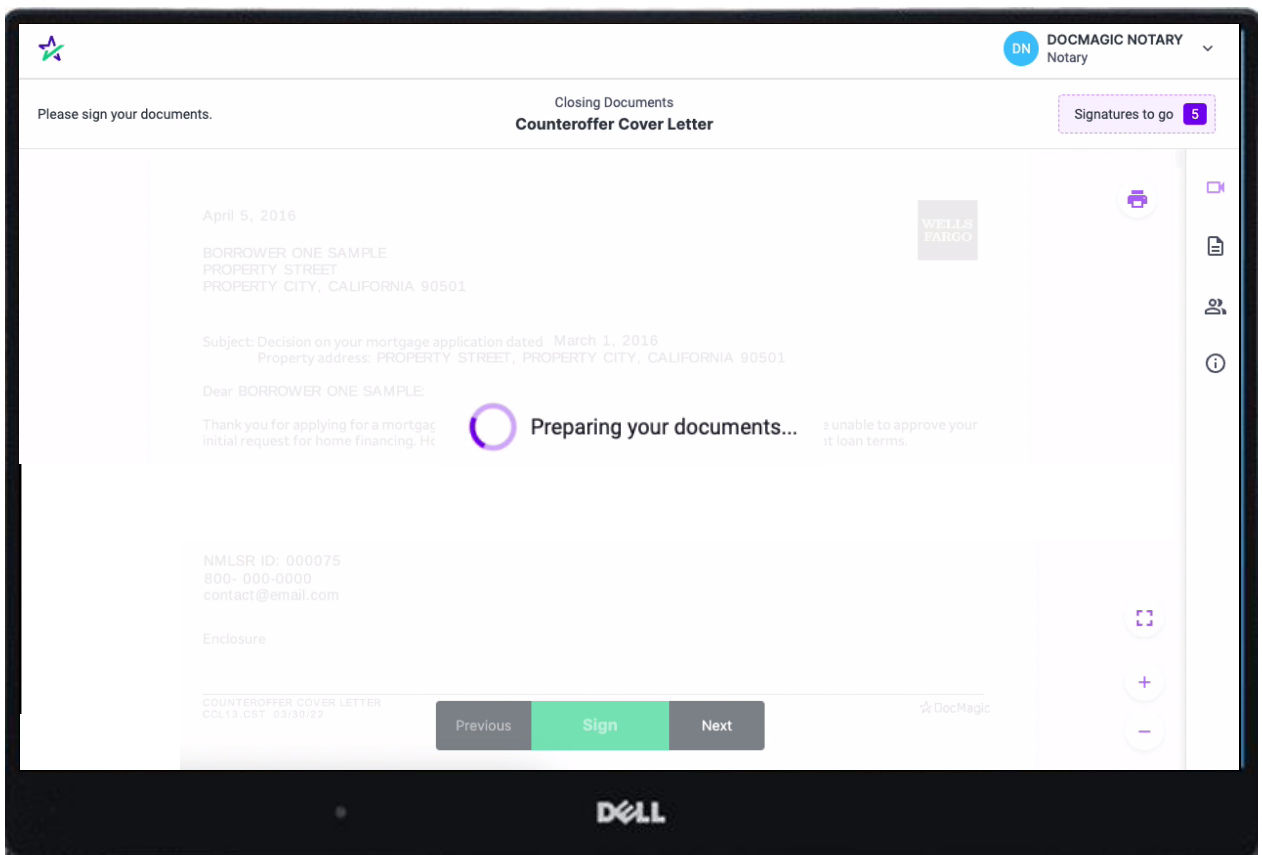


This will transfer control and signing ability back to the Notary who will then start the notarization process.



# Preparing Your Documents

After selecting Notarize, they will see this "Preparing your documents" loading screen.



The system will automatically take the Notary to the first document that needs to be notarized.



## Adding Signature, Seal, and more

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

Closing Documents

### Signature Affidavit and AKA Statement

State of \_\_\_\_\_

County of

Signed and sworn to (or affirmed) before me on the  day of

by STEPHEN TRUITT

\_\_\_\_\_

\_\_\_\_\_

This remote online notarization involved the use of communication technology.

*Deanna Thompson*  
03/28/24 10:42:28 AM PDT

Signature of notarial officer

Title of office \_\_\_\_\_

My commission expires: \_\_\_\_\_

**(Stamp)**

DEANNA THOMPSON  
Notary Public - State of Arizona  
Maricopa County  
Commission # 617152  
My Commission Expires on Oct 27, 2025

All documents notarized

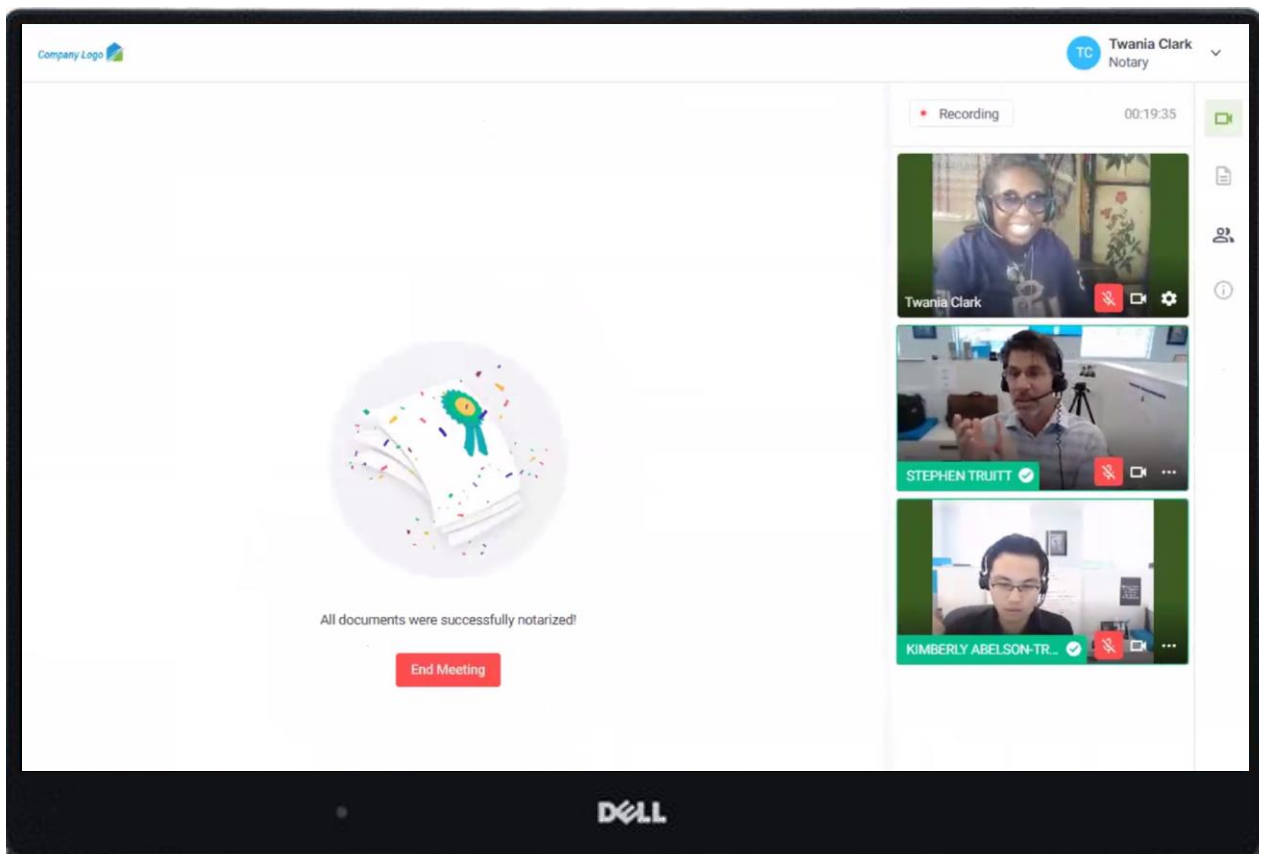
Done

If there are multiple borrowers, they must be notarized one at a time and the notary will repeat the process.



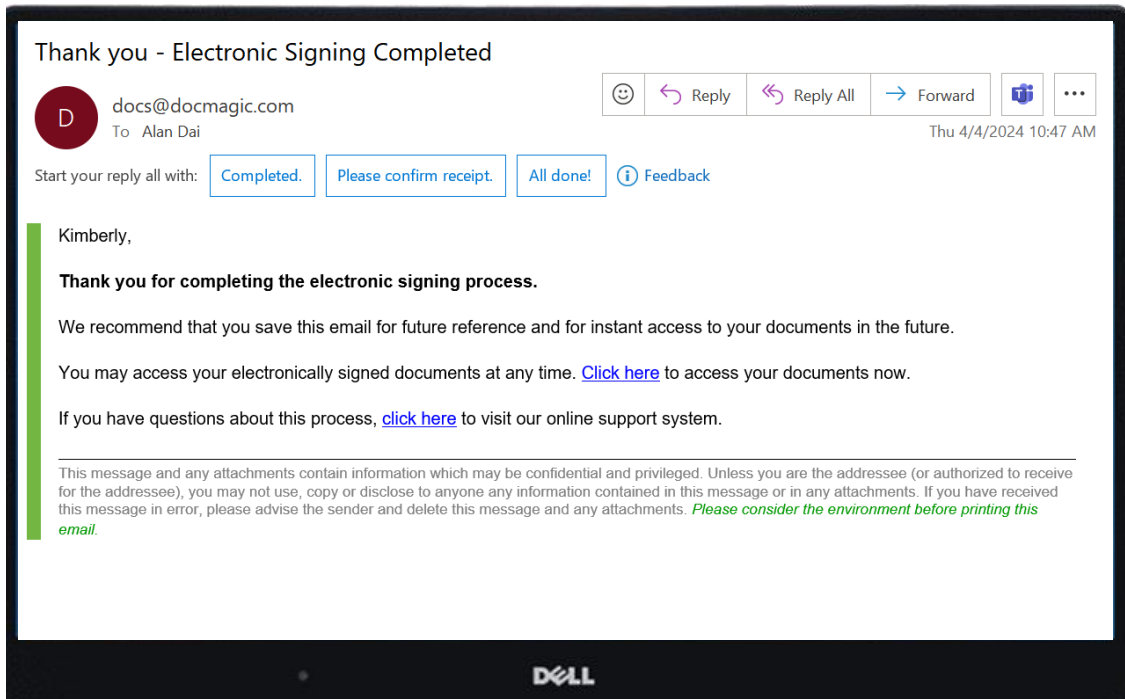
## Ending the Meeting

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.



# eJournal

Back on their eClose Console the Notary can go to the eJournal tab and enter in the Notarial Services performed and their respective fees.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, there is a navigation bar with the DocMagic logo, the text "eClose Console (Notary)", and a user profile icon labeled "Doc". Below the navigation bar, there are several informational cards: "LOAN" (Loan #: 163648191620, Primary Borrower: John Smith, Type: EClosing, Package ID: 417659, Worksheet #: 163648191620), "LENDER" (Company: SAMPLE SONS L..., Contact: Michael Morford, Email: mikem@docmagic..., Phone: (555) 555-5555), and "SETTLEMENT AGENT" (Company: Settlement Closing..., Contact: Sally Settlement, Email: strullt@docmagic.c..., Phone: (987) 555-4321). To the right of these cards is a "COUNTDOWN TO CLOSING" section with a table showing days, hours, minutes, and seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these cards is a navigation bar with "Details", "eJournal" (highlighted with a green box), and "Action Log". The main content area is titled "Journal" and shows a table with columns for "#", "Signer", and "Notarization Date and Time". The first entry is for "John Smith" on "November 9, 2021 • 10:32am PST". Below this entry is a form for "Notarial Services" with a table for "Notarial Service" and "Fee". The table has three rows: "Acknowledgement" with a fee of "\$0.00", "Jurat" with a fee of "\$0.00", and "Affidavit" with a fee of "\$0.00". The "Acknowledgement" and "Jurat" rows are highlighted with a green box. At the bottom of the form are "Cancel" and "Save" buttons. The Dell logo is visible at the bottom center of the screen.

Please note this is NOT a charging service – its only for recording notes.



# eJournal

The notary journal also contains the audio and video of each RON signing session. This will be stored within the eJournal (console) under "Recordings" only for 90 days.

The screenshot displays the DocMagic eClose Console (Notary) interface. At the top, the header includes the DocMagic logo, the text "eClose Console (Notary)", and a user profile icon labeled "Doc". Below the header, there are several informational boxes: "Package ID: 437477", "Worksheet #: 2192 (Version: 1)", and two contact cards for "leah@docmagic.com" with phone numbers (817) 881-2003 and (987) 555-4321. The main navigation bar includes "Details", "eJournal", and "Action Log". The "Journal" section is active, showing a table with one entry for "John Smith" on "December 15, 2021 • 1:40pm CST". Below the table is a form with sections for "Signer's Details", "Document Notarized", "Notarial Service", and "Fee". The "Signer's Details" section includes the name "John Smith", address "222333 PEACHTREE PLACE ATLANTA, GA 30318", contact information, a signature field with "John Smith", and identification details. The "Document Notarized" section lists "MERS New Jersey Mortgage" and "Signature Affidavit and AKA Statement". The "Notarial Service" section has dropdown menus for "Acknowledgement" and "Affidavit". The "Fee" section shows "\$0.00" for both services. At the bottom of the form are "Cancel" and "Save" buttons. Below the form is a "Recordings" section, which is highlighted with a green border. It contains a table with one entry: "437477\_2021-12-15T19:35:38.012Z.mp4" recorded on "December 15, 2021 • 1:35pm CST". A download icon is visible next to the recording entry. A purple arrow points from the "Recordings" section to the text box below.

The best practice would be to save 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 (Notary) interface. At the top, there's a navigation bar with the DocMagic logo and a user profile icon. Below this, there are four main sections: LOAN, LENDER, SETTLEMENT AGENT, and COUNTDOWN TO CLOSING. The LOAN section shows details for Loan # 1638481916201, Primary Borrower John Smith, Type EClosing, Package ID 417659, and Worksheet # 1638481916201. The LENDER section shows Company SAMPLE SONS L..., Contact Michael Morford, Email mikem@docmagic..., and Phone (555) 555-5555. The SETTLEMENT AGENT section shows Company Settlement Closing..., Contact Sally Settlement, Email strull@docmagic.c..., and Phone (987) 555-4321. The COUNTDOWN TO CLOSING section shows a timer for Days, Hours, Minutes, and Seconds, with a date of Apr 19, 2023 (Wed) and time of 12:00am PDT. Below these sections are tabs for Details, eJournal, and Action Log. The Action Log tab is selected and highlighted with a green box. The Action Log table has columns for Date & Time (PST), User Name, IP Address, and Description. The table contains six rows of activity. At the bottom of the Action Log, there is a text input field with a green border and a button labeled 'Add Internal Note To Action Log'.

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:06 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@example.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@example.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 ()
3/24/21 5:11 PM	Erica Sample		Multistate Fixed Rate Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.98	Document AZACPRS.TTL.pdf added to package

Notes may also be added at the bottom.





eVault

# eVault – Hybrid 2

Choosing a Hybrid 2 closing gives you access to DocMagic's eVault - a solution that offers real time control of your electronic loan files.

**Supports All Data Formats**  
Provides storage and support for all data types and formats

**Direct Connectivity**  
Direct eDelivery and seamless connectivity with the MERS® eRegistry

**End-to-end Workflow**  
Instant and easy delivery to investors, services and sub-servicers

**Limitless Options**  
Limitless integration options via robust API interface

**Validate Electronic Records**  
Automatically validates the integrity of transferable electronic records

**Manage eNote Processes**  
Manage current mortgage eNote processes and other transferable records

**Document Integrity**  
Documents retain a tamper evident seal to ensure data and document integrity

**Automated Reporting**  
Suite of automated reporting capabilities via platform

DELL



# Accessing eVault

To access eVault, log onto DocMagic's website and click here on the dashboard.































The screenshot shows the DocMagic dashboard interface. At the top, there is a navigation bar with the DocMagic logo, contact information (INFO@DOCMAGIC.COM, PHONE (800) 649-1362), and social media icons. A 'DASHBOARD / LOG OUT' button is in the top right. Below the navigation bar, the dashboard is personalized for 'DANIELLE! (#100DB)'. The 'Launch Center' on the left contains several tool icons: eSign Console, AutoPrep, DocMagic, DocMagicXL, SmartCLOSE, LoanMagic Console, eVault (highlighted with a green box and a blue arrow pointing to it), and SmartREGISTRY. The main content area is divided into sections: 'My Documents' with sub-sections for DOCUMENT FILES, FORMS MANAGER, STACKING ORDER, REPORT MANAGER, LOAN DEFAULTS, and SAMPLE DOCUMENT REVIEW; 'Account Settings' with sub-sections for USERS, PLAN MANAGER, and LENDER PROFILE; 'Compliance Edge'; and 'Help Center'. At the bottom, there are buttons for 'PARTNER ADMIN' and 'CLIENT MANAGER'. The Dell logo is visible at the bottom center of the dashboard frame.



# eVault - Information

Information here pertains to the loan, borrower, MIN, Controller, Location, Servicer, Modified Date and extra Actions.

The screenshot displays the eVault application interface. At the top, there is a search form with fields for Account # (100sales), Worksheet #, MIN, Loan #, and eVault Id. Below the search form are three buttons: Back, Clear, and Search. A dropdown menu shows '10' entries. A search bar is also present. The main part of the interface is a table with the following columns: LOAN #, BORROWER, WORKSHEET #, MIN, CONTROLLER, LOCATION, MASTER SERVICER, MODIFIED, and ACTIONS. The first row of the table is highlighted in green and contains the following data: 77704210946, SAM SAMPLE, 1496, 999935377042109467, 100 Sales (9999353), 100 Sales (9999353), 100 Sales (9999353), 04/21/2021, and a set of three icons (eye, pencil, document). A blue arrow points from the text box above to the first row of the table. Another blue arrow points from the text box below to the icons in the first row of the table.

LOAN #	BORROWER	WORKSHEET #	MIN	CONTROLLER	LOCATION	MASTER SERVICER	MODIFIED	ACTIONS
77704210946	SAM SAMPLE	1496	999935377042109467	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/21/2021	  
1618938989939	Nicole Sample	1618938989939	999935389389899394	100ECLOSE	100ECLOSE	100 Sales (9999353)	04/20/2021	  
1618939034620	Jazlyn Sample	1618939034620	999935389390346203	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/20/2021	  
1618938966733	Jaiden Sample	1618938966733	999935389389667338	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/20/2021	  
1618938623277	Boris Sample	1618938623277	999935389386232771	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/20/2021	  
77704191155	SAM SAMPLE	1492	999935377041911400	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/19/2021	  
77704191118	SAM SAMPLE	1488	999935377041911186	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/19/2021	  
77704151017	SAM SMITH	1481	999935377041510178	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/15/2021	  
77704121133	SAM SAMPLE	1471	999935377041211330	FHLB - San Francisco	FHLB - San Francisco	100 Sales (9999353)	04/12/2021	  
77704120857	SAM SMITH	1470	999935377041208575	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/12/2021	  

Click any of these icons to access the Assets.



# eVault - Assets

Assets are the documents that were electronically signed during the transaction, including the eNote.

eVault Directory > Assets

## Assets































Account #: 100SALES

Authoritative Copy: Yes

Worksheet #: 1496      Loan #: 77704210946      Borrower: SAM SAMPLE

Type: Conventional      Purpose:      Modified: 04/21/2021

Search:

TITLE/CLASS	NAME	MODIFIED	ACTIONS
Hardship Letter <i>HardshipLetter</i>	h.lsr.xml	04/21/2021	    
Signature Affidavit and AKA Statement <i>NameAffidavit</i>	saakas.msc.xml	04/21/2021	    
IVES Request for Transcript of Tax Return <i>IRS4506</i>	4506c.msc.xml	04/21/2021	    
AZACPRS.TTL.pdf <i>manuallyAddedDocument</i>	Custom Upload	04/21/2021	    
Initial Amortization Schedule <i>AmortizationSchedule</i>	ias.pmi.xml	04/21/2021	    
North Carolina Notice of Information and Examples of Amortization of Home Loans <i>Notice-Amortization</i>	nchlas.msc.xml	04/21/2021	    

DELL



This eNote is MISMO-compliant XML data specifically designed for eSignature.

Assets

MIN: 999935377042109467 Loan Number: 77704210946

**NOTE**  
(For Electronic Signature)

November 15, 2018 [Date] TORRANCE [City] CALIFORNIA [State]  
456 MADISON AVE, MONTEBELLO, NC 90640 [Property Address]

**1. BORROWER'S PROMISE TO PAY**  
In return for a loan that I have received, I promise to pay U.S. \$ 162,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is DSI TEST LENDER (SALES), A CALIFORNIA CORPORATION. I will make all payments under this Note in the form of cash, check or money order.  
I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**  
Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 3.875%.  
The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**  
**(A) Time and Place of Payments**  
I will pay principal and interest by making a payment every month.  
I will make my monthly payment on the first day of each month beginning on DECEMBER 01, 2018. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2048, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."  
I will make my monthly payments at 1800 W. 213TH STREET, TORRANCE, CA 90501 or at a different place if required by the Note Holder.  
**(B) Amount of Monthly Payments**  
My monthly payment will be in the amount of U.S. \$ 761.78.

**4. BORROWER'S RIGHT TO PREPAY**  
I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.  
I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder will use my Prepayments to reduce the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no charges in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

Account #: 100SALES

Borrower: SAM SAMPLE  
Modified: 04/21/2021

SEARCH

MODIFIED	ACTIONS
04/21/2021	[Icons]
04/21/2021	[Icons]
04/21/2021	[Icons]
04/21/2021	[Icons]
04/21/2021	[Icons]
04/21/2021	[Icons]
04/21/2021	[Icons]
04/21/2021	[Icons]

DELL



# eVault – Uploading Assets

Documentation that needs to be added to the package post-closing can be uploaded here.

The screenshot displays the 'Assets' interface. At the top right, it shows 'Account #: 100SALES'. A modal window titled 'Upload Asset' is open, containing the following fields:

- File Name: \*  No file chosen
- Title: \*
- Document Class:
- Format Id:
- Reference Id:
- eNote?

Below the modal are 'Cancel' and 'Upload' buttons. In the background, a table lists existing assets:

Asset Name	File Name	Date	Actions
Initial Amortization Schedule <i>AmortizationSchedule</i>	ias.pmi.xml	04/21/2021	[Icons]
North Carolina Notice of Information and Examples of Amortization of Home Loans <i>Notice-Amortization</i>	nchlas.msc.xml	04/21/2021	[Icons]

At the bottom of the table, an 'Upload' button is highlighted with a green box. A purple arrow points from this button to a text box below the screenshot.

Start by clicking "Upload".





# eVault – MERS eRegistry

Click on this icon to access the MERS Registry for each file.

Account #:










Worksheet #:

MIN:

Loan #:

eVault Id:

Show:  entries Search:

LOAN #	BORROWER	WORKSHEET #	MIN	CONTROLLER	LOCATION	MASTER SERVICER	MODIFIED	ACTION
77704210946	SAM SAMPLE	1496	999935377042109467	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/21/2021	
1618938989939	Nicole Sample	1618938989939	999935389389899394	100ECLOSE	100ECLOSE	100 Sales (9999353)	04/20/2021	
1618939034620	Jazlyn Sample	1618939034620	999935389390346203	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/20/2021	
1618938966733	Jaiden Sample	1618938966733	999935389389667338	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/20/2021	
1618938623277	Boris Sample	1618938623277	999935389386232771	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/20/2021	
77704191155	SAM SAMPLE	1492	999935377041911400	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/19/2021	
77704191118	SAM SAMPLE	1488	999935377041911186	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/19/2021	
77704151017	SAM SMITH	1481	999935377041510178	100 Sales (9999353)	100 Sales (9999353)	100 Sales (9999353)	04/15/2021	
77704121133	SAM SAMPLE	1471	999935377041211330	FHLB - San Francisco	FHLB - San Francisco	100 Sales (9999353)	04/12/2021	



# eVault – MERS eRegistry

When a note is signed electronically, it is immediately registered with MERS.

The screenshot displays the eVault Directory MERS eRegistry interface. A green box highlights the 'MERS eRegistry' header, with an arrow pointing to it from the explanatory text above. The interface includes an 'Account #: 100SALES' label in the top right. The main content is organized into sections: 'Details', 'eNotes', 'Rights Holders', and 'Activity Log'. The 'Details' section shows fields for MIN #, Loan #, Borrower #, and Created date. The 'eNotes' section includes action buttons (Unregister, Transfer, Create eDelivery) and a table of note attributes. The 'Rights Holders' section has tabs for 'Current' and 'Previous' and lists roles like Controller, Location, Master Servicer, and Subservicer. The 'Activity Log' section features a table with columns for TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS. The DELL logo is visible at the bottom center of the interface.

TYPE	TRACKING #	INITIATED DATE	EFFECTIVE DATE	STATUS	ACTIONS
------	------------	----------------	----------------	--------	---------



# eVault – Authoritative Copy

In a Paper Note transaction, the original is sent back to the Lender.

In an eNote transaction, it's who possesses the "Authoritative Copy".

The screenshot displays the MERS eRegistry interface for a specific loan. The page is titled "MERS eRegistry" and includes the account number "100SALES". The "Details" section shows the following information:

MIN #	Loan #	Borrower #	Created
999935377042109467	77704210946	SAM SAMPLE	04/21/2021

The "eNotes" section includes buttons for "Unregister", "Transfer", and "Create eDelivery". The "Active" status is "Yes", and the "Authoritative Copy" status is highlighted with a green box and a blue arrow pointing to it. The "Registered" date is 04/21/2021, and the "Note Signed" date is also 04/21/2021. The "Signature Validation" is "Y" and the "Assumption" is "N".

The "Rights Holders" section shows the "Current" holder as "100 Sales (9999353)" and the "Location" as "100 Sales (9999353)". The "Master Servicer" is also "100 Sales (9999353)".

The "Activity Log" section has a table with the following columns: TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS.

A "Yes" indicates that you own the authoritative copy.



# eVault – MERS Transfer

When you want to transfer the note, click Transfer. Then, choose the Action, Effective date, the Controller & Location.

The screenshot displays the eVault MERS eRegistry interface. On the left, the 'MERS eRegistry' details are visible, including the MIN # 999935377042109467 and Loan # 7770421094. The 'eNotes' section shows a 'Transfer' button highlighted with a green box. A modal window titled 'MERS Transfer' is open, showing the following fields:

- Action: \* Transfer of Control & Location
- Effective Date: \* 04/21/2021
- Controller: \* Fannie Mae
- Location: \* Fannie Mae
- eDeliver:

At the bottom of the modal are 'Cancel' and 'Transfer' buttons. The 'Transfer' button is highlighted with a green box. Below the modal, the 'Rights Holders' section shows the Controller as '100 Sales (9999353)' and the Location as '100 Sales (9999353)'. The 'Activity Log' table at the bottom has columns for TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS.



# eVault – MERS Transfer

Selecting eDeliver creates an electronic package with all the documents, including the eNote. The organization listed in location can access this information.

The screenshot displays the eVault MERS eRegistry interface. On the left, the 'MERS eRegistry' details are shown, including the MIN # (999935377042109467) and Loan # (7770421094). The 'eNotes' section has a 'Transfer' button highlighted with a green box. The main area shows a 'MERS Transfer' form with the following fields: Action (Transfer of Control & Location), Effective Date (04/21/2021), Controller (Fannie Mae), and Location (Fannie Mae). The 'eDeliver' checkbox is checked and highlighted with a green box. At the bottom of the form, the 'Transfer' button is highlighted with a green box. Below the form is an 'Activity Log' table with columns: TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS. The Dell logo is visible at the bottom of the screen.

Click Transfer when done.



# eVault – Authoritative Copy

When the recipient picks up the package, the Authoritative Copy will change to “No”.

The screenshot displays the MERS eRegistry interface. At the top, it shows 'eVault Directory' and 'MERS eRegistry'. The main title is 'MERS eRegistry' with 'Account #: 100SALES' on the right. Below this is a 'Details' section with fields for MIN # (999935377041211330), Loan # (77704121133), Borrower # (SAM SAMPLE), and Created (04/12/2021). The 'eNotes' section includes buttons for 'Unregister', 'Transfer', and 'Create eDelivery'. A table shows 'Active' (Yes), 'Authoritative Copy' (No), 'Registered' (04/12/2021), 'Note Signed' (04/12/2021), 'Inactivated', 'Inactivated Status', 'Signature Validation' (Y), and 'Assumption' (N). The 'Rights Holders' section has tabs for 'Current' and 'Previous'. A table lists 'Controller' (FHLB - San Francisco), 'Location' (FHLB - San Francisco), 'Updated' (04/14/2021), 'Secured Party', 'Master Servicer' (100 Sales (9999353)), 'Subservicer', and 'Secured Party Delegatee' (Delegatee for Transfers). The 'Activity Log' section has a table with columns: TYPE, TRACKING #, INITIATED DATE, EFFECTIVE DATE, STATUS, and ACTIONS. A row shows 'Delivery' with tracking # 471938, initiated date 04/14/2021, and status 'Success'. A Dell logo is at the bottom.

Here you can see the location of the rights holders.



# eVault – Transfer Servicing

To transfer servicing, you can click here again.

The screenshot displays the eVault MERS eRegistry interface. On the left, the 'MERS eRegistry' details for a specific loan are shown, including the MIN # (999935377041211330) and Loan # (7770412). The 'eNotes' section contains several action buttons: 'Unregister', 'Transfer', and 'Create'. The 'Transfer' button is highlighted with a green box, and a blue arrow points from a text box above to this button. A 'MERS Transfer' modal window is open in the foreground, showing the following fields:

- Action: \* Transfer of Servicer
- Effective Date: \* 04/21/2021
- Master Servicer: \* Midwest Loan Services
- Subservicer: Midwest Loan Services
- eDeliver:

At the bottom of the modal are 'Cancel' and 'Transfer' buttons. A mouse cursor is hovering over the 'Transfer' button. Below the modal, the 'Rights Holders' section shows 'Current' and 'Previous' tabs, with 'Current' selected. The 'Activity Log' table at the bottom contains the following data:

TYPE	TRACKING #	INITIATED DATE	EFFECTIVE DATE	STATUS	ACTIONS
Delivery	471938	04/14/2021		Success	





Final Actions & Confirmation



# Back to the Settlement Agent Portal

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

The screenshot displays the DocMagic eClose Console for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text 'eClose Console (Settlement Agent)', and a user profile for 'Sally'. The main content area is divided into several sections:

- LOAN:** Loan #: 777-1616630796081, Primary Borrower: Erica Sample, Type: EClosing, Package ID: 333727, Worksheet #: 1616630796081 (Version: 1).
- LENDER:** Company: DSI TEST LENDER (SALES), Contact: Michael Morford, Email: mikem@docmagic.com, Phone: (800) 649-1362.
- COUNTDOWN TO CLOSING:** A timer showing 0 days, 0 hours, 0 minutes, and 0 seconds. Date: Apr 19, 2023 (Wed) Time: 12:00 PM PDT.
- Signers (2):** A table listing the signers and their roles.
- Documents (16):** A table listing the documents to be signed.

#	Signer Name / Email	Role	Notary Name / Email	Notary Type / Closing Date - Time	KBA / Status	ID Verify / Status	Status	eSign
1	Erica Sample erica.sample@example.c...	Borrower	Notary_name_placeholde... NOTARY_EMAIL_PLACE...	3/25/2021 - 12:00am	✉️ ⚙️	📄 ⚙️	🟢 Finished	Open Signing Room
2	Sally Settlement sally.settlement@exampl...	Settlement Agent	Unassigned				🟢 Ready to Sign	Open Signing Room

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓



# eClose Console Confirmation

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

#	eSign Enabled	Page(s)	Signer(s)	Completed
1	Uniform Residential Loan Application	9	1	✓
2	MERS California Deed of Trust	16	2	✓
3	Specific Closing Instructions	3	2	✓
4	California Hazard Insurance Disclosure	1	1	✓
5	Hazard Insurance Authorization and Requirements	2	1	✓
6	Borrower Consent to the Use of Tax Return Information	1	1	✓
7	California Fair Lending Notice	1	1	✓
8	California Private Mortgage Insurance Notice	2	1	✓
9	Closing Disclosure	5	1	✓
10	IVES Request for Transcript of Tax Return	2	1	✓
11	Initial Amortization Schedule	8	0	✓
12	Initial EscNew Account Disclosure Statement	2	1	✓
13	PMI Initial Disclosure - Fixed	2	1	✓
14	Signature Affidavit and AKA Statement	2	2	✓
15	AZACPRS.TTL.pdf	2	2	✓



## Email Confirmation

Notification emails are sent to all parties when the transaction and signatures are complete.



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



# eJournal

Click on this tab to access the eJournal.

The screenshot displays the DocMagic eClose Console interface for a Settlement Agent. The top navigation bar includes the DocMagic logo, the text "eClose Console (Settlement Agent)", and a user profile for "Byron". Below the navigation bar, there are four main sections: "LOAN", "LENDER", "SETTLEMENT AGENT", and "COUNTDOWN TO CLOSING". The "LOAN" section shows details for Loan # 16364819162, Primary Borrower John Smith, Type EClosing, Package ID 417659, and Worksheet # 16364819162. The "LENDER" section shows Company SAMPLE SONS L..., Contact Michael Morford, Email mikem@docmagic..., and Phone (555) 555-5555. The "SETTLEMENT AGENT" section shows Company Settlement Closing..., Contact Sally Settlement, Email struitt@docmagic.c..., and Phone (987) 555-4321. The "COUNTDOWN TO CLOSING" section shows a timer for 0 days, 1 hour, 26 minutes, and 43 seconds, with a date of Nov 9, 2021 (Tue) and time of 12:00pm PST. Below these sections, there are tabs for "Details", "eJournal", and "Action Log". The "eJournal" tab is highlighted with a green box. Below the tabs, there is a "Journal" section with a table of entries. The first entry is for John Smith, Notarization Date and Time November 9, 2021 • 10:32am PST, and has a down arrow icon in a green box. Below the journal is a "Recordings" section with a table of files. The first entry is for file 417659\_2021-11-09T18:27:54.132Z.mp4, Date Recorded November 9, 2021 • 10:27am PST.

#	Signer	Notarization Date and Time
1	John Smith	November 9, 2021 • 10:32am PST

#	File	Date Recorded
1	417659_2021-11-09T18:27:54.132Z.mp4	November 9, 2021 • 10:27am PST

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.

DocMagic eClose Console (Settlement Agent) Byron

**LOAN** Loan #: 1636481916201  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 1636481916201 (...)

**LENDER** Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic.c...  
Phone: (555) 555-5555

**SETTLEMENT AGENT** Company: Settlement Closing...  
Contact: Sally Settlement  
Email: struitt@docmagic.c...  
Phone: (987) 555-4321

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT Edit

Details eJournal Action Log

Journal

#	Signer	Notarization Date and Time
1	John Smith	November 9, 2021 • 10:32am PST

**Signer's Details**  
John Smith  
222333 Peachtree Place  
Atlanta, GA 30318

**Contact Information**  
Mobile: (800) 649-1362  
Home: (800) 649-1362  
struitt@docmagic.com

**Signature**  
*John Smith*

**Identification Details**  
Driver's License: 123456789 • Exp. 2/20/2025

**Document Notarized**

*Notarial Service	Fee
Acknowledgement	\$0.00
Jurat	\$0.00
Affidavit	\$0.00

Cancel Save

Enter the fee for each Notarial Service performed here.



# eJournal

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

DocMagic eClose Console (Settlement Agent) Byron

Package ID: 437477  
Worksheet #: 2192 (Version: 1)  
Email: leah@docmagic.com Phone: (817) 881-2003  
Email: leah@docmagic.com Phone: (987) 555-4321  
Date: Dec 16, 2021 (Thu) Time: 7:00pm CST

Details eJournal Action Log

### Journal

#	Signer	Notarization Date and Time
1	John Smith	December 15, 2021 • 1:40pm CST

**Signer's Details**  
John Smith  
222333 PEACHTREE PLACE  
ATLANTA, GA 30318

**Contact Information**  
Mobile: (562) 652-2578  
Home: (502) 767-8509  
shandi@docmagic.com

**Signature**

**Identification Details**  
Driver's License: 123456 • Exp. 4/14/2022

Document Notarized	*Notarial Service	Fee
MERS New Jersey Mortgage Dec 15, 2021 • 1:39pm CST	Acknowledgement	\$0.00
Signature Affidavit and AKA Statement Dec 15, 2021 • 1:40pm CST	Affidavit	\$0.00

Cancel Save

### Recordings

#	File	Date Recorded
1	437477_2021-12-15T19:35:38.012Z.mp4	December 15, 2021 • 1:35pm CST

Download

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



# eJournal

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


DocMagic eClose Console (Settlement Agent) Byron

Package ID: 437477  
Worksheet #: 2192 (Version: 1)  
Email: leah@docmagic.com  
Phone: (817) 881-2003  
Email: leah@docmagic.com  
Phone: (987) 555-4321  
Date: Dec 16, 2021 (Thu) Time: 7:00pm CST

Details eJournal Action Log

### Journal

#	Signer	Notarization Date and Time
1	John Smith	December 15, 2021 • 1:40pm CST

**Signer's Details**  
John Smith  
222333 PEACHTREE PLACE  
ATLANTA, GA 30318  
**Contact Information**  
Mobile: (562) 652-2578  
Home: (502) 767-8509  
shandi@docmagic.com  
**Signature**  
  
**Identification Details**  
Driver's License: 123456 • Exp. 4/14/2022

Document Notarized	*Notarial Service	Fee
MERS New Jersey Mortgage Dec 15, 2021 • 1:39pm CST	Acknowledgement	\$0.00
Signature Affidavit and AKA Statement Dec 15, 2021 • 1:40pm CST	Affidavit	\$0.00

Cancel Save

### Recordings

#	File	Date Recorded
1	437477_2021-12-15T19:35:38.012Z.mp4	December 15, 2021 • 1:35pm CST

Download

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



# Action Log

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

DocMagic eClose Console (Settlement Agent) Byron

**LOAN** Loan #: 1638481916201  
Primary Borrower: John Smith  
Type: EClosing  
Package ID: 417659  
Worksheet #: 1638481916201 [...]

**LENDER**  
Company: SAMPLE SONS L...  
Contact: Michael Morford  
Email: mikem@docmagic...  
Phone: (555) 555-5555

**SETTLEMENT AGENT**  
Company: Settlement Closing...  
Contact: Sally Settlement  
Email: strull@docmagic.c...  
Phone: (987) 555-4321

**COUNTDOWN TO CLOSING**  
DAYS: - HOURS: - MINUTES: - SECONDS: -  
Date: Apr 19, 2023 (Wed) Time: 12:00am PDT Edit

Details eJournal **Action Log**

Date & Time (PST)	User Name	IP Address	Description
3/24/21 5:06 PM	System User		eSign event created
3/24/21 5:06 PM	Erica Sample		Invitation sent to erica.sample@example.com
3/24/21 5:06 PM	Sally Settlement		Invitation sent to sally.settlement@example.com
3/24/21 5:11 PM	System User		Date: 2021-03-24 17:11:04 InkSign Fax received for document: 3596363 ()
3/24/21 5:11 PM	Erica Sample		Multistate Fixed Rate Note signed by Erica Sample
3/24/21 5:12 PM	Sally Settlement	172.16.1.98	Document AZACPRS.TTL.pdf added to package

Add Internal Note To Action Log

You may also add notes at the bottom.

