



Initial Disclosures
&
Closing Packages

Table of Contents

Initial Disclosures

Getting Started	Page 4
Page Features	Page 7
The Signing Experience	Page 14
Completion & Confirmation	Page 21

Closing Packages

Getting Started	Page 24
Identity Verification	Page 25
Logging In	Page 31
Page Features	Page 33
The Signing Experience	Page 40
Completion & Confirmation	Page 48



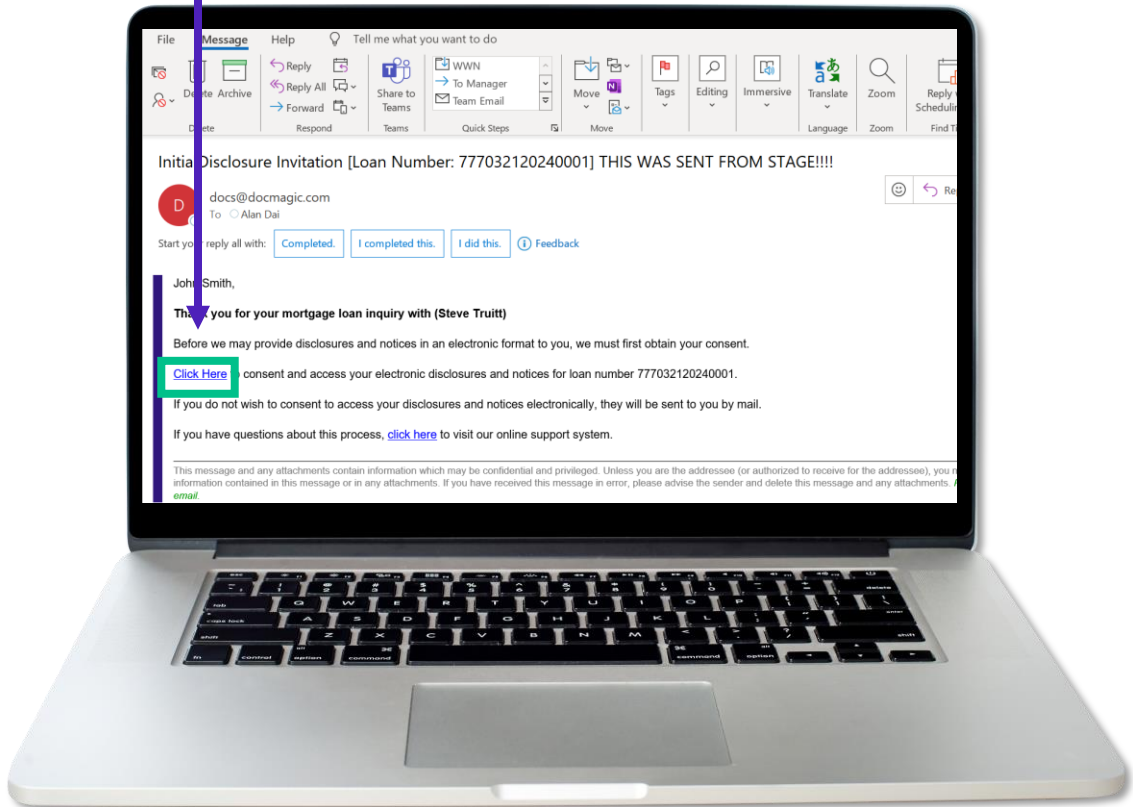
Initial Disclosures



eSign for Borrower – Initial Disclosures

Email Invite

You will get an email inviting you to access the signing portal for your set of initial disclosures.



The signing experience can also be done using a mobile device. Click [here](#) for that guide.

Please note that if you do not respond to this request within 24 hours, your document package may be printed out and mailed to you.



eSign for Borrower – Initial Disclosures

Logging In

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

DocMagic

Welcome **Michael Sample!**

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

Enter all eight of your SSN
.....

Property Zip Code
90501

Enter Viewing Code
1370

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

Get Started

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

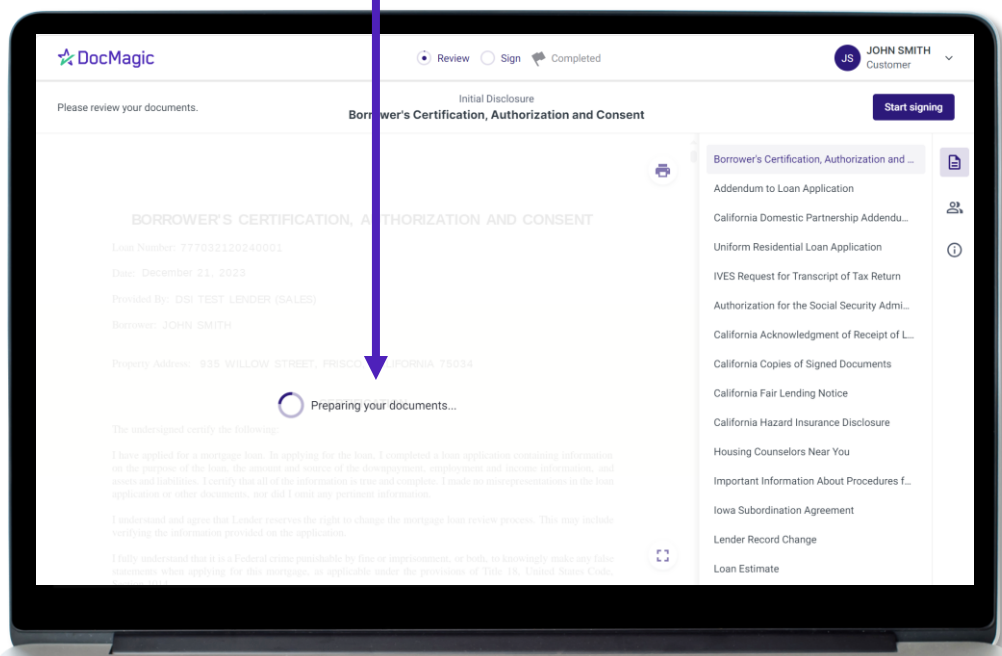
If you get a "login error" message, close the tab and re-open this page from the link in your email.



eSign for Borrower – Initial Disclosures

Preparing Your Documents

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



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



eSign for Borrower – Initial Disclosures

Page Features

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

The screenshot shows the DocMagic eSign interface for a borrower's initial disclosure. At the top, there is a progress bar with three indicators: 'Review' (active), 'Sign', and 'Completed'. Below this, the document title is 'Initial Disclosure' and 'Borrower's Certification, Authorization and Consent'. The main content area displays the 'BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION' section, which includes a paragraph of text and a list of four items: (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws; or (iv) marketing. Below this, there is a signature line for 'Borrower JOHN SMITH' and a date line. On the right side, there is a sidebar with a list of documents: 'Borrower's Certification, Authorization and ...', 'Addendum to Loan Application', 'California Domestic Partnership Addendu...', 'Uniform Residential Loan Application', 'IVES Request for Transcript of Tax Return', 'Authorization for the Social Security Admi...', 'California Acknowledgment of Receipt of L...', 'California Copies of Signed Documents', 'California Fair Lending Notice', 'California Hazard Insurance Disclosure', 'Housing Counselors Near You', 'Important Information About Procedures f...', 'Iowa Subordination Agreement', 'Lender Record Change', and 'Loan Estimate'. A blue arrow points from the text box above to the 'Review' indicator in the progress bar. Another blue arrow points from the text box below to the 'Lender Record Change' document in the sidebar.

All documents are listed in this column on the right.



eSign for Borrower – Initial Disclosures

Page Features

“Start signing” begins the signing process.

The screenshot shows the DocMagic eSign interface for a borrower's initial disclosure. The top navigation bar includes the DocMagic logo, a progress bar with 'Review', 'Sign', and 'Completed' steps, and a user profile for 'JOHN SMITH'. The main content area is titled 'Initial Disclosure' and 'Borrower's Certification, Authorization and Consent'. It contains a section for 'BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION' with a list of activities (i) through (iv) and a signature line for 'Borrower JOHN SMITH'. A purple 'Start signing' button is located in the top right corner. A sidebar on the right lists various documents, including 'Borrower's Certification, Authorization and ...', 'Addendum to Loan Application', 'California Domestic Partnership Addendu...', 'Uniform Residential Loan Application', 'IVES Request for Transcript of Tax Return', 'Authorization for the Social Security Admi...', 'California Acknowledgment of Receipt of L...', 'California Copies of Signed Documents', 'California Fair Lending Notice', 'California Hazard Insurance Disclosure', 'Housing Counselors Near You', 'Important Information About Procedures f...', 'Iowa Subordination Agreement', 'Lender Record Change', and 'Loan Estimate'.

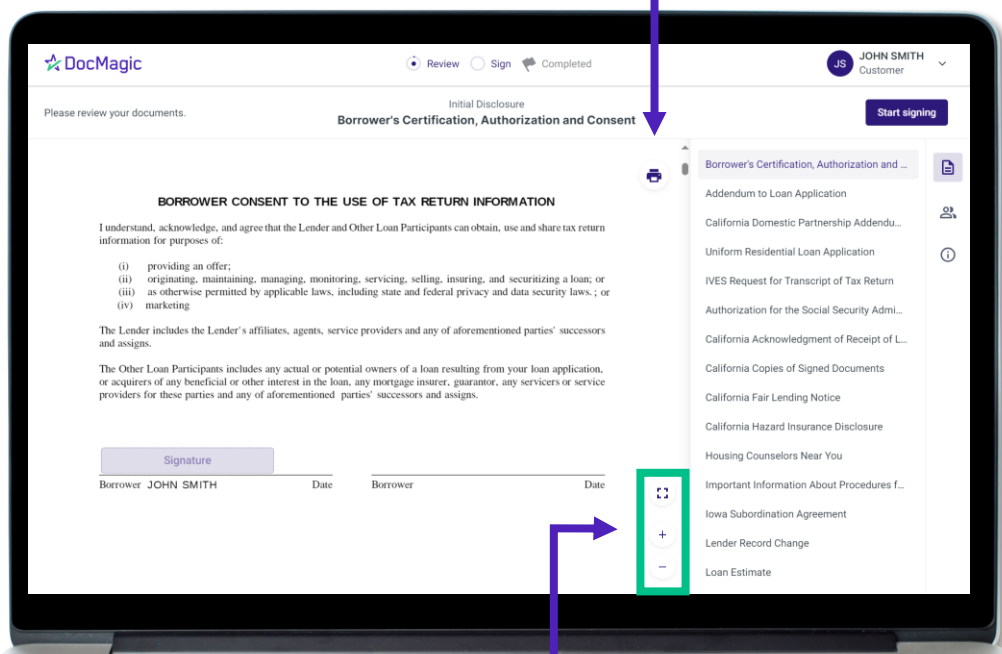
You can't sign anything until you hit the purple button in the top right corner – until then, this will remain greyed out and you won't be able to sign.



eSign for Borrower – Initial Disclosures

Page Features

The printer icon allows you to print the documents.



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



eSign for Borrower – Initial Disclosures

Page Features

Your information can be viewed and edited here (click on your name).

DocMagic Review Sign Completed

Please review your documents.

Initial Disclosure
Borrower's Certification, Authorization and Consent

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of:

- (i) providing an offer;
- (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or
- (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws; or
- (iv) marketing

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns.

The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Signature

Borrower JOHN SMITH Date Borrower Date

JOHN SMITH

- My Documents
- Change Email Address
- Withdraw Consent
- Terms of Use
- Save & Exit

Borrower's Certification, Authorization and Consent

Addendum to Loan Application

California Domestic Partnership Agreement

Uniform Residential Loan Application

IVES Request for Transcript of Tax Return

Authorization for the Social Security Administration

California Acknowledgment of Receipt of Lender's Initial Disclosure

California Copies of Signed Documents

California Fair Lending Notice

California Hazard Insurance Disclosure

Housing Counselors Near You

Important Information About Procedures for the Resolution of Disputes

Iowa Subordination Agreement

Lender Record Change

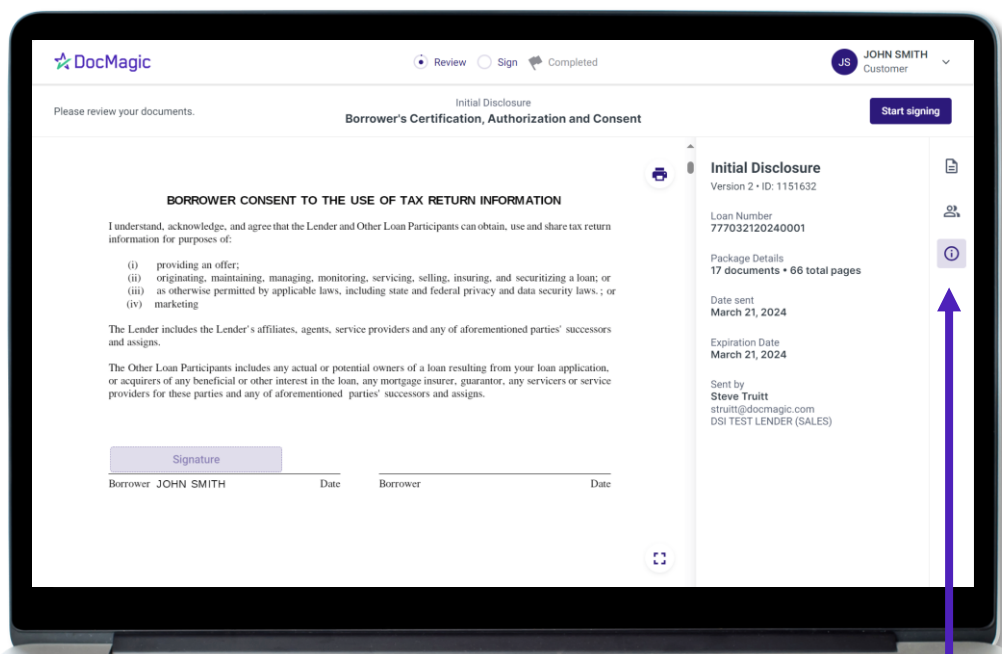
Loan Estimate

Continued Service Provider List



eSign for Borrower – Initial Disclosures

Page Features

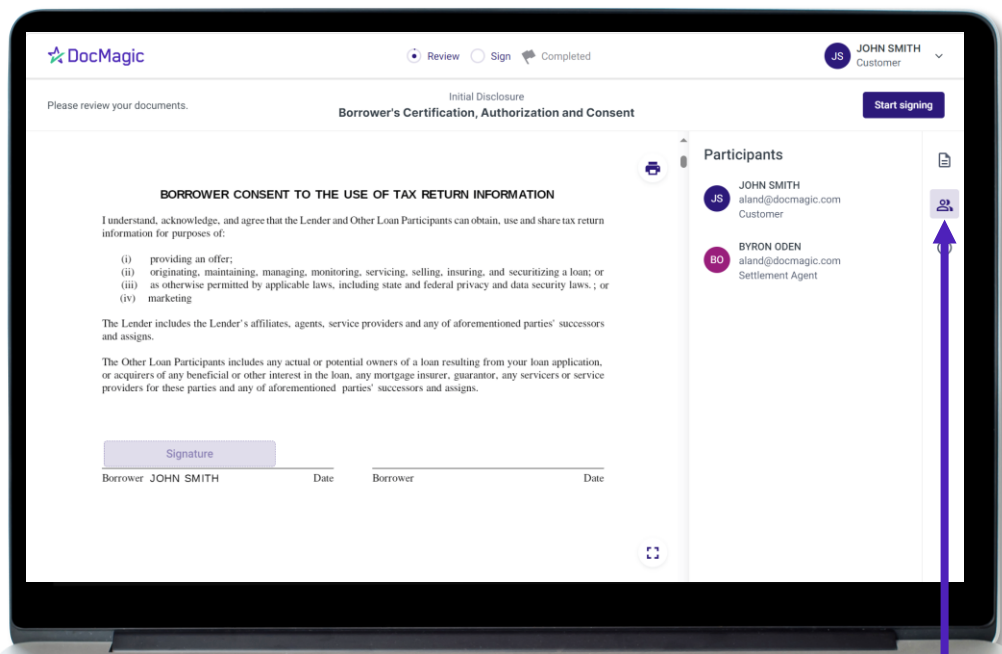


Click the information icon to see document package metadata.



eSign for Borrower – Initial Disclosures

Page Features



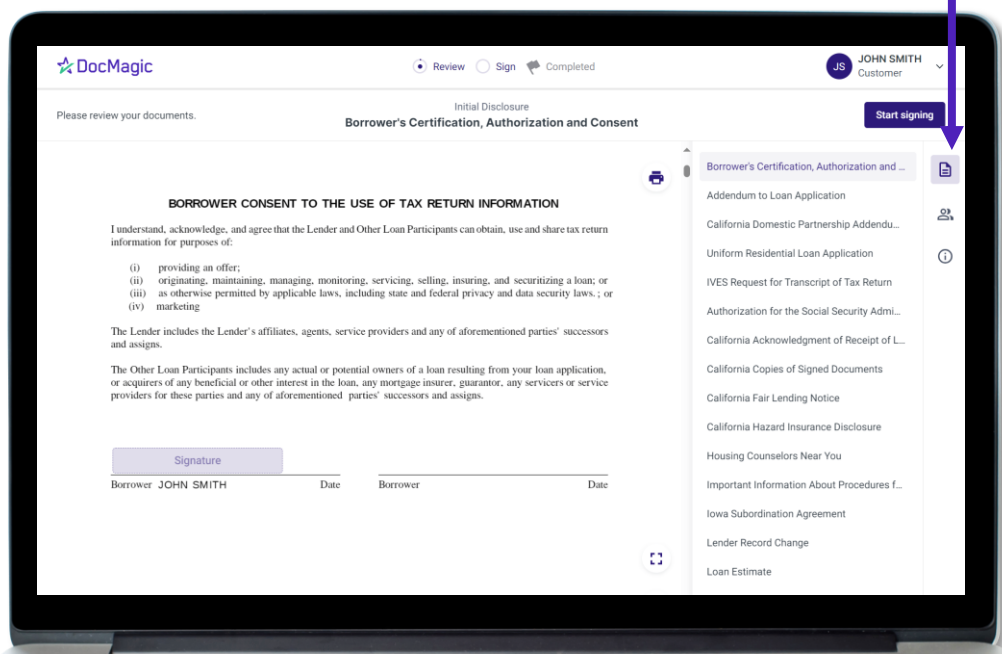
Click here to view participants.



eSign for Borrower – Initial Disclosures

Page Features

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

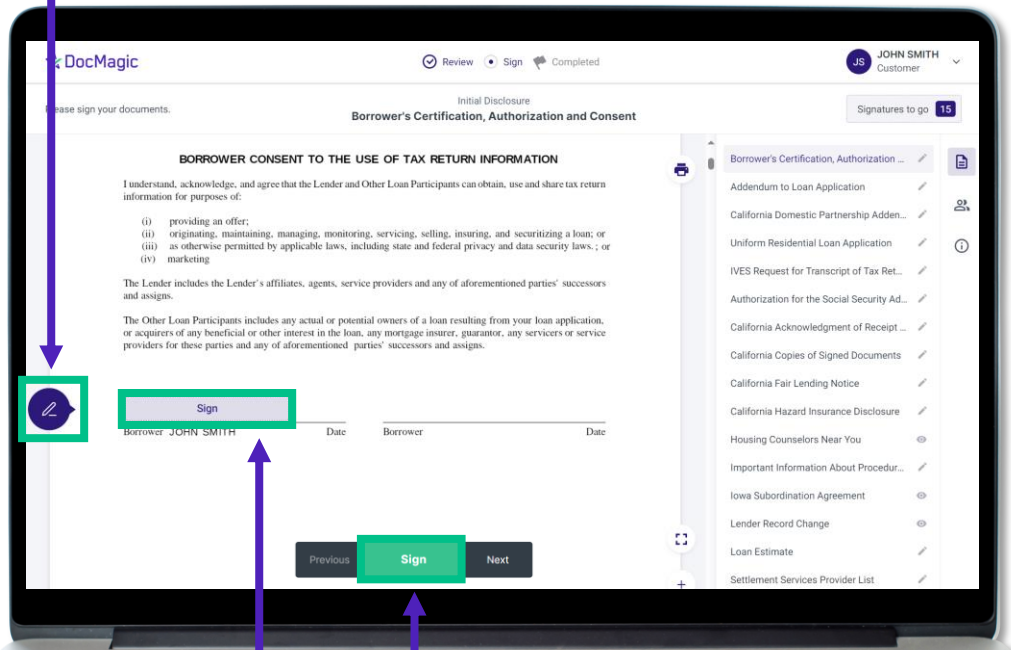


eSign for Borrower – Initial Disclosures

Click Signing

There are three options for click-signing.

1. Clicking the pen icon.



2. Clicking on the "Sign" box directly.

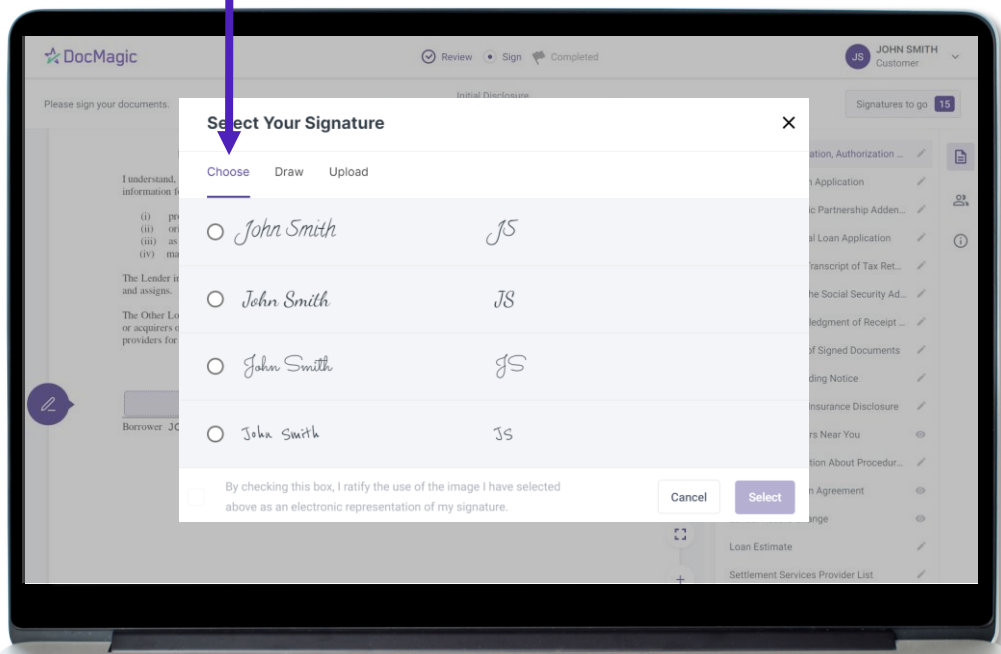
3. Clicking on the Green Sign box will automatically advance to the next task each time.



eSign for Borrower – Initial Disclosures

Signature Options

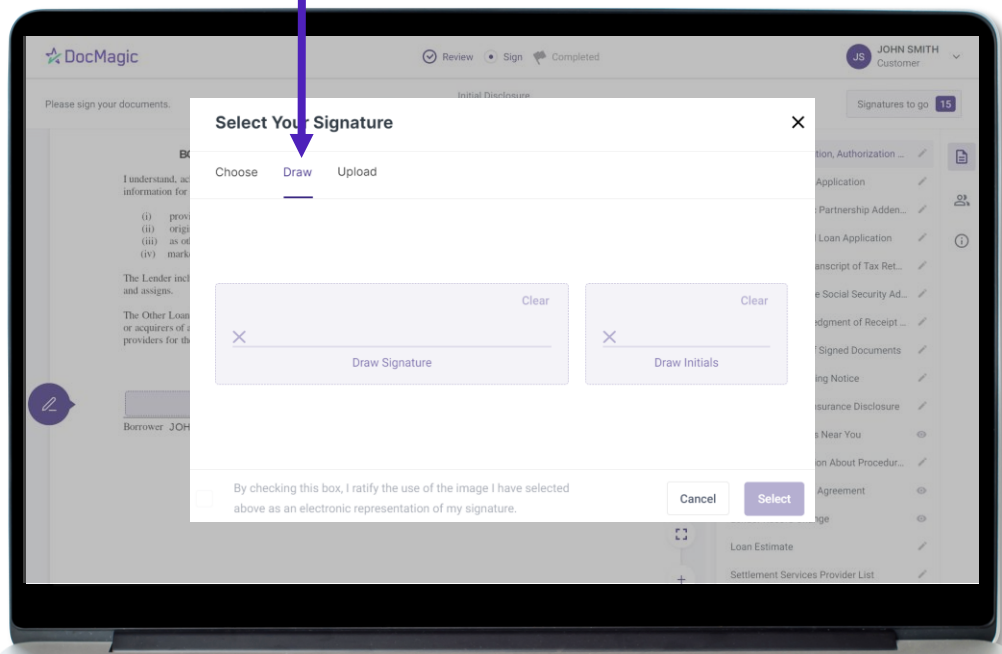
You have the option to choose the pre-formed signatures available in this tab.



eSign for Borrower – Initial Disclosures

Signature Options

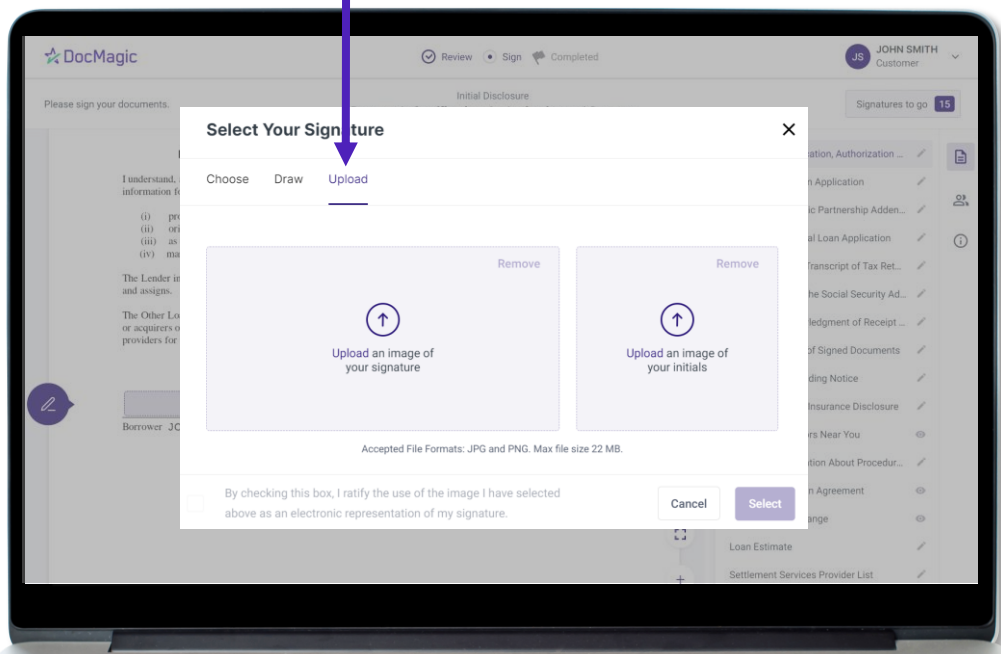
You can also create a signature and initials using this tab.



eSign for Borrower – Initial Disclosures

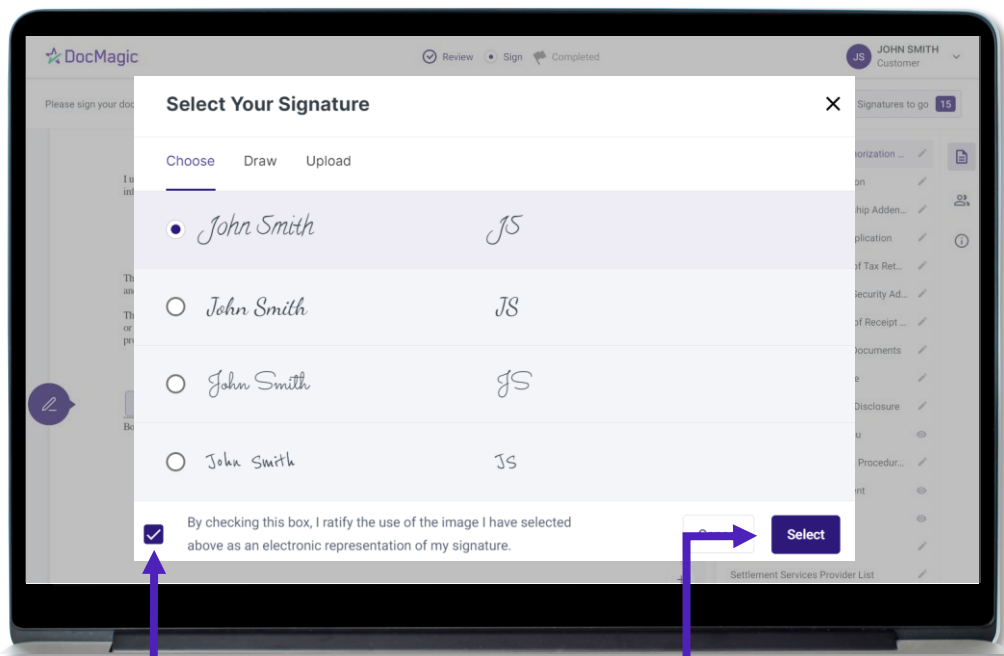
Signature Options

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



eSign for Borrower – Initial Disclosures

Signature Options



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



eSign for Borrower – Initial Disclosures

Signature Options

DocMagic Review Sign Completed

JOHN SMITH Customer

Signatures to go 10

Please sign your documents.

Initial Disclosure
IVES Request for Transcript of Tax Return

DSI TEST LENDER (SALES)

1800 W. 213TH STREET TORRANCE CA 90501 (800) 649-1362

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts.

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

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

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

10. Enter the ending date of the taxpayer or period using the mm / dd / yyyy format (see instructions).

12 / 31 / 2022 12 / 31 / 2021

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

Signature for Line 1a (see instructions)

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

Print/Type name: JOHN SMITH

Title (if the 1a above is a corporation, partnership, estate, or trust)

Spouse's signature (required if listed on Line 2a)

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

Print/Type name

Call Number 7262777 www.irs.gov Form 4506-C (Rev. 10-2022)

Previous Check Next

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

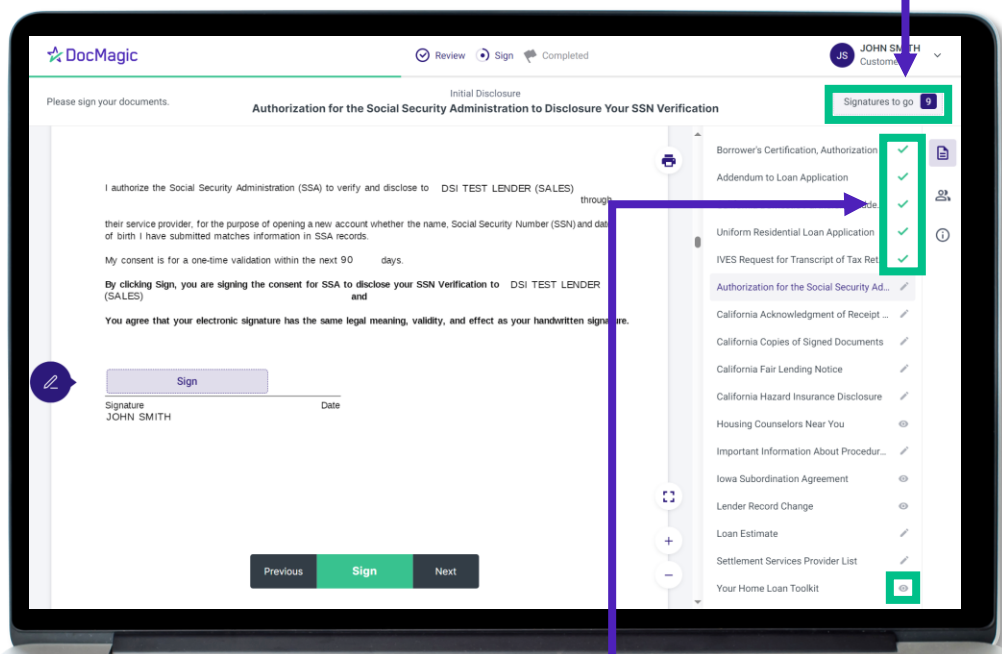
You might be required to click a check box before signing certain documents. In these circumstances, you cannot proceed unless the box is checked.



eSign for Borrower – Initial Disclosures

Keeping Track of Progress

The countdown feature shows how many signatures remain.



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

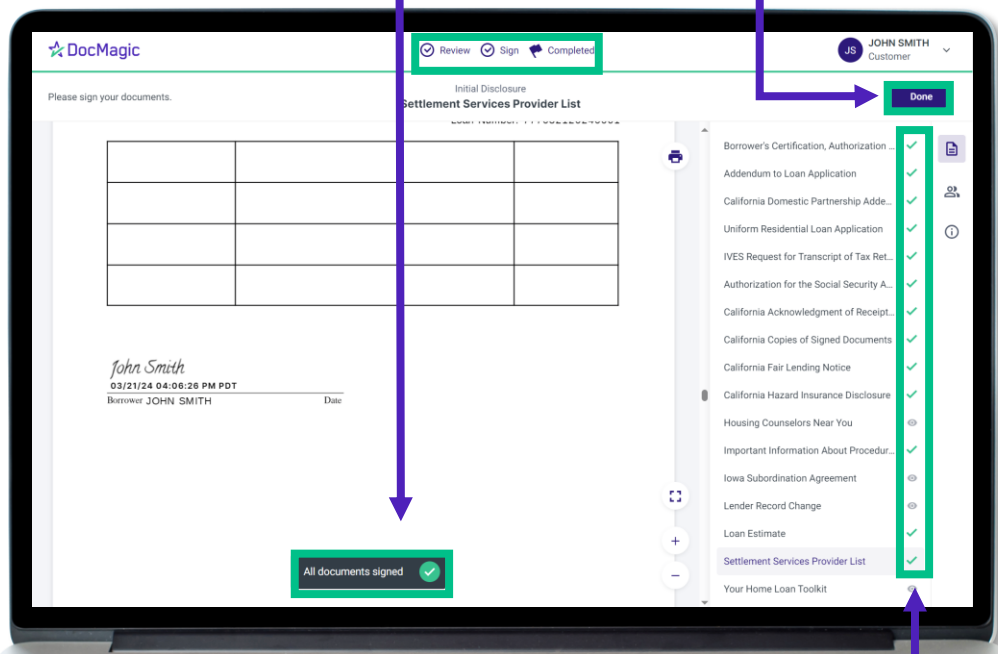
An eyeball indicates that this document does not require a signature.



eSign for Borrower – Initial Disclosures

When Complete

These icons will indicate when the process is complete.



All applicable checkmarks will be green.



eSign for Borrower – Initial Disclosures

When Complete

After you click Done on the previous screen, you may download the completed set of documents.

