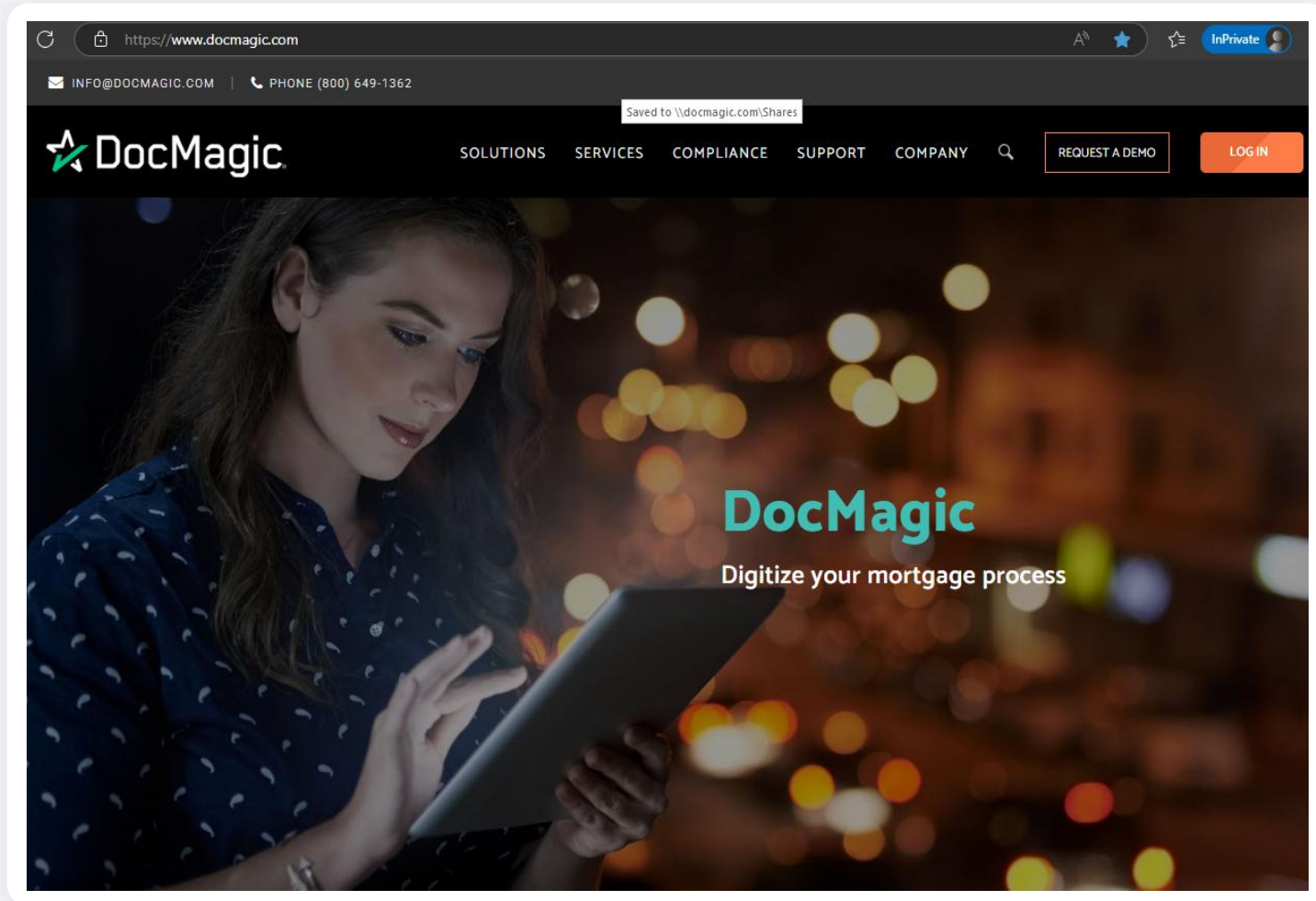


DocMagic Online

Table Of Contents

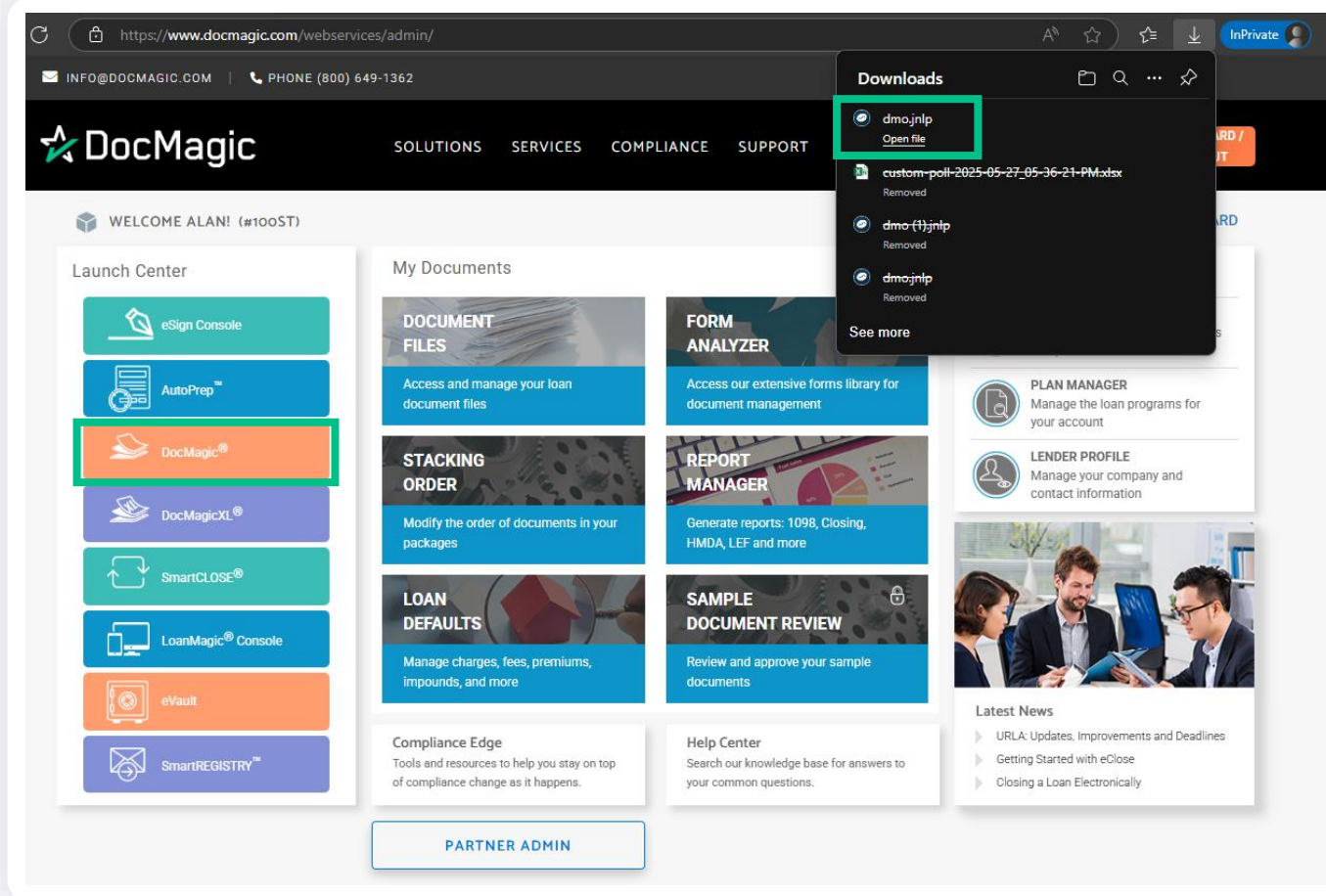
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Getting Started



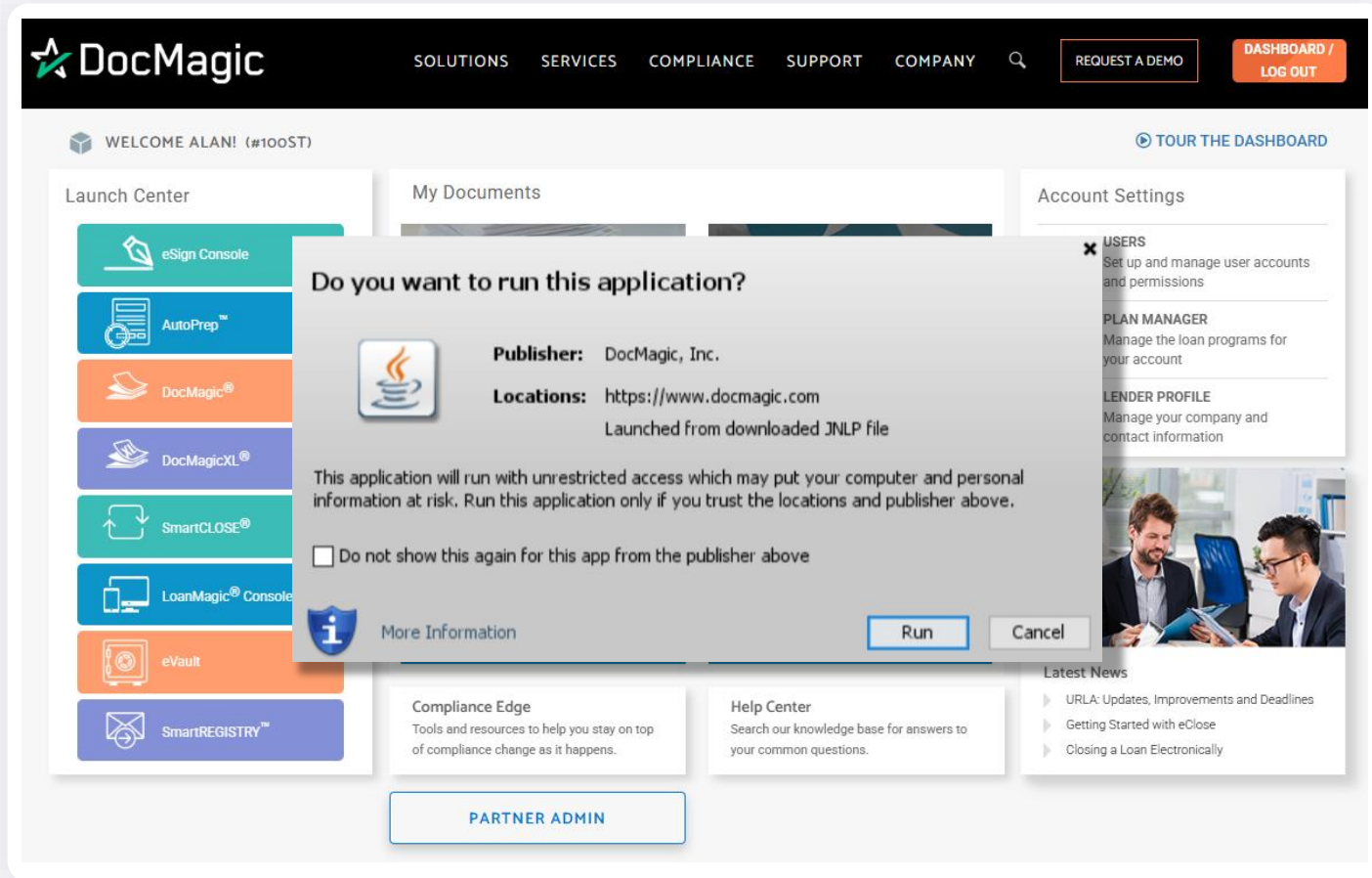
- Start by going to www.docmagic.com.
- Log in by clicking the orange button in the top right.
- This guide will walk you through some basic functions of DocMagic Online.
- If you cannot find what you are looking for in this tutorial, please check out our supplementary guidebook – DocMagic Online Hacks – on our Product Training Page by clicking [here](#).

Launching DocMagic Online



- Click “DocMagic” from the Launch Center on the left to download the application (“dmo.jnlp”).
- It will be downloaded to the default downloads folder on your PC, and you can launch the application from there.
- Please note that DocMagic Online does NOT work on a Mac.
- You can also launch the program directly by clicking on the dmo.jnlp in the Downloads window that appears.

Launching DocMagic Online



- Please note that you must have the Java application downloaded and installed on your computer or else DocMagic Online will not run.
 - Please click [here](#) for instructions on how to install and associate OpenWebStart, a free open-source version of Java.
- Bypass any warnings that may appear when you try to launch the application (pictured). DocMagic Online is safe and will not harm your computer.

Launching DocMagic Online

The screenshot displays the DocMagic dashboard with a login window open. The dashboard header includes the DocMagic logo, navigation links (SOLUTIONS, SERVICES, COMPLIANCE, SUPPORT, COMPANY), and buttons for 'REQUEST A DEMO' and 'DASHBOARD / LOG OUT'. The user is logged in as 'ALAN! (#100ST)'. The main content area is divided into several sections: 'Launch Center' with icons for eSign Console, AutoPrep, DocMagic, DocMagicXL, SmartCLOSE, LoanMagic Console, eVault, and SmartREGISTRY; 'My Documents' showing a list of documents; 'Account Settings' with options for Users, Plan Manager, and Lender Profile; 'Compliance Edge' with tools for staying updated; 'Help Center' for searching the knowledge base; and 'Latest News' with links to updates and guides. A 'PARTNER ADMIN' button is located at the bottom of the dashboard.

DocMagic

SOLUTIONS SERVICES COMPLIANCE SUPPORT COMPANY

REQUEST A DEMO DASHBOARD / LOG OUT

WELCOME ALAN! (#100ST) TOUR THE DASHBOARD

Launch Center

- eSign Console
- AutoPrep™
- DocMagic®
- DocMagicXL®
- SmartCLOSE®
- LoanMagic® Console
- eVault
- SmartREGISTRY™

My Documents

DocMagic - Login

DocMagic

Account # 100ST Remember me

Email aland@docmagic.com

Password ***** [Forgot password](#)

Version: 6.11 [LOG IN](#) [Privacy Policy](#)

impounds, and more documents

Compliance Edge
Tools and resources to help you stay on top of compliance change as it happens.

Help Center
Search our knowledge base for answers to your common questions.

Account Settings

- USERS
Set up and manage user accounts and permissions
- PLAN MANAGER
Manage the loan programs for your account
- LENDER PROFILE
Manage your company and contact information

Latest News

- URLA: Updates, Improvements and Deadlines
- Getting Started with eClose
- Closing a Loan Electronically

PARTNER ADMIN

- Enter your login credentials.
- Check “Remember Me” if you want your Account Number and Email to be saved.

General Tab

DocMagic

File Edit Services Tools Help

Open Save Copy Import Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting GFE HUD-1 Closing

DocMagic

General Information

Loan Stage

Loan Program Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type Business Use

Loan Purpose Same Lender

Type Program

Lien Position Simultaneous?

Loan Number MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date 31

Pre-Z Send Date 31

Estimate Issue Date 31

Est. Available Through 31

Intent to Proceed Date 31

Rate Lock Date 31 Days

Rate Available Thru 31

Lock Days Prior to Close Last Disc. APR

CD/Re-disc Date/Method 31

CD/Re-disc Rec'd Date 31

Document Date 31

Closing Date 31

Signing Date 31

Cancel Date 31

Disbursement Date 31

Enter the plan code for the program being utilized or add a NEW plan code.

- Once you login, you'll be brought to the General Tab and an empty worksheet.
- If you want to open an existing file, click Open in the top right. Any package that you have processed in a DocMagic integrated LOS within the past 180 days should be there.
- If you want to import a MISMO 3.2 file or similar, click Import to upload from your PC. Please note that some data may not be transferred with this method.

General Tab

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Copy, Import, and Default. The main workspace is divided into several sections: Data Capture (Open, Save, New, Copy, Import, Default), Audit (Audit, Details, APR, Sect32, Impound), Generate (Process, View), Delivery (Email, Appraisal, UCD), and Portal (Collaboration, eSign, LoanMagic). The 'General' tab is selected, and the 'General Information' section is active. The 'Loan Stage' dropdown is highlighted with a green box and set to 'DISCLOSURE'. Other fields in the 'General Information' section include Loan Program, Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type, Loan Purpose, Type, Program, Lien Position, Simultaneous?, Loan Number, MERS #, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The 'Dates & Times' section contains fields for Application Date, Pre-Z Send Date, Estimate Issue Date, Est. Available Through, Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. All date fields have '31' in the day field.

- If you're creating a file from scratch, you'll need to make sure that all **RED** fields are filled. We'll show you how to create a "Minimum Worksheet" at the end of the guide – that is, a worksheet with the least amount of filled fields required to produce a package.
- Select your Loan Stage. This will determine that type of package you're allowed to produce. For example, if you select "Disclosure" you won't be able to generate a Closing Package.

General Tab

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main window has a tabbed interface with 'General' selected. The 'General Information' section shows 'Loan Stage' as 'DISCLOSURE' and 'Loan Program' as 'ALL FIXED LOANS (DSI_CONV)'. A 'Select a Loan Program' dialog box is open, displaying a table of loan programs. The 'ALL FIXED LOANS' row is highlighted. Below the table is a search section with dropdown menus for Investor, Description, Rate Type, and Index, and a checkbox for 'Interest Only'. Buttons for 'Ok', 'Add Program', 'Delete Program', and 'Cancel' are at the bottom of the dialog.

Description	Investor	Code	Loan Type
5 YR FIX/1 YR LIB BORROWER ADVANTAGE - 1ST MARINER	1ST MARINER BANK	1MB_BA51	CONVENTIONAL
RURAL HOME 7/1 ARM LIBOR #2727 - AGFIRST	AGFIRST FARM CREDIT BANK	AFC_RH7-1...	CONVENTIONAL
JUMBO 5/1 LIBOR ARM 2/2/5 CAPS - CIT BANK	CIT BANK, N.A.	CITB_J51L	CONVENTIONAL
ALL FIXED LOANS	GENERIC PLANS	DSI_CONV	CONVENTIONAL
HELOC 0 MO TEASER, CREDIT CARD, MIN PMT \$100 OR INTEREST	GENERIC PLANS	DSI_HELOC1	EQUITY LINE
HELOC 0 MONTH 15 YR DRAW/10 YR REPAY - WELLS FARGO	WELLS FARGO HELOC	WFH7_H6	EQUITY LINE

- Next, Select your Loan Program.
 - Click on the dropdown to open the Loan Program window.
 - Click to highlight your selection and select Ok to confirm.
 - In this case, we're choosing "All Fixed Loans".
- Plans can be added on our website using the [Plan Manager](#).

General Tab

The screenshot shows the DocMagic software interface with the 'General' tab selected. The 'Loan Type' is set to 'CONVENTIONAL' and 'Loan Purpose' is 'PURCHASE'. The 'GFE' and 'HUD-1' tabs are highlighted in the top navigation bar. The 'Dates & Times' section shows various dates set to '31'.

Field	Value
Loan Stage	DISCLOSURE
Loan Program	ALL FIXED LOANS (DSI_CONV)
Alternate Lender	
Transfer To	
Broker Name	
Channel	
Origination	
Loan Rep	
Branch	
Loan Type	CONVENTIONAL
Loan Purpose	PURCHASE
Type	
Lien Position	
Loan Number	
MERS #	
MIC / Agency #	
Section	
Case # Assigned	
Loan Identifiers	
Application Date	31
Pre-Z Send Date	31
Estimate Issue Date	31
Est. Available Through	31
Intent to Proceed Date	31
Rate Lock Date	31
Rate Available Thru	31
Lock Days Prior to Close	Last Disc. APR
CD/Re-disc Date/Method	31
CD/Re-disc Rec'd Date	31
Document Date	31
Closing Date	31
Signing Date	31
Cancel Date	31
Disbursement Date	31

- Next, Select your Loan Type and Loan Purpose.
- If you're doing a HELOC or Second Mortgage, you won't be able to Produce a Loan Estimate or Closing Disclosure, and you'll have additional GFE and HUD-1 tabs.
- If you want your HELOC to go into the eVault, you must select a DocMagic HELOC Plan in the Loan Program, and check the eNote option in the process window, which will be covered later.

General Tab (Loan Mod)

The screenshot shows the DocMagic application window. The menu bar includes File, Edit, Services, Tools, and Help. The toolbar contains icons for Open, Save, New, Copy, Import, Default, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main workspace has tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Modification, GFE, HUD-1, and Closing. The 'General Information' section includes fields for Loan Stage (DISCLOSURE), Loan Program (ALL FIXED LOANS (DSI_CONV)), Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type, Loan Purpose (LOAN MODIFICATION), Type, Lien Position, Loan Number, MERS #, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The 'Dates & Times' section includes fields for Application Date, Pre-Z Send Date, Estimate Issue Date, Est. Available Through, Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date, Closing Date, Signing Date, Cancel Date, and Disbursement Date. At the bottom, there is a question 'What type of loan transaction is this?' and a 'Modified' status indicator.

- If you are looking to do a Loan Modification (Loan Mod), make that selection under Loan Purpose.
- A Modification tab will appear where you can enter in information relevant to a Loan Modification.

General Tab (Dates & Times)

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

DocMagic

General Information

Loan Stage: DISCLOSURE

Loan Program: ALL FIXED LOANS (DSI_CONV) Add

Alternate Lender Add

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type: CONVENTIONAL Business Use

Loan Purpose: PURCHASE Same Lender

Type Program

Lien Position: FIRST Simultaneous?

Loan Number: 123456789 MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date: 05/01/2025 31

Pre-Z Send Date: 31

Estimate Issue Date: 05/01/2025 31

Est. Available Through: 05/15/2025 31 12:00 AM ET

Intent to Proceed Date: 31

Rate Lock Date: 31 Days

Rate Available Thru: 31

Lock Days Prior to Close: Last Disc. APR

CD/Re-disc Date/Method: 31

CD/Re-disc Rec'd Date: 31

Document Date: 05/26/2025 31

Closing Date: 05/26/2025 31

Signing Date: 31

Cancel Date: 31

Disbursement Date: 05/30/2025 31

What date should appear on ALL documents? Modified

- You have the option of setting your Rate Lock Date and Days here.
- Every time you click into a field, a preview of what needs to be entered will appear in the bottom left of the window. This applies to all of DocMagic Online.
 - For example, if you click into the Document Date field, you'll see that it says "What date should appear on ALL documents".

Tips for Data Entry in DocMagic Online

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name	Details
------	---------

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet Modified

- Tips and tricks for using our system:
- Click on empty space to add an entry.
- Right click on something to delete it.
- Always go from left to right. Hitting Tab on your keyboard can speed things up.
- A box with a carat means you'll need to select from a list of options.
- **Blue text** means click for more options, usually in another window.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Email Appraisal Delivery UCD Collaboration eSign LoanMagic Portal

General **Borrowers/Sellers** Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read STEPHEN TRUITT, A SINGLE PERSON

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name	Details
------	---------

Street City State Zip

Press to apply the default charges/fees/premiums, etc. to this worksheet Modified

- Borrower information will be entered in this tab. Start by clicking on the empty space in the borrower section to add a borrower. Repeat the process for multiple borrowers.
- Enter in their Name, Type, Social Security Number, and Vesting information.
- You can tab between fields to speed up the process.
- You can select Type and Vesting from menus that appear when the field is selected.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal Delivery UCD Collaboration eSign Portal LoanMagic

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation: Vesting To Read: STEPHEN TRUITT, A SINGLE PERSON

Country: UNITED STATES Mailing Street: Unit:

City: State: Zip:

Sellers

Corp/Trust Name

Name	Details
------	---------

Street: City: State: Zip:

Press to apply the default charges/fees/premiums, etc. to this worksheet Modified

- You can click on the magnifying glass by each borrower to view and edit additional details.
 - A Separate window will appear with tabs for entering additional details (contact info/credit), income, assets, liabilities, declarations, military services, and government monitoring.
- If you have multiple borrowers, you will need to select their Final Relation. You can leave this blank for a single borrower.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General **Borrowers/Sellers** Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read **STEPHEN TRUITT**

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name Details

Street City State Zip

How shall this borrower's interest be vested? Modified

- **RED** text indicates that information entered in a field may be incorrect.
- This frequently happens in the “Vesting To Read” field of the Borrowers and Sellers Tab, especially with multiple borrowers.

Borrowers/Sellers Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General **Borrowers/Sellers** Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
STEPHEN TRUITT	INDIVIDUAL	111-22-3333		A SINGLE PERSON

Final Relation Vesting To Read **STEPHEN TRUITT**

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name Details

Street City State Zip

How shall this borrower's interest be vested? Modified

- **RED** text can usually be corrected by:
 1. Click to highlight the text ("STEPHEN TRUITT").
 2. Hit backspace or delete on your keyboard.
 3. Click into another empty field ("Mailing Street").
 4. Click back into the field ("Vesting To Read").
- The updated text should appear automatically.

Property Tab

The screenshot shows the DocMagic software interface with the 'Property' tab selected. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. Below the toolbar are tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'Property' tab is active, displaying a 'Details' section with fields for Owner Occupied?, Second Home?, Property Type (SINGLE FAMILY RESIDENCE), Street (123 MAIN ST), City (LOS ANGELES), State (CALIFORNIA), Zip (90501), Building Status, No. Units, Estimated Value, Flood Zone, County, Project Name, Acquired Cost, and Acquired Date. Below this is a 'Prelim Information' section with fields for Legal Description, Attached? (Yes/No), and Deficiency Rights Preserved? (Yes/No). At the bottom, there are fields for Title Report Date, Parcel #, Tax Message, Endorsements, and Approved Items. A footer note asks 'In what county is the property located?' and a 'Modified' status is shown.

- Select the Property Type and enter in the street address.
 - DocMagic Online will apply the appropriate riders and state specific documentation once this information is entered.
- The Legal Description will be entered in this tab.
 - If your legal description is longer than seven lines, select “Yes” next to Attached. This will allow you to create a separate page for an extended description if needed.

Property Tab

The screenshot shows the DocMagic software interface with the 'Property' tab selected. The 'Details' section contains the following fields:

- Owner Occupied? Yes No
- Second Home? Yes No
- Property Type: SINGLE FAMILY RESIDENCE
- Street: 123 MAIN ST
- City: LOS ANGELES
- State: CALIFORNIA
- Zip: 90501
- Building Status: [Dropdown]
- No. Units: [Dropdown]
- Estimated Value: [Text Field]
- Flood Zone: [Dropdown Menu, highlighted with a green box]
- Acquired Cost: [Text Field]
- Acquired Date: [Text Field]

The 'Prelim Information' section includes:

- Legal Description: [Text Area]
- Attached? Yes No
- Deficiency Rights Preserved? Yes No
- Mineral Rights/Abbreviated Legal Description: [Text Area]

At the bottom, there are fields for Title Report Date, Parcel #, Tax Message, Endorsements, and Approved Items. A question 'In what county is the property located?' is also present.

- Flood Zone will be entered here. For more information, including ordering a Flood Cert, please consult our supplementary [Hacks](#) guidebook.

Terms Tab

The screenshot shows the DocMagic application interface with the 'Terms' tab selected. The interface includes a menu bar (File, Edit, Services, Tools, Help), a toolbar with icons for file operations and document management, and a navigation pane with tabs for General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The 'Terms' section contains fields for Rate Type (FIXED), Buydown Type (FIXED), Appraised Value (ADJUSTABLE), and various loan parameters like Loan Amount, Interest Rate, and Term. The ARM section includes fields for Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, and various caps. The Miscellaneous section includes Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement. A status bar at the bottom indicates 'What type of rate shall be used?' and 'Modified'.

- Start by selecting your Rate Type – Fixed or Adjustable.
- If fields are not applicable, they will be greyed out. For example, if your Rate Type is fixed, all fields in the ARM section will not be fillable.
- As a reminder, fields in red must be filled out.

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The interface includes a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. Below the toolbar is a navigation bar with tabs for General, Borrowers/Sellers, Property, Terms (selected), Providers/Liens, Charges/Fees, Prepays/Impounds, Underwriting, Closing, and Summaries. The main content area is divided into three sections: Terms, ARM, and Miscellaneous. The Terms section contains fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$250,000.00), Approved JR Lien, Sales Price (\$250,000.00), Loan Amount (\$200,000.00), Initial Interest Rate (4.000%), Term / Amortization (30 / 360 Months), Monthly Payment (\$954.83), First Payment Date (07/01/2025), Days Prepaid Interest (2), Paid By (BORROWER), and Total Prepaid Interest Estimate. The ARM section includes Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The Miscellaneous section contains Assumable?, Prepayment Penalty?, Prepayment (Months), Soft Prepayment (Months), Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement. At the bottom, there is a question 'Who will the prepaid interest be paid by?' and a 'Modified' status indicator.

- DocMagic Online can make calculations for you.
 - Enter in the Loan Amount, the Initial Interest Rate, and the Term/Amortization.
 - Hit tab on your keyboard three times and the Monthly Payment, First Payment Date, and Days Prepaid Interest will populate automatically.

Terms Tab

The screenshot shows the DocMagic Terms Tab interface. The 'Terms' tab is selected, displaying various loan parameters and calculated values. The 'Initial Interest Rate' is set to 4.250%, and the 'Monthly Payment' is calculated as \$954.83. The 'ARM' section includes fields for Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap. The 'Miscellaneous' section includes Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement.

Field	Value
Rate Type	FIXED
Buydown Type	
Appraised Value	\$250,000.00
Approved JR Lien	
Sales Price	\$250,000.00
Loan Amount	\$200,000.00
Initial Interest Rate	4.250 %
Term / Amortization	30 / 360 Months
Monthly Payment	\$954.83
First Payment Date	07/31/2025
Days Prepaid Interest	32
Paid By	BORROWER
Total Prepaid Interest Estimate	

HELOC

Field	Value
Initial Advance	
Draw / Repay Period	/ Months
Annual Fee?	<input type="radio"/> Yes <input checked="" type="radio"/> No

ARM

Field	Value
Interest Change Date	31
Payment Change Date	31
Margin	
Current Index	
Ceiling (Max) Rate	
Floor (Min) Rate	
First Interest Cap	
Subsequent Rate Cap	
Life-of-loan Cap	

Miscellaneous

Field	Value
Assumable?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Prepayment Penalty?	<input type="radio"/> Yes <input checked="" type="radio"/> No Options...
Prepayment	Months
Soft Prepayment	Months
Max Prepay Penalty	
Prior Prepay Penalty	
Partial Payment Acceptance	
Creditor Servicing Statement	

What type of rate shall be used? Modified

- DocMagic Online can calculate the Monthly Payment if certain circumstances occur. To demonstrate, we've increased the Initial Interest Rate.
- Notice how the Monthly Payment is **RED**. This happens as soon as you change the Interest Rate and select another field.

Terms Tab

The screenshot shows the DocMagic Terms Tab interface. The top navigation bar includes tabs for General, Borrowers/Sellers, Property, Terms (selected), Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The main content area is divided into three sections: Terms, ARM, and Miscellaneous.

Terms Section:

- Rate Type: FIXED
- Buydown Type: [Dropdown]
- Appraised Value: \$250,000.00
- Approved JR Lien: [Input]
- Sales Price: \$250,000.00
- Loan Amount: \$200,000.00
- Initial Interest Rate: 4.250 %
- Term / Amortization: 30 / 360 Months
- Monthly Payment: \$983.88 (highlighted with a green box)
- First Payment Date: 07/31/2025
- Days Prepaid Interest: 32
- Paid By: BORROWER
- Total Prepaid Interest Estimate: [Input]

ARM Section:

- Interest Change Date: [Input]
- Payment Change Date: [Input]
- Margin: [Input]
- Current Index: [Dropdown]
- Ceiling (Max) Rate: [Input]
- Floor (Min) Rate: [Input]
- First Interest Cap: [Input]
- Subsequent Rate Cap: [Input]
- Life-of-loan Cap: [Input]

Miscellaneous Section:

- Assumable? Yes No
- Prepayment Penalty? Yes No
- Prepayment: [Input] Months
- Soft Prepayment: [Input] Months
- Max Prepay Penalty: [Input]
- Prior Prepay Penalty: [Input]
- Partial Payment Acceptance: [Dropdown]
- Creditor Servicing Statement: [Dropdown]

At the bottom left, there is a question: "What type of rate shall be used?". At the bottom right, there is a "Modified" status with a lock icon.

- Click on the calculator next to Monthly Payment and the new value will populate. Notice how the new value is no longer red.

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The interface includes a menu bar (File, Edit, Services, Tools, Help) and a toolbar with various icons for actions like Open, Save, New, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. Below the toolbar is a navigation bar with tabs for General, Borrowers/Sellers, Property, Terms (selected), Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The main content area is divided into several sections:

- Terms:** Contains fields for Rate Type (FIXED), Buydown Type, Appraised Value (\$250,000.00), Approved JR Lien, Sales Price (\$250,000.00), Loan Amount (\$200,000.00), Initial Interest Rate (4.000%), Term / Amortization (30 / 360 Months), Monthly Payment (\$954.83), First Payment Date (07/31/2025), Days Prepaid Interest (2), Paid By (BORROWER), and Total Prepaid Interest Estimate.
- HELOC:** Contains fields for Initial Advance, Draw / Repay Period, and Annual Fee? (Yes/No).
- ARM:** Contains fields for Interest Change Date, Payment Change Date, Margin, Current Index, Ceiling (Max) Rate, Floor (Min) Rate, First Interest Cap, Subsequent Rate Cap, and Life-of-loan Cap.
- Miscellaneous:** Contains fields for Assumable?, Prepayment Penalty?, Prepayment, Soft Prepayment, Max Prepay Penalty, Prior Prepay Penalty, Partial Payment Acceptance, and Creditor Servicing Statement.

At the bottom of the interface, there is a status bar with the text 'What date will the borrower's first payment be due?' and a 'Modified' button with a lock icon.

- If you change any parameters that affect the Days Prepaid Interest, DocMagic Online can automatically calculate the new value of the field.
- For example, we changed the First Payment Date and the Days Prepaid Interest is now **RED**.

Terms Tab

The screenshot displays the DocMagic software interface, specifically the 'Terms' tab. The top navigation bar includes 'General', 'Borrowers/Sellers', 'Property', 'Terms' (selected), 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' section contains the following fields:

- Rate Type: FIXED
- Buydown Type: [Empty]
- Appraised Value: \$250,000.00
- Approved JR Lien: [Empty]
- Sales Price: \$250,000.00
- Loan Amount: \$200,000.00
- Initial Interest Rate: 4.00 %
- Term / Amortization: 30 / 360 Months
- Monthly Payment: \$954.83
- First Payment Date: 07/31/2025
- Days Prepaid Interest: 32
- Paid By: BORROWER
- Total Prepaid Interest Estimate: [Empty]

The 'ARM' section contains the following fields:

- Interest Change Date: 31
- Payment Change Date: 31
- Margin: [Empty]
- Current Index: [Empty]
- Ceiling (Max) Rate: [Empty]
- Floor (Min) Rate: [Empty]
- First Interest Cap: [Empty]
- Subsequent Rate Cap: [Empty]
- Life-of-loan Cap: [Empty]

The 'Miscellaneous' section contains the following fields:

- Assumable? Yes No
- Prepayment Penalty? Yes No Options...
- Prepayment: [Empty] Months
- Soft Prepayment: [Empty] Months
- Max Prepay Penalty: [Empty]
- Prior Prepay Penalty: [Empty]
- Partial Payment Acceptance: [Empty]
- Creditor Servicing Statement: [Empty]

At the bottom left, it says 'GFE total prepaid interest' and at the bottom right, it says 'Modified' with a lock icon.

- Select the Days Prepaid Interest field and hit backspace or delete on the keyboard to clear the value. Click on any empty field (ex. Approved JR Lien), then click on Days Prepaid Interest again. The updated corrected value should populate automatically.

Terms Tab

The screenshot shows the DocMagic interface for the 'Terms' tab. The top navigation bar includes 'General', 'Borrowers/Sellers', 'Property', 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Terms' section contains the following fields:

- Rate Type: **ADJUSTABLE** (highlighted in red)
- Buydown Type: [Dropdown]
- Appraised Value: \$250,000.00
- Approved JR Lien: [Field]
- Sales Price: \$250,000.00
- Loan Amount: \$200,000.00
- Initial Interest Rate: 4.250 %
- Term / Amortization: 30 / 360 Months
- Monthly Payment: \$983.88
- First Payment Date: 07/31/2025
- Days Prepaid Interest: 32
- Paid By: BORROWER
- Total Prepaid Interest Estimate: [Field]

The ARM section contains the following fields:

- Interest Change Date: 31
- Payment Change Date: 31
- Margin: [Field]
- Current Index: [Dropdown]
- Ceiling (Max) Rate: [Field]
- Floor (Min) Rate: [Field]
- First Interest Cap: [Field]
- Subsequent Rate Cap: [Field]
- Life-of-loan Cap: [Field]

The Miscellaneous section contains the following fields:

- Assumable? Yes No
- Prepayment Penalty? Yes No
- Prepayment: [Field] Months
- Soft Prepayment: [Field] Months
- Max Prepay Penalty: [Field]
- Prior Prepay Penalty: [Field]
- Partial Payment Acceptance: [Dropdown]
- Creditor Servicing Statement: [Dropdown]

At the bottom, there is a note: 'What type of rate shall be used?' and a 'Modified' status indicator.

- If an Adjustable-rate Type is selected, you will be able to enter data into the ARM fields. *If this is the case, you must enter data into all six red fields in the ARM section or else you may not be able to produce a package.* Depending on the circumstance, you may need to fill out the Cap fields as well.
- Please note that your Margin plus your Index must equal your Initial Start Rate.

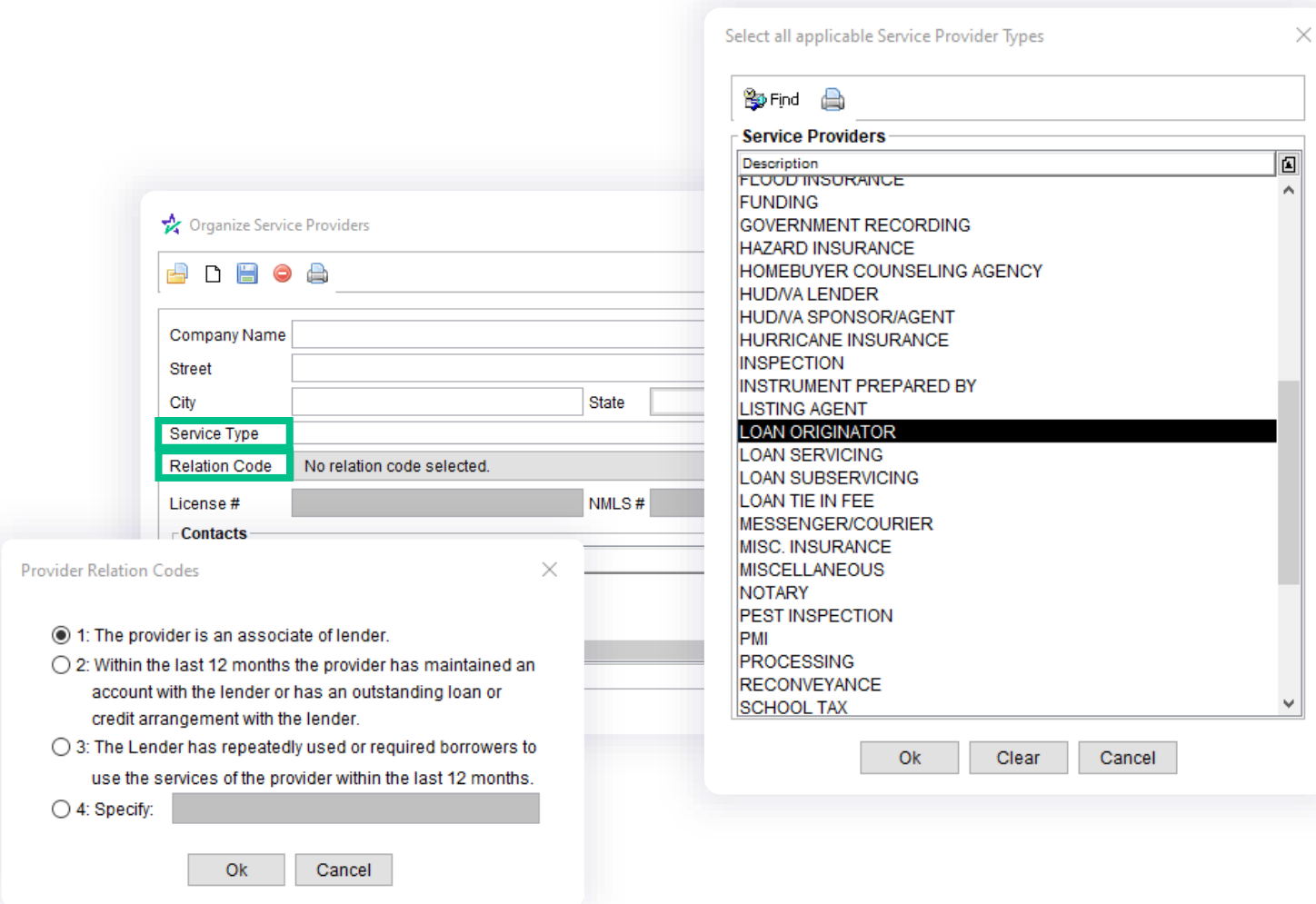
Providers/Liens Tab

The screenshot shows the DocMagic application interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with various icons for actions like Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Generate, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic. The main navigation tabs include General, Borrowers/Sellers, Property, Terms, Providers/Liens (selected), Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The Providers/Liens tab is active, displaying a table with columns: Service Description, Company Name, Ref #, Contact, Phone, and Details. The 'Company Name' column is highlighted with a green box. An 'Organize Service Providers' dialog box is open, allowing users to enter details for a new service provider. The dialog includes fields for Company Name, Street, City, State, Zip, Service Type, Relation Code, License #, and NMLS #. It also has a 'Contacts' section with a table for Representative Name, Phone, Email, Fax, License #, and NMLS #. A question 'What is the Service Provider City?' is displayed at the bottom of the dialog.

What is the Service Provider City?

- Service Providers associated with the loan will be entered in this tab. If this is your first time using DocMagic Online, you may need to enter your service providers from scratch.
- You can start by clicking on [Company Name](#) to open a window to enter your first service provider. Enter their company name and address, and the contact information of any representatives at the bottom.

Providers/Liens Tab



- You'll need to choose the *Service Type* from a list of options that appears when you select it ("Loan Originator").
- We also recommend that you select a *Relation Code* – how does the lender know this service provider? Choose the best option that fits or manually type in your answer at the bottom.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal Delivery UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms **Providers/Liens** Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Service Provider

Service Description

Company Name: ABC MORTGAGE

Street: 1800 W 213TH STREET

City: TORRANCE State: CALIFORNIA Zip: 90501

Service Type: LOAN ORIGINATOR

Relation Code: 1: The provider is an associate of lender.

License #: NMLS #: 12345 Add'l Licensing...

Contacts

Representative Name	Phone	Email	Fax	License #	NMLS #
STEVE TRUITT	(800) 649-1362	struitt@docmagic.com			9876

What type of service provider?

- The result should look something like this. Click on the floppy disk icon to save. The window where you entered your new service provider will close.

Providers/Liens Tab

The screenshot shows the DocMagic software interface with the 'Providers/Liens Tab' selected. A dialog box titled 'Select all applicable Service Provider Types' is open, displaying a list of service provider types. The 'LOAN ORIGINATOR' option is highlighted with a black background and the number '1' in the right column. A blue arrow points to the dropdown menu in the 'Service Providers' section of the main window, indicating where to click to open the dialog.

Service Providers

Description	#
HURRICANE INSURANCE	
INSPECTION	
INSTRUMENT PREPARED BY LISTING AGENT	
LOAN ORIGINATOR	1
LOAN SERVICING	
LOAN SUBSERVICING	
LOAN TIE IN FEE	
MESSENGER/COURIER	
MISC. INSURANCE	
MISCELLANEOUS	
NOTARY	
PEST INSPECTION	
PMI	
PROCESSING	
RECONVEYANCE	
SCHOOL TAX	
SECONDARY SETTLEMENT/CLOSING AGENT	
SELLING AGENT	
SETTLEMENT/CLOSING	
SUB-ESCROW	
SURVEY	
TAX SERVICE	
TAX TRANSCRIPT	

Other Liens

Lien Priority	Lender Name
---------------	-------------

Payoffs

Payoff Type	Description
-------------	-------------

- Next, click anywhere in the empty space in the Service Providers section, and you'll see a bar with a caret (upside-down equilateral triangle) appear in the top left.
- Click on that object to open a window and select the service type of the provider you just entered – Loan Originator in this case. Click Ok.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms **Providers/Liens** Charges/Fees Prepays/Impounds Underwriting Closing Summaries

Service Providers

Service Description	Company Name	Ref#	Contact	Phone	Details
LOAN ORIGINATOR					

Select Service Provider (Loan Originator)

Find

Service Type	Company Name	Address	City
LOAN ORIGINATOR	ABC LOAN ORG	123 MAIN STREET	SOMETHING
LOAN ORIGINATOR	ABC MORTGAGE	1800 W 213TH STREET	TORRANCE
LOAN ORIGINATOR	ACME	12354 MAIN STREET	TORRANCE
LOAN ORIGINATOR	ACME LOANS	123 MAIN STREET	TORRANCE
LOAN ORIGINATOR	LO TEST PROVIDER	1 SETTLEMENT BLVD	CITY
LOAN ORIGINATOR	MARKS LOANS	1234 ROAD	TORRANCE

Ok Cancel

What is the Service provider's company name? Modified

- Click on the area directly next to the Service Descriptor you just added under Company Name. A box with a carat will appear (pictured).
- Click on the carat to bring up the Service Provider window.
- Select your Service Provider and click Ok.

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save Data Capture New Copy Import Default Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms **Providers/Liens** Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Service Providers

Service Description	Company Name	Ref #	Contact	Phone	Details
LOAN ORIGINATOR	ABC MORTGAGE		STEVE TRUITT	(800) 649-1362	🔍
LOAN ORIGINATOR	STEVE TRUITT			(800) 649-1362	🔍

Other Liens

Lien Priority	Lender Name	Principal Amt	Interest Rate	Payment Amt	Details
---------------	-------------	---------------	---------------	-------------	---------

Payoffs

Payoff Type	Description	Amount
-------------	-------------	--------

What is the Service provider's company name? Modified

- Your Service Provider will be added.
 - If you select a Loan Originator, two service providers will be added automatically.
- You will need two entries for your Loan Originator – one for the Company, and one for the Contact. Notice how the Contact for the first Loan Originator entry is the Company for the second Loan Originator one. *You might not be able to produce a loan package if you skip this step.*

Providers/Liens Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Import Copy Default

Details - Abc Mortgage

Company Name: ABC MORTGAGE

Street: 1800 W 213TH STREET

City: TORRANCE State: CALIFORNIA Zip: 90501

Relation Code: No relation code selected.

License #: NMLS #: 12345

Contact Name: STEVE TRUITT

Contact Email: struitt@docmagic.com

Phone: (800) 649-1362 Fax: ()

License #: NMLS #: 9876

Provided Service

Service Type	Description	Est. Fee Amount
--------------	-------------	-----------------

Add to Service Provider database for future use

Ok Cancel

What is the Service provider's company name? Modified

- Click on the magnifying glass to view and edit service provider details.
- Notice how certain fields are greyed out? We'll show you how to edit some of those in the next page.

Providers/Liens Tab

The screenshot shows the DocMagic application window with the 'Providers/Liens' tab selected. The 'Organize Service Providers' dialog box is open, and the 'Add' icon (a document with a plus sign) is highlighted with a green box. The dialog box contains a 'Select Service Provider' window with a search bar and a table of service providers.

Service Type	Company Name	City
LOAN ORIGINATOR	ABC MORTGAGE	TORRANCE
LOAN ORIGINATOR	MARKS LOANS	TORRANCE
LOAN ORIGINATOR	ACME LOANS	TORRANCE
LOAN ORIGINATOR	ACME	TORRANCE
LOAN ORIGINATOR	ABC LOAN ORG	SOMETHING
BUILDER	TEST COMPANY	LOS ANGELES
LOAN ORIGINATOR	LO TEST PROVIDER	CITY

- Click on Company Name.
- Click on the icon in the very top left of the window that appears (highlighted).
- Another window will appear where you can select a Service Provider.
- Click Ok.

Providers/Liens Tab

The screenshot shows the DocMagic software interface with the 'Providers/Liens' tab selected. An 'Organize Service Providers' dialog box is open, displaying the following information:

Organize Service Providers

Company Name: ABC MORTGAGE
Street: 1800 W 213TH STREET
City: TORRANCE State: CALIFORNIA Zip: 90501
Service Type: LOAN ORIGINATOR
Relation Code: No relation code selected.
License #: NMLS #: 12345 Add'l Licensing...

Contacts

Representative Name	Phone	Email	Fax	License #	NMLS #
STEVE TRUITT	(800) 649-1362	struitt@docmagic.com			9876

What is the Service provider's company name? Modified

- You should be able to edit all of the Service Provider information in the window that appears. Click on the floppy disk icon to save changes.

Providers/Liens Tab

The screenshot shows the DocMagic software interface. The main window has a menu bar (File, Edit, Services, Tools, Help) and a toolbar with various icons for actions like Open, Save, New, Import, Copy, Default, Audit, Details, APR, Sect32, Impound, Process, View, Generate, Email, Appraisal, UCD, Delivery, Collaboration, eSign, and LoanMagic Portal. The main content area is divided into tabs: General, Borrowers/Sellers, Property, and Terms. The 'Borrowers/Sellers' tab is active, showing a table of 'Service Providers' with columns for Service Description and a list of 'LOAN ORIGINATOR' entries. Below this is the 'Other Liens' section with a table for Lien Priority and Lender Name, and a 'Payoffs' section with a table for Payoff Type and Description. A 'Prior 1st Lien - Details' dialog box is open, containing sections for 'Lien Details' (with fields for Lender Name, Loan Type, Mortgage Date, Loan Amount, Loan to Value, Balloon Payment, Borrower, Current Vesting, Trustee Name, Assigned To, and Assignment Date), 'Recording Information' (with tabs for Security Instrument, Assignment, and Vendor Lien, and fields for Recording Date, County, Instrument #, Volume #, Book, and Page), and a question 'What type of loan transaction is this?'. The dialog box has 'Ok', 'Next', 'Previous', and 'Cancel' buttons. A magnifying glass icon is highlighted in the background interface.

- Further down in the Other Liens section, you have the option of adding first, second, and third liens. Click in the empty space to add an entry and then fill in your details through the magnifying glass.
- You can enter in Payoffs toward the bottom of the page. Be sure to select a payoff type, write a description, and specify an amount.

Charges/Fees Tab

The screenshot displays the DocMagic software interface for a user named Stephen Truitt (#134). The main window has a menu bar (File, Edit, Services, Tools, Help) and a toolbar with icons for Open, Save, New, Import, Copy, and Default. Below the toolbar is a 'Data Capture' section. The main content area is divided into several tabs: General, Borrowers/Sellers, Property, and Te. The 'Charges' tab is active, showing a table with columns for 'Charge Description' and 'To'. A blue arrow points to the 'Charge Description' dropdown menu. A dialog box titled 'Select all applicable Charges' is open in the foreground, displaying a list of charges with columns for 'Description', 'Prepaid Fin. Chg.', and '#'. The 'Appraisal Fee' and 'Assumption Fee' are highlighted. The dialog box also includes a 'Misc. Desc.' field, an 'Include in APR' checkbox, and 'Ok', 'Clear', and 'Cancel' buttons.

Description	Prepaid Fin. Chg.	#
203K Architectural and Engineering Fee	YES	
203K Consultant Fee	YES	
203K Discount on Repairs	YES	
203K Inspection Fee	YES	
203K Other Fee	YES	
203K Permit Fee	YES	
203K Supplemental Origination Fee	YES	
203K Title Update	YES	
Accident Insurance	NO	
Accident Insurance (Non-Creditor)	NO	
Administration Fee	YES	
Amount in Arrears	NO	
Application Fee	YES	
Appraisal Desk Review Fee	NO	
Appraisal Fee	NO	1
Appraisal Field Review Fee	NO	
Appraisal Management Company Fee	YES	
Appraisal Review Fee	NO	
Assumption Fee	YES	2
Automated Underwriting Fee	YES	
Automated Valuation Model Fee	NO	
Buydown Fee	YES	

- Next, we have the Charges/Fees tab.
- Click on the object under Charge Description to bring up a window where you can add applicable charges. Click on a charge to add it.
- Add the charges in the order that you want them to be listed in. The number that appears next to a selected charge tells you it's order in the stack.

Charges/Fees Tab

The screenshot shows the DocMagic software interface with the 'Charges' tab selected. A dialog box titled 'Select all applicable Charges' is open, displaying a list of charges with columns for 'Description', 'Prepaid Fin. Chg.', and '#'. The 'Other' charge is highlighted, and the 'Misc. Desc.' field contains the text 'TYPE OUT THE FULL PRINTED CHARGE'. The 'Include in APR' checkbox is unchecked. The dialog box has 'Ok', 'Clear', and 'Cancel' buttons at the bottom.

Description	Prepaid Fin. Chg.	#
Interest Contribution	NO	
Lender Inspection Fee	NO	
Lender's Attorney Fee	YES	
Loss-of-Income Insurance	NO	
Loss-of-Income Insurance (Non-Creditor)	NO	
MERS Registration Fee	YES	
Mortgage Broker Fee	YES	
Mortgage Insurance Premium	YES	
Mortgage Insurance Premium (Cash)	YES	
Mortgage Insurance Premium (Financed)	YES	
Mortgage Insurance Premium Refund	NO	
Mortgage Tax	NO	
Other	NO	1
Other Insurance Premium	NO	
Other Transfer Taxes	NO	
Payoff Lien with Same Lender	NO	
Payoff Request Fee	YES	
Pest Inspection Fee	NO	
Prepaid Interest	NO	
Processing Fee	YES	
Quitclaim Recording Fee	NO	
Rate-Lock Extension Fee	YES	

- If you do not see an applicable Charge Description, select “Other” and type the entire charge description as you want it to print in the “Misc. Desc.” field at the bottom of the window.
- Click Ok to confirm your selections.

Charges/Fees Tab

The screenshot shows the DocMagic software interface for a user named Stephen Truitt. The 'Providers/Liens' tab is selected, and the 'Charges' section is active. A blue arrow points to the 'To' dropdown menu in the 'Charges' table, which currently shows 'TRID Sectio'. A 'Select Paid To' dialog box is open, displaying a list of entities to be paid to. The list includes 'LENDER', 'BROKER', 'INVESTOR', 'GENERIC PLANS', 'SERVICE PROVIDER', 'ABC MORTGAGE', 'STEVE TRUITT', 'OTHER', 'HUD', 'VA', 'USDA', 'LENDER AFFILIATE', 'BROKER AFFILIATE', and 'LENDER AND BROKER AFFILIATE'. The 'Name' field at the bottom of the dialog is set to 'TEST'. The 'Ok' and 'Cancel' buttons are visible at the bottom of the dialog.

Charge Description	To	TRID Sectio
Appraisal Fee		

Fee Description	To	Fee Points

Premium Description	To	Premium P

Who will this charge be paid to? Modified

- Next, select who the charge will be paid to. These are pulled from the Providers/Liens tab.
- If you don't see who you are looking for, you may need to go back to the previous tab and add them. You can also select "Other" and type out the entity's full Name in the field at the bottom of the window.
- Click Ok to confirm your selection.

Charges/Fees Tab

The screenshot shows the DocMagic software interface with the 'Charges/Fees' tab selected. A 'Select Category' dialog box is open, displaying a list of TRID Section options. A blue arrow points to the 'TRID Section' dropdown menu in the 'Charges' table.

Charge Description	To	TRID Section	Charge
Appraisal Fee	DSI TEST LENDER (S...		

TRID Section

- Origination Charges
- Other Costs
- Prepays
- Services Borrower Did Not Shop For
- Services Borrower Did Shop For
- Services You Cannot Shop For
- Services You Can Shop For
- Taxes And Other Government Fees

Buttons: Ok, Cancel

Footer: Select the category into which the charge falls for purposes of the Loan Estimate

- Select what TRID Section the charge will be in – “Services you Cannot Shop For” or “Services You Can Shop For”. Please note that this is different from “Services Borrower Did Not Shop For” and “Services Borrower Did Shop For”.
- If TRID is not applicable, this will just be a categories sections and your options will be more generic.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepaids/Impounds Underwriting Closing Summaries

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimate

BORROWER
SELLER
BROKER
LENDER
INVESTOR
OTHER

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
-----------------	----	------------	------------	---------	------	----------------	------------------	----------

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
---------------------	----	----------------	--------	----------

[Manage Changed Circumstance Information](#) Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- Next, you'll enter the amount of the Charge in the Charge Amt column.
- Select who the charge will be paid by from the options in the drop down.
- Enter the amount of the charge that has already been paid (if any) in the Amt Paid section.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepays/Impounds Underwriting Closing Summaries

DocMagic

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Estimate

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate

[Manage Changed Circumstance Information](#) Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- Next, check the appropriate the boxes that apply to the charge:
 - POC: Paid Outside Closing
 - APR: Prepaid finance charge
 - Fin?: Financed into the loan amount
 - BC?: Provider chosen by borrower
 - SR?: Seller Responsible for the fee
 - Opt?: Optional charge not required by the lender
- Hover your mouse over a check box to view its description.

Charges/Fees Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture

Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepaids/Impounds Underwriting Closing Summaries

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	DSI TEST LENDER (S... Services You Ca...		\$250.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fees

Fee Description	To	Fee Points	+Fee
-----------------	----	------------	------

Premiums

Premium Description	To	Premium Points	+Fixe
---------------------	----	----------------	-------

[Manage Changed Circumstance Information](#)

Charge Description.

Select a Source for Estimate amounts

Source for Estimate amounts

The "Estimate" entry fields are used to complete the Good Faith Estimate column of the comparison table on page 3 of the HUD-1. If you have not previously issued a GFE to the borrower, please ignore these entry fields.

To add/modify Estimate amounts, you may do so manually or select from one of the following sources for this information.

- Previously processed Pre-disclosure/Pre-Closing package for this Worksheet (recommended)
- Current Worksheet values
- An alternate Worksheet file:
Client ID [] Worksheet # [] [More Info](#)

- The Estimate field is used for the Good Faith Estimate. Click on the blue text to bring up a window with additional information and options.

Charges/Fees Tab

DocMagic - Stephen Truitt (#136)

File Edit Services Tools Help

Open Save New Copy Import Default

Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepaids/Impounds Underwriting Closing Summaries

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Appraisal Fee	APPRAISAL COMPANY	Services Borrow...	\$400.00	BORROWER	\$400.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$300.00
CREDIT REPORT	CREDIT REPORT CO...	Services Borrow...	\$50.00	BORROWER	\$50.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$60.00
DOCUMENT FEE	DOCUMENT SYSTEM...	Services Borrow...	\$35.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$40.00
UNDERWRITING FEE	Lender	Services Borrow...	\$350.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$375.00
PROCESSING FEE	Lender	Services Borrow...	\$300.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$350.00
CLOSING FEE	CONTACT HERE	Services Borrow...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$550.00
TITLE FEE	Lender	Services Borrow...	\$460.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$500.00
Title - Lender's Title Insura...	Lender	Services Borrow...	\$150.00	BORROWER		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$200.00
Transfer Taxes	DOCMAGIC INC.	Services Borrow...	\$35.00	BORROWER	\$35.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate
Loan Origination Fee	LENDER	1.000%		BORROWER	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$2,000.00

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate
YIELD SPREAD PREMIUM	BROKER	1.250%		\$2,500.00

[Manage Changed Circumstance Information](#) Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- Further down, Fees and Premiums can be added just like the Charges.
 - Please note the fields to enter Fee and Premium Points.
- The Charges/Fees tab is also where you can enter a Changed Circumstance.
 - Details can be found in the Hacks document of the [DocMagic Online Product Training Page](#).

Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Data Capture Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries DocMagic

Prepays

Description	To	Months	Total Amount	Paid By	...	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER		\$888.00

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly PMI/MMI # Mos
 Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date PMI Paid By

Non-Escrow Property Cost

Year 1 Amount Detail...
 Description

Miscellaneous Impound Information

Impound Cushion Mos Aggregate Adjustment MI Cushion Mos Initial Deposit Estimate
 Starting Balance Low Balance Cushion Escrow Status

Press to Open the selected Worksheet

- Next, we have the Prepays/Impounds Tab. Adding Prepays and Impounds is not too different from adding Charges and Fees.
- When you add Prepays, you'll need to include how many months are being prepaid, followed by the total amount.

Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Audit Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries DocMagic

Prepays

Description	To	Months	Total Amount	Paid By	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	\$888.00

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly PMI/MMI # Mos
 Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date PMI Paid By

Non-Escrow Property Cost

Year 1 Amount Detail...
 Description

Miscellaneous Impound Information

Impound Cushion Mos Aggregate Adjustment MI Cushion Mos Initial Deposit Estimate
 Starting Balance Low Balance Cushion Escrow Status

Press to Open the selected Worksheet

- For Impounds, enter the number of payments that will be collected each year under “Pmts/Year” and the amount of **each payment** (not the annual amount) under “Payment Amt”.
- Hit Tab on your keyboard and DocMagic Online will automatically calculate the Monthly Inflow.
- The Edit button under Due Dates allows you to access impound disbursement dates.
- Months = Total Number of Months

Prepays/Impounds Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees **Prepays/Impounds** Underwriting Closing Summaries

Prepays

Description	To	Months	Total Amount	Paid By	...	Estimate
City Property Tax	LENDER	12	\$800.00	BORROWER	...	\$888.00

Impounds

Description	To	Pmts/Year	Payment Amt	Monthly Inflow	Due Dates	Months	Paid By	...

PMI/MMI

Renewal Rate #1 1st Renewal # Mos PMI/MMI Monthly PMI/MMI # Mos
 Renewal Rate #2 2nd Renewal # Mos PMI/MMI Due Date PMI Paid By

Non-Escrow Property Cost

Year 1 Amount Detail...
 Description

Miscellaneous Impound Information

Impound Cushion Mos Aggregate Adjustment MI Cushion Mos Initial Deposit Estimate
 Starting Balance Low Balance Cushion Escrow Status

Press to Open the selected Worksheet

- Further down, you can enter your Mortgage Insurance and Miscellaneous Impound Information.
 - Remember that if you click on the calculator icon, DocMagic Online will figure out the value for you.
- Please note that Loan Defaults – Charges, Fees, Premiums, Impounds, and PMI/MMI can be configured from the Loan Defaults section of the DocMagic Dashboard.

Underwriting Tab

DocMagic - Stephen Truitt (#134)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Collaboration eSign LoanMagic

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds **Underwriting** Closing Summaries

Details Of Transaction

a. Purchase Price \$250,000.00
 b. Alterations
 c. Land \$0.00
 d. Refinance
 e. Estimated prepaid items
 f. Estimated closing costs
 g. PMI, MIP, Funding Fee
 h. Discount (if borrower will pay)
 i. Total Costs (a through h)

Proposed Housing Expense

First Mortgage (P&I) \$0.00
 Other Mortgage (P&I) \$0.00
 Homeowner's Insurance \$0.00
 Supplemental Prop. Ins. \$0.00
 Real Estate Taxes \$0.00
 Mortgage Insurance \$0.00
 Homeowner Assn. Dues \$0.00
 Base/Ground Rent \$0.00
 Other \$0.00
Total Primary Housing Exp.

Qualifying Ratios

Primary Housing/Income
 Total Obligations/Income
 Debt/Housing

Down Payment

Details \$0.00
 Explanation

Other Credits

Type	Source	Amount
General Credit	Federal Agency	\$25.00
Other Credit Total		\$75.00

Tolerance Cure

Prepaid Description.

- You can review and enter key information in the Underwriting Tab.
- Certain credits and Tolerance Cure information can be found in the Other Credits section.

Closing Tab

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Default Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting **Closing** Summaries

Closing

Closing County Loan Proceeds To

[Closing Instructions/Conditions](#)

CLOSING/ESCROW CONDITIONS APPEAR HERE!
TO CREATE SPECIFIC CONDITIONS THAT YOU USE FREQUENTLY, CLICK ON "MODIFY CLOSING INSTRUCTION OPTIONS" TO CREATE CODES.

Cash to Close

Description	Loan Estimate	Final	Did this chan...	Change Description
Total Closing Costs (J)	\$2,000.00	\$8,899.12	Yes	See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	-\$0.00	-\$335.00	Yes	You paid these Closing Costs before closing
Closing Costs Financed	-\$0.00	-\$8,564.12	Yes	You included these Closing Costs in your Loan amount, which increased your Lo...
Down Payment	\$0.00	\$0.00	No	
Funds from Borrower	\$0.00	\$0.00	No	
Deposit	-\$0.00	-\$0.00	No	
Funds for Borrower	-\$0.00	-\$193,935.88	Yes	You decreased this payment. See details in Section L
Seller Credits	-\$0.00	-\$0.00	No	
Adjustments and Other Credits	\$0.00	\$0.00	No	
Cash To Close Total	\$2,000.00	-\$193,935.88		

Standard Form Alternate Form

Insert the County that the Loan will be closed in. This is usually the County where the Documents will be signed

- On the Closing Tab, select the Closing County and indicate who the loan proceeds will go to at the top.
- Cash to Close contains the final loan amounts that will appear on the Closing Disclosure. For more information, please visit the Cash to Close section of our DocMagic Online Hacks, found on the [Product Training Page](#).
- Select the applicable version of Cash to Close at the bottom – Standard or Alternate.

Summaries Tab

K. Due from Borrower at Closing

Code	Description	Amount
01	Sale Price of Property	\$0.00
02	Sales Price of Any Personal Property Include in Sale	
03	Closing Costs Paid at Closing	\$8,564.12

L. Paid Already by...

Code	Description	Amount
01	Deposit	
02	Loan Amount	\$202,500.00
03	Existing Loan	
14	Assessments	
15		
16		
17		

M. Due to Seller at Closing

Code	Description	Amount
01	Sale Price of Property	\$0.00
02	Sale Price of Any Personal Property Included in Sale	
09	City/Town Taxes <From> to <To>	
10	County Taxes <From> to <To>	
11	Assessments <From> to <To>	
12		
13		
14		

N. Due from Seller at Closing

Code	Description	Amount
01	Excess Deposit	
02	Closing Costs Paid at Closing	\$0.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07	Seller Credit	
08		
09		
10		

CALCULATION

Description	Amount
Total Due Already from Borrower at Closing (K)	\$8,564.12
Total Paid by or on Behalf of Borrower at Closing (L)	\$202,500.00
Cash to Close From/To Borrower	-\$193,935.88

CALCULATION

Description	Amount
Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
Cash From/To Seller	\$0.00

Select a Summaries line number.

- If you want to add a specific line item to a Disclosure, you may do so in the Summaries Tab.
- Click on the empty space below existing line items to add a code and a description from the window that appears. Be sure to enter an amount in the adjacent space to the right.

Auditing

The screenshot shows the DocMagic software interface. A blue arrow points to the 'Audit' button in the top toolbar. A 'Data Validation - Worksheet #175' window is open in the foreground, displaying a warning message: '30 Warning issues have been detected.' Below the message is a table with columns for Type, Message, and Category. The table lists various warning issues related to document validation, such as invalid county information, document date discrepancies, and missing required fields.

Type	Message	Category
WARNING	The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.	
WARNING	Document Date is more than '5' days in the past	DataValidation
WARNING	Disbursement Date must be after Document Date	DataValidation
WARNING	Disbursement Date must be after Closing Date	DataValidation
WARNING	No Sales Price	DataValidation
WARNING	Is mortgage insurance required?	DataValidation
WARNING	No LE Initial Deposit Amount detected.	Federal-RESPA
WARNING	Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.	Federal-TILA
WARNING	Impound Account Low Balance (\$-2,149.94) is less than zero.	DataValidation
WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	DataValidation


- Once data entry is completed, you'll need to audit the worksheet before you can process a set of documents. Notice how the Process button is greyed out.
- Start by clicking on the Audit button and a separate Data Validation window will appear as shown.

Auditing

The screenshot shows the DocMagic software interface. A blue arrow points to the 'Audit' button in the top toolbar. A 'Data Validation - Worksheet #175' window is open, displaying a warning message: '30 Warning issues have been detected.' Below the message is a table with columns for Type, Message, and Category. The table lists several warning issues, including: 'The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.', 'Document Date is more than 5 days in the past', 'Disbursement Date must be after Document Date', 'Disbursement Date must be after Closing Date', 'No Sales Price', 'Is mortgage insurance required?', 'No LE Initial Deposit Amount detected.', 'Reg. Z prohibits payments to loan originators based on loan terms, including the interest rate. Make sure premium selected is not based on loan terms.', 'Impound Account Low Balance (\$-2,149.94) is less than zero.', and 'Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.'

- The Data Validation window contains your list of Warnings and FATALS. You may proceed with warnings but any FATALS are hard stops – you will be prevented from drawing docs until you address them.
- Audits can be customized by reaching out to Customer Service.
- Click on Details to bring up the [Loan Detail Report](#). The report will open in your web browser or default application for HTML files.

Loan Detail Report



Loan Number:	777080520250001	File ID:	175
Borrower Name:	STEPHEN TRUITT	Client Number:	100ST
Property Address:	123 MAIN STREET, INDIANAPOLIS MD 20792	Date of Report:	08/07/2025

Transaction Details

Data Validation

Compliance Audit

Collapse all ^

▼ DETAILS

LENDER INFO

Lender Name:	DSI TEST LENDER (STEVE TRUITT)	Transfer To:	
Loan Program:	ALL FIXED LOANS (DSL_CONV)		

LOAN IDENTIFIERS

Loan Number:	777080520250001	FHA/VA Case:		MERS #:	9999999-0520250001-9
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH

IMPORTANT DATES

Application Date:	03/01/2021	Cancel Date:		CD/Re-Disc Send Date:	
Document Date:	12/11/2023	Disbursement Date:	05/10/2021	CD/Re-Disc Method:	

- The Report provides information to ensure that each transaction is compliant with the appropriate laws, regulations, and lender requirements.
- It is organized into three tabs:
- *Transaction Details* displays the loan data entered in the worksheet, data which needs to be validated.

Auditing

The screenshot shows the 'Data Validation' tab selected. It features a table with the following data:

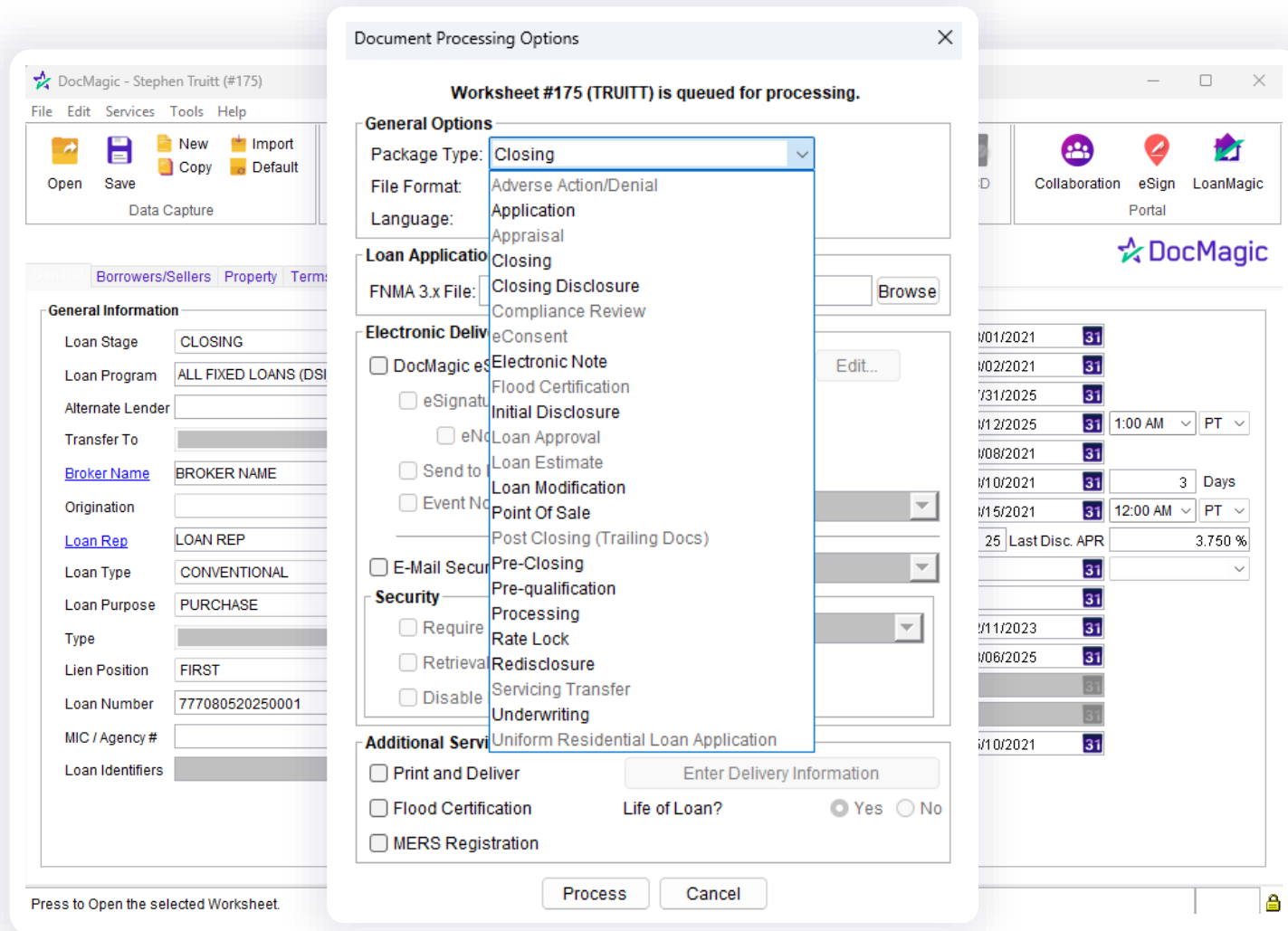
Status	Result	Message	Link
	WARNING	The county Prince George's County is not valid for the state of MD. Please verify the county and state of the property.	
	WARNING	Document Date is more than '5' days in the past	
	WARNING	Disbursement Date must be after Document Date	
	WARNING	Disbursement Date must be after Closing Date	
	WARNING	No Sales Price	

The screenshot shows the 'Compliance Audit' tab selected. It features a 'COMPLIANCE SUMMARY' section with the following data:

Federal High Cost/HPML	PASS		TRID	WARNING	
Ability to Repay/QM	FAIL		Conventional	N/A	
Fannie/Freddie Points/Fees	PASS		MD High Cost/HPML	PASS	
Fannie/Freddie Audits	N/A		MD State Rules	N/A	

- *Data Validation* provides analysis of the data found in the Transaction Details tab. It contains warning messages and summaries.
- *Compliance Audit* starts with a compliance summary at the top followed by a status breakdown of individual audits.

Document Processing



- The Process button will illuminate after you run the Audit. Clicking on it will open the Document Processing Options window pictured.
- Start by selecting your document package type from the dropdown at the top.
 - If your desired document package is greyed out, you may need to go back to the General tab and change the Loan Stage.

Document Processing

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: [Dropdown]

Loan Application

FNMA 3.x File: [Text Field] Browse

Electronic Delivery

DocMagic eSign Edit...

eSignature enable

eNotary enable Include SMARTDoc eNote

Send to Mobile App

Event Notification [Dropdown]

E-Mail Secure Link to [Dropdown]

Security

Require Password [Dropdown]

Retrieval Notification

Disable Recipient Printing

Additional Services

Print and Deliver Enter Delivery Information

Flood Certification Life of Loan? Yes No

MERS Registration

Process Cancel

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default

Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI)

Alternate Lender: [Text Field]

Transfer To: [Text Field]

Broker Name: BROKER NAME

Origination: [Text Field]

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type: [Text Field]

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #: [Text Field]

Loan Identifiers: [Text Field]

Press to Open the selected Worksheet.

Collaboration eSign LoanMagic Portal

DocMagic

1/01/2021	31
1/02/2021	31
1/31/2025	31
1/12/2025	31
1/08/2021	31
1/10/2021	31
1/15/2021	31
25 Last Disc. APR	3.750 %
[Text Field]	[Dropdown]
1/11/2023	31
1/06/2025	31
[Text Field]	31
[Text Field]	31
1/10/2021	31

- Next, choose a file format.
 - DBK is a proprietary file format that can be viewed and modified with our proprietary software, DocMaster.
 - Selecting Adobe PDF generates the file instantaneously. You can still download a PDF of the document package if you process as a DBK. You'll just need to go to the [eSign Console](#).

Document Processing

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

DocMagic eSignature

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 Enter Delivery Information

Flood Certification Life of Loan? Yes No

MERS Registration

Process Cancel

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Import Copy Default

Data Capture

Borrowers/Sellers Property Terms

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI)

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Collaboration eSign LoanMagic Portal

DocMagic

1/01/2021	31
1/02/2021	31
1/31/2025	31
1/12/2025	31
1/08/2021	31
1/10/2021	31
1/15/2021	31
25 Last Disc. APR	3.750 %
	31
	31
1/11/2023	31
1/06/2025	31
	31
	31
1/10/2021	31

Press to Open the selected Worksheet.

- You can also choose a Language. English is the default. If a form in your package is unavailable in your selected language, you will get a Fatal.

Document Processing

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

DocMagic eSign Edit...

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 Enter Delivery Information

Flood Certification Life of Loan? Yes No

MERS Registration

Process Cancel

- If you want to utilize our eSign experience, check *DocMagic eSign and eSignature enable*.
- This option is only available in the DBK file format.
- All borrowers must have a valid email and social security number.

Document Processing

The screenshot shows the DocMagic Document Processing Options dialog box. The title bar reads "Document Processing Options". A message at the top states: "Worksheet #175 (TRUITT) is queued for processing." The dialog is divided into several sections:

- General Options:** Package Type: Closing; File Format: DBK (PCL) (selected); Language: English.
- Loan Application:** FNMA 3.x File: [Browse]
- Electronic Delivery:** DocMagic eSign (checked); eSignature enable (checked); eNotary enable (checked); Include SMARTDoc eNote (checked); Send to Mobile App (unchecked); Event Notification (dropdown menu).
- Security:** E-Mail Secure Link to (dropdown menu); Require Password (unchecked); Retrieval Notification (unchecked); Disable Recipient Printing (unchecked).
- Additional Services:** Print and Deliver (unchecked); Flood Certification (unchecked); MERS Registration (unchecked); Life of Loan? (radio buttons: Yes selected, No unselected); Enter Delivery Information button.

At the bottom of the dialog are "Process" and "Cancel" buttons. The background application window shows a "General Information" form with fields for Loan Stage (CLOSING), Loan Program (ALL FIXED LOANS (DSI)), and Loan Number (777080520250001).

- When you select eSignature enable, the options for eNotary enable and Include SMARTDoc eNote will illuminate.
- Check these boxes based on what hybrid model you are using, or Total eClose if applicable. Not sure what this means? Please visit our [Product Training Page](#).

Document Processing

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

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 Life of Loan? Yes No

MERS Registration

Press to Open the selected Worksheet.

- If you select “eNotary enable” in a state that is NOT DocMagic RON certified, you may get a fatal error that will not allow you to process the document set. Please visit [this page](#) to see if your state is DocMagic RON certified.
- You may contact Customer Service to downgrade this Fatal into a Warning. This will allow you to process document packages with “eNotary enable” selected in non-DocMagic RON states.

Document Processing

Document Processing Options

Worksheet #175 (TRUITT) is queued for processing.

General Options

Package Type: Closing

File Format: Adobe PDF DBK (PCL)

Language: English

Loan Application

FNMA 3.x File: Browse

Electronic Delivery

DocMagic eSign Edit...

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 Enter Delivery Information

Flood Certification Life of Loan? Yes No

MERS Registration

Process Cancel

- You also have the option to securely email the file as an alternative to eSign. The recipient(s) must be a contact listed in the Service Providers section.
- If you select the “E-Mail Secure Link to” option, the check boxes under Security will become available. Please be sure to select a password if you choose to enable that feature.
- Finally, Additional Services can be found at the bottom.
- Click Process when done.

Document Processing

DocMagic - Stephen Truitt (#175)

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

DocMagic

Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

General Information

Loan Stage: CLOSING

Loan Program: ALL FIXED LOANS (DSI_CON...

Alternate Lender:

Transfer To:

Broker Name: BROKER NAME

Origination:

Loan Rep: LOAN REP

Loan Type: CONVENTIONAL

Loan Purpose: PURCHASE

Type:

Lien Position: FIRST

Loan Number: 777080520250001

MIC / Agency #:

Loan Identifiers:

Process Complete

Congratulations!

Your documents have been processed successfully.

WebSheet: 175

Borrower: STEPHEN TRUITT

WebDocs Code: 100ST-02GJ-H2c-2h0CGC9P

[Click here to download your documents](#)

[Click here to download the FREE DocMaster viewer](#)
(the software REQUIRED to view and print documents).

Don't show this window again.

DocMagic

2021 31

2021 31

2025 31

2025 31 1:00 AM PT

2021 31

2021 31 3 Days

2021 31 12:00 AM PT

Last Disc. APR 3.750 %

31

31

2023 31

2025 31

31

31

2021 31

Press to Open the selected Worksheet.

- You'll see this completion message if your process request is successful. A confirmation email will be sent to you as well.

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Default Import

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepaids/Impounds Underwriting GFE HUD-1 Closing

General Information

Loan Stage

Loan Program

Alternate Lender

Transfer To

Broker Name Channel

Origination

Loan Rep Branch

Loan Type Business Use

Loan Purpose Same Lender

Type Program

Lien Position Simultaneous?

Loan Number MERS #

MIC / Agency # Section Case # Assigned

Loan Identifiers

Dates & Times

Application Date

Pre-Z Send Date

Estimate Issue Date

Est. Available Through

Intent to Proceed Date

Rate Lock Date Days

Rate Available Thru

Lock Days Prior to Close Last Disc. APR

CD/Re-disc Date/Method

CD/Re-disc Rec'd Date

Document Date

Closing Date

Signing Date

Cancel Date

Disbursement Date

- The rest of this guide will focus on creating a worksheet from scratch with the least amount of information possible. We call this a “Minimum Worksheet”.
- It is important to “tab” between fields and have DocMagic Online auto-populate data by hitting the tab key on your keyboard.
- Start by clicking New in the top left to load a blank worksheet, as shown.

Minimum Worksheet

The screenshot shows the DocMagic software interface with the 'General' tab selected. The 'General Information' section contains the following fields:

- Loan Stage: DISCLOSURE
- Loan Program: ALL FIXED LOANS (DSI_CONV)
- Alternate Lender: [Empty]
- Transfer To: [Empty]
- Broker Name: [Empty]
- Channel: [Empty]
- Origination: [Empty]
- Loan Rep: [Empty]
- Branch: [Empty]
- Loan Type: CONVENTIONAL
- Business Use:
- Loan Purpose: PURCHASE
- Same Lender:
- Type: [Empty]
- Program: [Empty]
- Lien Position: [Empty]
- Simultaneous?:
- Loan Number: 111222333444
- MERS #: [Empty]
- MIC / Agency #: [Empty]
- Section: [Empty]
- Case # Assigned: [Empty]
- Loan Identifiers: [Empty]

The 'Dates & Times' section contains the following fields:

- Application Date: 08/01/2025
- Pre-Z Send Date: [Empty]
- Estimate Issue Date: 08/01/2025
- Est. Available Through: 08/15/2025
- Intent to Proceed Date: [Empty]
- Rate Lock Date: [Empty]
- Rate Available Thru: [Empty]
- Lock Days Prior to Close: [Empty]
- Last Disc. APR: [Empty]
- CD/Re-disc Date/Method: [Empty]
- CD/Re-disc Rec'd Date: [Empty]
- Document Date: 08/25/2025
- Closing Date: 08/25/2025
- Signing Date: [Empty]
- Cancel Date: [Empty]
- Disbursement Date: 08/29/2025

- On the *General Tab*, enter the following information under the General Information section:
 - Loan Stage: Disclosure
 - Loan Plan: DSI_CONV
 - Loan Type: Conventional
 - Loan Purpose: Purchase
 - Loan Number: *any random sequence of numbers*

Minimum Worksheet

The screenshot displays the DocMagic software interface. At the top, there is a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu bar is a toolbar with various icons for file operations (Open, Save, New, Copy, Import, Default) and workflow steps (Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, LoanMagic Portal). The main workspace is divided into two panes: 'General Information' and 'Dates & Times'. The 'General Information' pane contains fields for Loan Stage (DISCLOSURE), Loan Program (ALL FIXED LOANS (DSI_CONV)), Alternate Lender, Transfer To, Broker Name, Channel, Origination, Loan Rep, Branch, Loan Type (CONVENTIONAL), Business Use, Loan Purpose (PURCHASE), Same Lender, Type, Program, Lien Position, Simultaneous?, Loan Number (111222333444), MERS #, MIC / Agency #, Section, Case # Assigned, and Loan Identifiers. The 'Dates & Times' pane contains fields for Application Date (08/01/2025), Pre-Z Send Date, Estimate Issue Date (08/01/2025), Est. Available Through (08/15/2025), Intent to Proceed Date, Rate Lock Date, Rate Available Thru, Lock Days Prior to Close, CD/Re-disc Date/Method, CD/Re-disc Rec'd Date, Document Date (08/25/2025), Closing Date (08/25/2025), Signing Date, Cancel Date, and Disbursement Date (08/29/2025). A 'Modified' status indicator is visible at the bottom right of the interface.

- On the *General Tab*, enter the following information under the General Information section (continued):
 - Application Date: First of this month
 - Estimate Issue Date: First of this month
 - Est Avail Through: 10 business days from first of month (roughly)
 - Rate Lock Date: optional

Minimum Worksheet

The screenshot shows the DocMagic software interface. The top menu bar includes File, Edit, Services, Tools, and Help. Below the menu is a toolbar with icons for Open, Save, New, Copy, Import, Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, and LoanMagic Portal. The main workspace is divided into two panes: General Information and Dates & Times.

General Information

Loan Stage	DISCLOSURE
Loan Program	ALL FIXED LOANS (DSI_CONV)
Alternate Lender	
Transfer To	
Broker Name	
Channel	
Origination	
Loan Rep	
Branch	
Loan Type	CONVENTIONAL
Business Use	<input type="checkbox"/>
Loan Purpose	PURCHASE
Same Lender	<input type="checkbox"/>
Type	
Program	
Lien Position	
Simultaneous?	<input type="checkbox"/>
Loan Number	111222333444
MERS #	
MIC / Agency #	
Section	
Case # Assigned	
Loan Identifiers	

Dates & Times

Application Date	08/01/2025	31
Pre-Z Send Date		31
Estimate Issue Date	08/01/2025	31
Est. Available Through	08/15/2025	31
Intent to Proceed Date		31
Rate Lock Date		31
Rate Available Thru		31
Lock Days Prior to Close	Last Disc. APR	
CD/Re-disc Date/Method		31
CD/Re-disc Rec'd Date		31
Document Date	08/25/2025	31
Closing Date	08/25/2025	31
Signing Date		31
Cancel Date		31
Disbursement Date	08/29/2025	31

Modified

- On the *General Tab*, enter the following information under the General Information section (continued):
 - Document Date: A few days before the end of the month
 - Closing Date: same as document date
 - Disbursement Date: Last business day of the month

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Import Data Capture

Audit Details APR Sect32 Impound Audit

Process View Generate

Email Appraisal UCD Delivery

Collaboration eSign LoanMagic Portal

General **Borrowers/Sellers** Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting GFE HUD-1 Closing

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BOB SAMPLE	INDIVIDUAL	000-00-0000		

Final Relation Vesting To Read BOB SAMPLE

Country UNITED STATES Mailing Street Unit

City State Zip

Sellers

Corp/Trust Name

Name	Details
------	---------

Street City State Zip

If the borrower is a corporation or trust, what is the name of the corporation/trust? Modified

- On the *Borrowers/Sellers Tab*, enter the following information:
 - Name: Any first name with last name as Test or Sample
 - Type: Individual
 - Social Security Number: Any random combination
 - Vesting To Read: Borrower's Name

Minimum Worksheet

The screenshot shows the DocMagic software interface. At the top, there is a menu bar with 'File', 'Edit', 'Services', 'Tools', and 'Help'. Below the menu bar is a toolbar with various icons for actions like 'Open', 'Save', 'New', 'Copy', 'Import', 'Default', 'Audit', 'Details', 'APR', 'Sect32', 'Impound', 'Process', 'View', 'Generate', 'Email', 'Appraisal', 'UCD', 'Collaboration', 'eSign', and 'LoanMagic'. The main area has a tabbed interface with 'General', 'Borrowers/Sellers', 'Property', 'Terms', 'Providers/Liens', 'Charges/Fees', 'Prepays/Impounds', 'Underwriting', 'Closing', and 'Summaries'. The 'Property' tab is active, showing a 'Details' section with the following fields: 'Owner Occupied?' (radio buttons for Yes and No, with No selected), 'Second Home?' (radio buttons for Yes and No, with No selected), 'Property Type' (dropdown menu set to 'SINGLE FAMILY RESIDENCE'), 'More Details...' button, 'Street' (text box with '123 MAIN ST'), 'Unit' (text box), 'Building Status' (dropdown menu), 'No. Units' (text box), 'City' (text box with 'LOS ANGELES'), 'State' (dropdown menu with 'CALIFORNIA'), 'Zip' (text box with '90501'), 'Estimated Value' (text box), 'Flood Zone' (dropdown menu), 'County' (text box), 'Project Name' (text box), 'Acquired Cost' (text box), and 'Acquired Date' (text box with '31'). Below the 'Details' section is a 'Prelim Information' section with 'Legal Description:' (text area), 'Attached?' (radio buttons for Yes and No, with No selected), 'Deficiency Rights Preserved?' (radio buttons for Yes and No), 'Mineral Rights/Abbreviated Legal Description:' (text area), 'Title Report Date' (text box with '31'), 'Parcel #' (text box), 'Tax Message' (text box), 'Endorsements' (text box), and 'Approved Items' (text box). At the bottom, there is a question 'In what county is the property located?' and a 'Modified' button with a lock icon.

- On the *Property Tab*, enter this address:

123 Main St
Los Angeles, CA 90501

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Import Copy Default Audit Details APR Sect32 Impound Process View Email Appraisal UCD Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property **Terms** Providers/Liens Charges/Fees Prepaids/Impounds Underwriting Closing Summaries

Terms

Rate Type: FIXED

Buydown Type:

Appraised Value: \$500,000.00

Approved JR Lien:

Sales Price: \$500,000.00

Loan Amount: \$400,000.00

Initial Interest Rate: 7.000%

Term / Amortization: 360 / 360 Months

Monthly Payment: \$2,661.21

First Payment Date: 10/01/2025

Days Prepaid Interest: 3 Paid By: BORROWER

Total Prepaid Interest Estimate:

HELOC

Initial Advance:

Draw / Repay Period: / Months

Annual Fee? Yes No

ARM

Interest Change Date:

Payment Change Date:

Margin:

Current Index:

Ceiling (Max) Rate:

Floor (Min) Rate:

First Interest Cap:

Subsequent Rate Cap:

Life-of-loan Cap:

Miscellaneous

Assumable? Yes No

Prepayment Penalty? Yes No Options...

Prepayment: Months

Soft Prepayment: Months

Max Prepay Penalty:

Prior Prepay Penalty:

Partial Payment Acceptance:

Creditor Servicing Statement:

Who will the prepaid interest be paid by? Modified

- On the *Terms Tab*, enter the following:
 - Sale Price: 500,000
 - Appraised Value: 500,000
 - Loan Amount: 400,000
 - Interest Rate: 7%
 - Terms: 360
 - Amortization: 360
 - Remember to hit Tab!

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Default Import

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepaids/Impounds Underwriting Closing Summaries

DocMagic

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Application Fee	DSI TEST LENDER (S...	Origination Char...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate

[Manage Changed Circumstance Information](#) Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- On the *Charges/Fees Tab*, enter the following:
 - Charge Description: Application
 - To: Lender
 - TRID Section: Origination Charge
 - Amount: \$500
 - Paid By: Borrower

Minimum Worksheet

DocMagic

File Edit Services Tools Help

Open Save New Copy Default Import

Audit Details APR Sect32 Impound

Process View

Email Appraisal UCD

Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens **Charges/Fees** Prepays/Impounds Underwriting Closing Summaries

DocMagic

Charges

Charge Description	To	TRID Section	Charge Amt	Paid By	Amt Paid	POC?	APR?	Fin?	BC?	SR?	Opt?	Estimate
Application Fee	DSI TEST LENDER (S...	Origination Char...	\$500.00	BORROWER		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Fees

Fee Description	To	Fee Points	+Fee Fixed	Paid By	APR?	Fed Bona Fide?	State Bona Fide?	Estimate

Premiums

Premium Description	To	Premium Points	+Fixed	Estimate

[Manage Changed Circumstance Information](#) Exclude Conventional MI from Points and Fees Test

Charge Description. Modified

- Now, you should be able to audit the file and process a Disclosure.
- A “Minimum Worksheet” can be created without entering a borrower’s email. Please enter a valid email address and any phone number (can be fake) for the borrower if you wish to test the [eSign Console](#) or the borrower’s signing experience.

Sample Worksheet → Closing Package

The screenshot shows the DocMagic software interface for a loan closing package. The window title is "DocMagic - Borrower One Sample (#180)". The menu bar includes File, Edit, Services, Tools, and Help. The toolbar contains various icons for file operations (Open, Save, New, Copy, Import, Default) and workflow steps (Audit, Details, APR, Sect32, Impound, Process, View, Email, Appraisal, UCD, Collaboration, eSign, LoanMagic Portal). The main interface has a tabbed view with the following tabs: General, Borrowers/Sellers, Property, Terms, Providers/Liens, Charges/Fees, Prepaids/Impounds, Underwriting, Closing, and Summaries. The "General" tab is active, showing two main sections: "General Information" and "Dates & Times".

General Information

Loan Stage: CLOSING
Loan Program: ALL FIXED LOANS (DSI_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: FIRST | Simultaneous?:
Loan Number: LOANNUMBER | MERS #: [Empty]
MIC / Agency #: [Empty] | Section: [Empty] | Case # Assigned: [Empty]
Loan Identifiers: [Empty]

Dates & Times

Application Date: 03/01/2021
Pre-Z Send Date: 03/02/2021
Estimate Issue Date: 03/02/2021
Est. Available Through: 03/06/2021 12:00 AM PT
Intent to Proceed Date: 03/08/2021
Rate Lock Date: 03/10/2021 3 Days
Rate Available Thru: 03/15/2021 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: 03/02/2021
Closing Date: 09/30/2025
Signing Date: [Empty]
Cancel Date: [Empty]
Disbursement Date: 05/10/2021

- A Sample Worksheet is included in every user's DocMagic Online.
- You can load it with the Open button in the top left and finding the Worksheet # "SAMPLE" – it should be at the bottom of the Open Worksheet window.
- You can create a test Closing Package from the Sample file by changing a few things:
 - On the General Tab, Set the Closing Date to any time in the future

Sample Worksheet → Closing Package

DocMagic - Borrower One Sample (#180)

File Edit Services Tools Help

Open Save New Copy Import Data Capture Audit Details APR Sect32 Impound Process View Generate Email Appraisal UCD Delivery Collaboration eSign LoanMagic Portal

General Borrowers/Sellers Property Terms Providers/Liens Charges/Fees Prepays/Impounds Underwriting Closing Summaries DocMagic

Borrowers

Corp/Trust Name

Name	Type	Social Sec. #	Details	Vesting
BORROWER ONE SAMPLE	INDIVIDUAL	000-00-0000	<input type="button" value="Q"/>	

Final Relation: ALL AS TENANTS IN COMMON Vesting To Read: BORROWER ONE SAMPLE ALL AS TENANTS IN COMMON

Country: UNITED STATES Mailing Street: MAILING STREET Unit:

City: MAILING CITY State: CALIFORNIA Zip: 90000

Sellers

Corp/Trust Name

Name	Details
SELLER ONE SAMPLE	<input type="button" value="Q"/>
SELLER TWO SAMPLE	<input type="button" value="Q"/>

Street: SELLER STREET City: SELLER CITY State: CALIFORNIA Zip: 90000

If the borrower is a corporation or trust, what is the name of the corporation/trust? Modified

- On the Borrowers/Sellers Tab:
 - Delete the second and third borrowers
 - Add any phone number (can be fake) and a *valid* email address for the remaining borrower (the name can stay)
 - Update the Vesting to Read

Sample Worksheet → Closing Package

eSign Console - Alan Dai eSign Requests Create Request Search Account

Loan #: 0000000036	Lender: Alan Dai	Status: New (Active)
Primary Name: Borrower O Sample	DSI TEST LENDER (STEVE TRUITT)	Documents: 33 (89 total pages)
Type: EClosing	(100ST)	Signers: 2
Package Id: 113031358	aland@docmagic.com	Expires: N/A (Requires: Primary)
Worksheet #: 180 (Version : 1)	(310)999-6393	Signatures: Y (Ink Sign)
Closing Date: 9/30/25		

Details Documents Documents Received EMail Versions 📄 📄 📄 📄 📄

Participants 👤 Preview Mode - Off

#	Name/Email	Role	Created	Started	Consented	Viewed	Completed	Declined	Links
1	Borrower O Sample aland@docmagic.com	Borrower	8/21/25 1:52 PM						<a>✉ Send Email <a>📄 Sign Documents
2	Contact Here contact@email.com	Originator	8/21/25 1:52 PM						<a>✉ Send Email <a>📄 Sign Documents

Action Log

Date	User	IP Address	Description
8/21/25 1:52 PM	System User		eSign event created
8/21/25 1:52 PM	Borrower Sample		Invitation sent to aland@docmagic.com
8/21/25 1:52 PM	Contact Here		Invitation sent to contact@email.com

Add Internal Note

Cancel Request Delete Request

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- Audit and Process the file.
 - If you want to process a Total eClose, please be sure to include a MERS # in the General Tab.
- Add a Settlement Agent *in the eSign Console* by clicking on the Add icon next to Participants.
- You will now have a working Closing Package.